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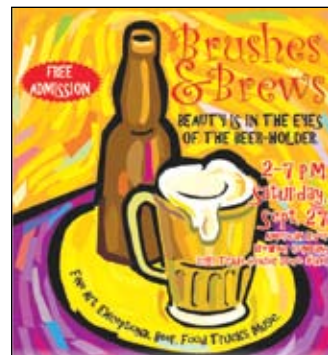
Grapevine Independent

VOLUME 46 • ISSUE 38

PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY

September 19, 2014

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Huge Turnout for Day of Caring



There were 577 local residents spread out across the region on Friday who volunteered to spend one day caring for the community at one of 31 volunteer projects happening on United Way's 2nd Annual Day of Caring, sponsored by Nationwide. From building garden beds using Big Day of Giving funds to painting murals, landscaping and building park benches, 31 local nonprofits benefited from the many companies and individuals who came out to volunteer. Photo courtesy of Kristin Thébaud Communications

SACRAMENTO, CA (MPG) - There were 577 local residents spread out across the region on Friday who volunteered to spend one day caring for the community at one of 31 volunteer projects happening on United Way's 2nd Annual Day of Caring, sponsored by Nationwide. The event, which kicked off the fall fundraising campaign, began at 8 a.m. with a breakfast and rally at Cal Expo and keynote presentation by Sacramento Kings president Chris Granger. Volunteer projects began at 10 a.m. in Amador, El Dorado, Placer, Sacramento and Yolo counties.

"In one day, we had nearly 600 people give 2,882 hours to our community," said Stephanie McLemore Bray, president and CEO, United Way California Capital Region. "This is what United Way does best - we mobilize people to join hands and meet community needs, and that's exactly what happened."

From building garden beds using Big Day of Giving funds to painting murals, landscaping and building park benches, 31 local nonprofits benefited from the many

companies and individuals who came out to volunteer. On Sept. 19, one more project will take place, raising the total number of volunteers to 662 and total hours to 3,182. Last year, 362 volunteers completed 25 volunteer activities across five counties, giving 1,716 hours.

The event also kicked off United Way's new five-year strategic plan designed to have local residents think of United Way as its first course of action when there is need in the community.

"We're creating even more pathways to success for individuals and families in our region so they can achieve their potential through education, financial stability and healthy living," Bray said. "We're going to do this by joining and building coalitions, having donors and volunteers speak out about their work, advocating at a higher level, mobilizing volunteers and continuing to fine-tune our money management so we can do as much as possible."

The organization is rolling out a new brand with a fire extinguisher box to show how United Way is the number one tool

for meeting the community's most urgent needs.

"We all have a natural inclination to protect, help and give to those in need," Bray said. "If there were a fire, we would simply look for the fire extinguisher, break the glass and put out the fire. That's what United Way is here for: putting out the biggest fires in our community right now, which include low graduation rates, low financial stability and high obesity."

For more than 90 years, United Way California Capital Region has brought together nonprofits, businesses, donors, volunteers, community leaders and more to meet the community's greatest needs, give immediate aid and find lasting solutions for future generations. United Way mobilizes members of the community to be first responders in repairing the education level, financial stability and health of everyone in Amador, El Dorado, Placer, Sacramento and Yolo counties through donation and volunteer opportunities. To donate or volunteer, visit www.yourlocalunitedway.org.

Source: Kristin Thébaud Communications

Call for Volunteers for Rancho Cordova Business Walk

RANCHO CORDOVA, CA (MPG) - Volunteers are needed to participate in the 7th Annual Rancho Cordova Business Walk on Friday, October 17th, from 8:30 a.m. to 2 p.m. that is sponsored by the City of Rancho Cordova, the Rancho Cordova Chamber of Commerce, and the Sacramento Metro Chamber.

Volunteers should meet at the Rancho Cordova Police Department, 2897 Kilgore Road, to find out which businesses they will be visiting. Volunteers will team up and walk business-to-business for two and a half hours with a series of survey questions and resources to support business interests.

The annual event gives local businesses the opportunity to provide feedback about how business is going and what could be changed to improve the business climate.

"The event is our opportunity to walk the walk and show that Rancho Cordova is business friendly and wants their input," said Economic Development Director Curt Haven. "Each year, we build relationships with our business partners and gain invaluable feedback about where we stand in the region."

Last year, 35 volunteers interviewed 117 businesses during the walk. The majority of businesses in Rancho Cordova reported that business was not only going well but improving. Location and loyal clientele were the top reasons that businesses chose to locate in Rancho Cordova.

"One of Rancho Cordova's key assets is our diverse business community," said Mayor Dan Skoglund. "The annual walk gives us a fresh take on business so we can continue responding to the changing needs of our business community."

Free breakfast and lunch will be provided to volunteers. For more information or to register as a volunteer, visit CityOfRanchoCordova.org and click on "Register for Rancho Cordova Business Walk" under City Highlights.

Source: City of Rancho Cordova

Residents Fired up Over Shooting Range

By Julia Baum

RANCHO CORDOVA, CA (MPG) - Outraged by the future opening of an indoor shooting range next door to a public high school and accusing city council and staff of trying to evade public scrutiny, residents, including concerned parents and school staff members, showed up at a September 2nd Rancho Cordova city council meeting to make their voices heard.

Set to open at 3443 Routier Road, right next door to George Washington Carver School of Arts and Science, the Sacramento Gun Club is located in an area approved for office industrial uses such as indoor shooting. Council members said that while legally there is no opportunity for discretionary review or to stop Fite Development, Co. from opening

their doors to the public, council members would look into amending city code to prevent locating similar businesses in certain areas again. The council also stressed that any future changes to city code would not affect the shooting range from operating.

"There's not a way to un-do this project," Council member Donald Terry said. "The permits have been issued."

Allegra Alessandri, principal of Carver High School, said that while it was apparent from a tour of the building given earlier in the day that much thought and planning had been given to the project, she would have preferred receiving earlier notice from the city.

"I'm disappointed that we haven't had the opportunity for public notice or public comment," Alessandri said.

City Planning Director Paul Junker said that the building is extremely safe by design but understands the concerns of parents and other members of the community. He agreed that a public forum with dialogue focused on future code amendments should be happening between residents of Rancho Cordova and city council and staff.

"We have a developer interested

in being a very good neighbor," Junker said. "We have more to talk about with residents."

Council members were not able to take action on the shooting range because it was not on the meeting agenda and only discussed it during public comment, but Terry said that he would be in favor of a future council discussion to invite more community input and consider their options.

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A Tuskegee Airman's History

Twenty-Four Years, Five Months and Nine Days!

By Sal Arrigo

You probably know that Rancho Cordova has a long-standing relationship with the United States Air Force because of Mather Air Force Base being in our neighborhood. However, you may not realize that Rancho Cordova is home to George Hudson, Jr., original member of the Tuskegee Airmen and a member of the 332nd Fighter Group, nicknamed the "Red Tails." The nickname comes from the fact that every fighter squadron had its own colors and, thus, its own distinction. Mr. Hudson served as an engineer during his 24 years, five months and nine days of military service. He had attained the rank of Master Sergeant when he retired from the military. He also had the privilege to work with Colonel Benjamin O. Davis, Jr., Commander of the Tuskegee

Airmen Original 99th Fighter Squadron.

Mr. Hudson and I recently met at the 9th Annual Mather Air show that took place on September 6 and 7, 2014. He was gracious enough to provide me with insight to a truly historic and often untold part of our nation's military history. Mr. Hudson, now 84 years old, was the only child of George Sr. and Johnnie Mae, and was born in Greenville, Mississippi. Raised in Chicago, Mr. Hudson credited First Lady Eleanor Roosevelt with leading the charge in getting the Tuskegee Airmen "off the ground." "President Roosevelt said, 'Eleanor, go down to Tuskegee and get those boys flying,'" said Mr. Hudson.

The Tuskegee Airmen came from all over the United States to volunteer, and while many went on to become fighter pilots, many



From left to right: Col. James C. Crump, Jr. USAF (retired), Joe Lee and James L. Coleman. James Coleman survived Iwo Jima. Photo courtesy Sal Arrigo

trained in engineering, meteorology, medicine, parachute rigging, and control tower operations. The common belief of the time was that the Tuskegee Airmen were not as skilled as their Caucasian counterparts, but these African-American men soon proved they belonged in every phase of combat operations.

According to the George S. "Spanky" Roberts Sacramento Chapter of the Tuskegee Airmen, Inc., 996 pilots graduated from Tuskegee Airfield in Tuskegee, Alabama. In 1942 there was a graduation of the first five cadets, and soon after, these airmen were performing in both North Africa and Italy. It is important to note the "Tuskegee Experiment," as it is sometimes called, led to the desegregation of the military in 1948 when President Harry S. Truman signed Executive Order Number 9981 which directed "equality and opportunity" for individuals regardless of race. Full integration did not come until the Korean War, when casualties mounted and it was necessary for combat units to

merge for survival.

Mr. Hudson survived his tour of duty in World War II, which extended from Sheppard Air Field in Texas to Istres, France, with the 837th Aviation Engineering Battalion. He also served with the 8th Air Force before the war's end. Mr. Hudson did spend time in Japan, and on a final tour of duty, served with the 320th Bomb Wing at Mather Air Force Base as a non-commissioned officer in charge for the Deputy Commander of Operations. After his military service, Mr. Hudson worked as a correctional officer at Folsom State Prison.

George Hudson, Jr. and his late wife, Pearl Parks, were married for 60 years. They have six children and nine grandchildren.

Those seeking more information can visit www.taisac.org and read about the upcoming 73rd Anniversary Tuskegee Gala on November 8, 2014 in Sacramento. You can also donate to their scholarship foundation. ★

Sheriff's Department Partners with DEA for Prescription Drug Take-Back Day

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Sheriff's Department will partner with the Drug Enforcement Agency for the ninth time and collect potentially dangerous, expired, unused, and unwanted prescription drugs for destruction on Saturday, September 27, 2014, from 10:00 a.m. until 2:00 p.m. There will be four collection sites within the Sheriff's jurisdiction:

- Sheriff's Garfield Station 5510 Garfield Avenue Sacramento, CA 95841
- Sheriff's Florin Station 7000 65th Street Sacramento, CA 95823
- Rancho Cordova Police 2897 Kilgore Road Rancho Cordova, CA 95670
- Antelope High School 7801 Titan Drive Antelope, CA 95843

The service is free and anonymous, no questions asked.

Many Americans are not aware that medicines that languish in home cabinets are highly susceptible to diversion, misuse, and abuse. Rates of prescription drug abuse in the U.S.

are increasing at alarming rates, as are the number of accidental poisonings and overdoses due to these drugs. Studies show that a majority of abused prescription drugs are obtained from family and friends, including from the home medicine cabinet. In addition, many Americans do not know how to properly dispose of their unused medicine, often flushing them down the toilet or throwing them away – both potential safety and health hazards.

Collection sites will accept any medicines in capsule and tablet form brought in for disposal. Intra-venous solutions, injectables, and needles will not be accepted. Illicit substances such as marijuana or methamphetamine are not a part of this initiative.

Prescription drug abuse is a serious public health and safety issue. This take-back event is an opportunity for residents to help make their homes safer by disposing of their unused and unwanted prescription drugs. ★

Source: Sacramento County Sheriff's Department



Tuskegee Airmen Judge Albert (left) and George Hudson, Jr. Hudson survived his tour of duty in World War II, which extended from Sheppard Air Field in Texas to Istres, France, with the 837th Aviation Engineering Battalion. He also served with the 8th Air Force before the war's end. Mr. Hudson did spend time in Japan, and on a final tour of duty, served with the 320th Bomb Wing at Mather Air Force Base as a non-commissioned officer in charge for the Deputy Commander of Operations. Mr. Hudson worked as an engineer during his 24 years, five months and nine days of military service. Photo courtesy Sal Arrigo

SCM Sponsors Daisy Girl Scout Troop

RANCHO CORDOVA, CA (MPG) - Sacramento Children's Museum is sponsoring Daisy Girl Scout Troop #800! Girl Scouts is an all-inclusive organization that welcomes girls of all religions, nationalities and backgrounds who are in grades K-12. Our Daisy Troop will be for girls in grades K to 2nd grade.

Scouting builds girls of courage, confidence, and character, who make the world a better place! Please join us for an information session on Sunday, September 28th at 2:30 pm in the SCM Party Room.



Email Sharon@sackids.org or call (916) 638.7225, ext 101 to RSVP. ★

Source: Sacramento Children's Museum

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The U.S. Department of Veterans Affairs offers a little known tax-free pension available to help qualified veterans, spouses and surviving spouses pay for assisted living.

Last year, an estimated 1.9 million veterans qualified but did not know about the benefit, or did not know how to file a claim. With 60% of the seniors in the United States being veterans or spouses of veterans, this pension can be a lifeline to receive the care you need and deserve.

Come listen to how U.S. Senior Vets can help guide you through what can be a complex (but rewarding) process.

Saturday, September 6, 2014
2:00 pm

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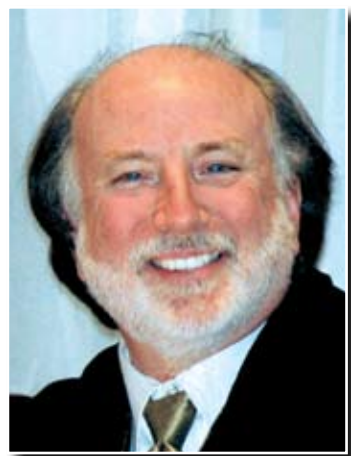
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Employment Connect Hiring Event Helps Men, Women, Youth and Veterans Leave Homelessness Behind

SACRAMENTO, CA (MPG) - More than 200 veterans, former foster youth, and individuals leaving homelessness and poverty will don their professional apparel, hoping to overcome a leading cause of homelessness in our community: unstable employment.

The 3rd Employment Connect aims to connect individuals leaving homelessness and poverty with more than 50 local employers. In preparation for this event, attendees have participated in mock interviews, skills workshops, networking sessions, and intensive employment counseling. Departing from the usual job fair model, many candidates have already completed applications

and will use Employment Connect as an interview session, with the potential for on-the-spot hiring.

When: Friday, September 19, 2014, 8:30 a.m.–12:00 p.m.

8:30 am Welcome by MCC President Sherman Haggerty; client testimonial 9:00 Employment Connect begins 11:00 Employers interview potential candidates

Where: Mather Community Campus 3587 Bleckely Street, Mather, CA 95655

For more information about Next Move, visit www.NextMoveSacramento.org or call (916) 454-2120.

Sacramento Steps Forward works regionally with local

governments, service providers, businesses, and community organizations to ensure that all people experiencing homelessness can obtain housing, economic stability, and an enhanced quality of life. SSF, charged with coordination of homeless services in the Sacramento region, is the first private, nonprofit organization in the country to be the grantee of federal Housing & Urban Development (HUD) funds, and functions as a regional Continuum of Care (CoC) coordinator of both federal funding and policy as they relate to ending chronic homelessness. ★

Source: *Volunteers of America Northern California & Northern Nevada*

City Council Happenings



(Left) Rancho Cordova Mayor Dan Skoglund presents a proclamation to representatives from the Daughters of the American Revolution recognizing September 17 through 23, 2014 as Constitution Week. September 17th marks the 227th anniversary of the drafting of the Constitution of the United States of America by the Constitutional Convention. Pictured left to right: Frances Johnson, Mayor Dan Skoglund, and Jan Weidenbach. Photos courtesy City of Rancho Cordova

(Right) Council Member Linda Budge presents a proclamation to representatives from the Sacramento Public Library proclaiming September 2014 as Adult Literacy Awareness Month. This occasion also marks the 30th anniversary of the California Library Literacy Services Program. More than 193 Sacramento Public Library volunteers gave more than 23,000 hours of time last year working throughout the library system to tutor adult learners. Pictured left to right: Jeff Rubin, President of Friends of Sacramento Public Library; Council Member Linda Budge; Rivkah Sass, Library Director at Sacramento Public Library; and Linda Beymer, Clerk of the Sacramento Public Library Authority Board.



Relay For Life Plans 24 Hour Cancer Walk

RANCHO CORDOVA, CA - Relay for Life 24 Hour Cancer Walk for Rancho Cordova will be held October 4th through October 5th, 9:00 a.m. to 9:00 a.m., at Mills Middle School, 10439 Coloma Road at Chase Drive in Rancho Cordova. There will be a kids' zone, DJ, and other stage entertainment, food, handmade crafts, silent auction, survivors lap, survivors' gifts, and more.

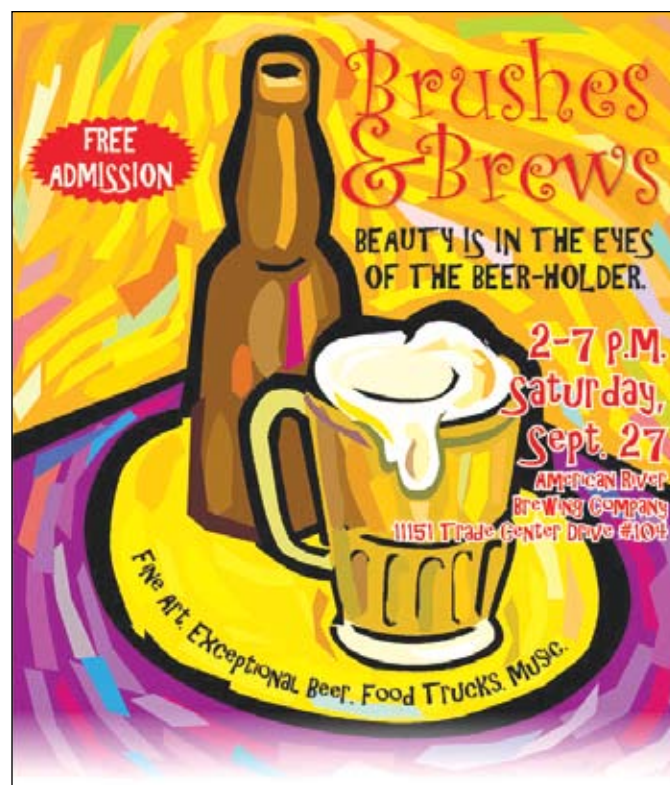
We welcome all people of our communities to join us for this fundraising walk. We still need more teams to join us on the field for this event.

For more information on team development or our walk, please call Annette: (916) 852-0499, or Kathleen: (916) 803-7957. ★

Source: *Carolyn Steinbauer*



Beauty is in the Eyes of the Beer-Holder



RANCHO CORDOVA, CA (MPG) - Join us for fine art, exceptional artisan beer and fun music and delicious food!

2-7 p.m., Saturday September 27th at the American River Brewing Company, 11151 Trade Center Dr. #104. FREE Admission.

Music by RC Swing Band and the Rancho Cordova Civic Light Orchestra Ensembles. ★

Source: *Cordova Community Council*

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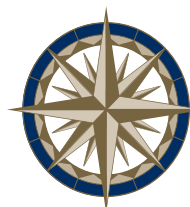
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- 2) There is a flat fee of \$120/month. This includes one 30 minute lesson and a 30 minute lab which can be done before or after the lesson.
- 3) There are two recitals per school year with additional performance opportunities.

Ruthy Gregory
 PIANO TEACHER

Phone: 916.717.1366
 Online: facebook.com/rgpianolessons
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Ruthy is a music graduate of Evangel University, Missouri and a Member of Music Teacher's Association of California. She is available to perform for holiday events and other occasions.

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Friday, October 10
 11:30 am to 12:30 pm

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Wednesday, October 22
 (Spanish & English)
 11:30 am to 12:30 pm

ANDREWS & GREILICH FUNERAL HOME
 3939 Fruitridge Road • Sacramento
 RSVP Required: 916.732.2026

Thursday, September 18 Dinner 6:30 pm Thursday, October 31 11:30 am to 12:30 pm

SIERRA HILLS MEMORIAL PARK & EAST LAWN MORTUARY
 5757 Greenback Lane • Sacramento
 RSVP Required: 916.732.2020

Friday, September 19 11:30 am to 12:30 pm Thursday, November 13 11:30 am to 12:30 pm

ELK GROVE MEMORIAL PARK & MORTUARY
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LETTER TO THE EDITOR

Resident Thanks McGarvey, However ...

Dear Bob;

Great article. We look forward to them every week.

For all the razzing I give you folks, its nice to have you all stepping up and putting the time and effort into the city.

However: You knew that was coming!

You really need to up the financing of the Public Works Department. This is the department that makes or breaks what the city looks like. Its seriously underfunded. I know talking to a couple of you that you think every repair should be contracted out, in reality its cheaper and better to have the man power available to accomplish the job now.

When I was in high school I worked for the Public Works dept during the summers. Never forget the experience at 72Cents per hour. Good money back then for a teenager. That should give

you some idea of my age. The Public Works director and city council spent most of their time wandering the city talking to residents. The PW Director was nicked named Hawk for 'sees all knows all'. and he imparted it all to us summer employees. We worked our butts off and enjoyed every minute of the learning experience. We did not end up with long over due potholed streets as we have here, residents chimed in to assist in identifying the potholes before they became a hazard, then requiring major street repair contracts.

Being in the AF I moved around a lot. I remember a couple of cities where the city Building Inspector would take the time to come to your house(at no charge) and provide suggestions to improve your property. Not only did this encourage compliance with the codes and permit process it also provided

the cities with ideas to spread around to other homeowners. Your building inspector team of one man needs to be bigger. I have talked to Mr Williams a couple of times to get information on home improvements. In every case he has gotten back to me with thoughtful advice. But he is only one man.

Remember when our Fire Department would have its fall smoke alarm check for the residents, my kids and I always looked forward to the event.

Keep up the good work. Keep writing your column, we look forward to it each week.

Thanks for the ear,
Lou Meyer

(P.S) I'm sure we could solve a lot of problems if the residents could talk to someone they trust before they start a project. ★



Bob McGarvey

The world's weather is always changing and we must change along with it – whether we want to or not. It is very hard to keep up with those changes though. For example: the weather report this morning (9/15/2014) said seven eastern states are setting freezing temperatures; there may be flooding again in Nevada and Arizona; and Northern California has more forest fires than you can imagine because of our drought. The 3,900-acre fire burning in the Pollock Pines area of El Dorado County caused over 100 evacuations Sunday afternoon and the Pollock Pines schools are closed today.

According to the El Dorado County Sheriff, the King Fire is currently located in the canyon of the south fork of the American River, northeast of the Pollock Pines community. There

A Few Facts Always Help!

are 11 major wild fires which are currently being fought by 6,000 firefighters according to Cal Fire. The King Fire, like many other fires, exploded into 8,600 acres in a 12-hour period. Some facts are very sad.

Some of the legislation that has been passed and sent to the Governor is of great interest to our City and the rest of the State. There are a couple of bills (SB 69 and AB 1521) that haven't been acted upon yet by the Governor. Both of them will affect the four new cities in California plus the cities, counties, and special districts that were hit pretty hard by the State. The fact of the matter is that both bills were what they called "Enrolled" and presented to the Governor for his signature. We have sent letters to the Governor asking him to sign those bills. If he does, the City of Rancho Cordova will not receive any money from SB 69, but we will that know we did the right thing by helping other new cities become successful. Presenting a few facts to the Governor about our success as a city may be

helpful to the other four new cities ... we'll see.

There are a few facts about the sales tax measure on the November ballot. The most important of them to me is it will allow your City to continue to make progress even though the State has taken revenue from us. The revenue neutrality tax amount taken away from our City budget will continue to grow for the next 14 years and the sales tax measure will allow us to keep ahead of the loss. The redevelopment revenue that the State also took away from our City can be replaced, at least to a point, by the sales tax revenue that would be generated. The next 10 years in the City of Rancho Cordova are going to show great growth but unfortunately, our growth is also tied to the revenue we, the citizens of Rancho Cordova, are willing to invest in our City. That will be part of our future. That is also a fact. ★

From Vice Mayor Bob McGarvey, God bless, and see you next time.

Senator Nielsen Opposes Draconian Groundwater Regulation

SACRAMENTO REGION, CA (MPG) -

In the final week of the Legislative session and without public discussion, Democrats in the Legislature are rapidly pushing for legislation that will forever change the way Californians deal with groundwater. Proposed legislation is emerging to create new "groundwater sustainability agencies" to meter, regulate, suspend and charge fees for the extraction of groundwater.

Proposed law changes 150 years of water laws - increasing "water war" tensions and threatening jobs.

"These proposals are sweeping, historical changes that will forever affect people's livelihoods and way of life," said Senator Jim Nielsen (R-Gerber). "Any proposed changes to groundwater must be methodically deliberated in full public view, not behind closed doors."

"The process must be done in a bi-partisan manner and in the open like the approach that resulted in the passage of the water bond," Senator Nielsen added.

Introduced separately, Assembly Bill 1739 (Dickinson) and Senate Bill 1168 (Pavley), would require



Sen. Jim Nielsen

landowners to register their wells and install meters on their pumps. Newly created government agencies will be granted enforcement powers to inspect, with or without landowners' consent, the property or pump to ensure compliance. If the State Water Resources Control Board deems that local agencies failed to comply and or enforce restrictive regulations, then the State intervenes with its extraordinary powers and fee authority.

This bill would essentially create local and state water police,

who will have enforcement powers to limit and restrict groundwater extractions.

It is widely anticipated that the State would increase water rights fees in the millions of dollars each year. Yet, landowners do not know the true cost for the administration and management of the proposed regulations; and the financial impact on them.

Following decades of authoritarian environmental laws, lawsuits and now, a severe drought, access to surface water for the agricultural community has been severely reduced. Farmers have been forced to build wells and pump water from their private properties to irrigate their crops and water their livestock.

"These proposed laws do nothing to increase our water supply, which is the root cause of the groundwater overdraft problems in the Central Valley," said Senator Nielsen.

It is not known if AB 1739 and/or SB 1168 will be brought up in committee for public review. ★

Source: The Office of Senator Jim Nielsen

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By Ronnie McBrayer

Love is the Final Word

to get revenge...I hate them for what they did to me...Avenge my memory." Every last word was an "I love you" of some variety.

Here is what Rabbi Kula learned, "Then I recognized what the real Torah, the real wisdom...the real experience behind religion is...it is about love...and it's no more complicated than that. As a rabbi, my community of rabbis, and I think priests, ministers, and monks - we've made it a lot more complicated than it is. When you make it more complicated than it is, you lose the experience." Beautifully said.

As I understand the Bible, particularly as I read it through the lens of Jesus of Nazareth, God isn't much into religion. He's not interested in carving up the world along tribal or cultic lines. He's not officiating a spiritual contest, declaring winners and losers in who can most strongly declare how right they are. That's all much too complicated. Rather, he works to put the world on the right path, on the road to redemption, on the way of love.

Jesus came to reveal God's love to us, to draw it out of us, to show us that love is the beginning, the means, the path, and the end; it's the only road to travel. This is what Jesus meant, I believe, when he said, "I am the way, the truth, and the life." The only way to know God is through the doorway of redeeming love. To choose a different path is to more than "lose the

experience," it is to absolutely corrupt it.

I suppose this makes me an "exclusivist;" one who denies that all religious paths are equal and simply have their own unique twists and turns along the way. No, I do not believe such a thing, for the morbid irony is that religion brought down those iconic towers more than a decade ago. Hard. Inflexible. Dogmatic. Immovable religion (And such religion can be perpetuated as easily by we who are "Christian" as any other group).

God surely can't be associated with anything of the sort, no matter what name it is called or however right and correct it purports to be. God must be - absolutely must be - in what is loving, absolving, and just, not destructive. For love is what saves us. It is what gives us life. It is the only thing that overcomes hate and injustice. It is the only way.

Memorials built to honor those who have suffered and died as the result of hate are appropriate, and we should "never forget." But let us never forget that neither hate nor religion will have the last word. That word has already been spoken; in the words of Dorothy Day, "Love is the final word." ★

Ronnie McBrayer is a syndicated columnist, pastor, and author. His newest book is "The Gospel According to Waffle House." You can read more at www.ronniemcbrayer.me.

This is the first year of the official September 11th Museum and Memorial. Located underground, on the foundation stones of the World Trade Center Towers, it contains more than 10,000 artifacts of the day, 23,000 pictures, and an archive of more than 500 hours of video.

Within the collection of artifacts and archives there is also an assembly of audio recordings; Final conversations of those in the towers as they called home, spouses, parents, partners, friends, and left voice mails. Rabbi Irwin Kula is responsible for collecting a good many of these conversations.

In the days after 9/11 he began seeking out the last words and sentences of anyone he could find who was killed that day. He took those words and adapted them into a chant for his synagogue. The tune and meter of the chant he chose was traditionally about the destruction of the Jewish temple. He thought it appropriate for the aftermath of the September 11th attacks.

What he discovered was not only that the words fit the traditional chant perfectly, but also this: All the final conversations he had in his collection were about love. Not a single person used his or her last breathe to say, "Kill those bastards for what they have done...Be sure

Closer Than My Cell Phone

Dr. James L. Snyder

Traveling, especially by air, is not my favorite pastime. I know some people who just delight in flying from one point to another point. If you would count all of those people who do, I would be nowhere on that list.

Recently I had to travel involving changing planes, which involved spending a night at the Orlando airport. I could have come home, which is about two hours away, or I could spend the night and catch the plane the next day. It would cost me about the same to stay overnight at the airport as it would to travel back home and then return to the airport the next day. So, after all of my meticulous calculations, I decided to spend the night at the airport.

I determined while there to get the most of my night's stay at the airport. The hotel at the airport was one of those big international hotels. It had more stories than a politician on the campaign trail. As is usually the case, my room was on one of the top stories of the hotel.

Checking in at the front desk, I then went to my room and settled down for the evening. I was not going to waste my time huddled in my hotel room, rather, I was going to look around and experience the "nightlife" at this international Airport.

Have you ever made a decision, then looking back on it you thought to yourself, "Self, we are never going to do that again." Such was my case.

I decided to get some supper around 8 o'clock in the evening. This, I found out, was the time high society folk eat. Why they eat so late, I will never know. But, since I was with high society, I decided to act and eat like high society.

The restaurant in this international hotel was one of those

highfalutin restaurants where you really do not know what is on the menu. The menu was in every language except English. Fortunately, they had some pictures and fortunately, my index finger was still in good working order. I ordered my supper, set back and observed the high society all around me.

One thought that stumbled through my brain at the time was, "I wonder if these people in this restaurant know that I am not part of high society?"

About this time the wine steward, I guess that is what he is called, came by to take my wine order. The only wine I know is spelled with an H. When I declined the wine, people began to suspicion I was not part of high society. I guess you cannot be part of high society unless you wine a little.

I finished my supper and decided to wander around in the huge lounge area on this floor. Everybody there was talking and so I got an order of coffee, went to a couch, sat down and just observed what was going on around me. One thing I noticed was that most people seemed to be on their cell phone. What would happen in our society if cell phones suddenly stopped working for three minutes? There would be such a panic across our country that nobody would actually survive.

I decided I should call someone on my cell phone. After all, I am trying to fit in with this high society. My dilemma came when I tried to figure out who in the world I should call at 10 o'clock in the evening.

Then it dawned on me. I will call the Gracious Mistress of the Parsonage. I do not know why I did not think of this before. So, I pressed the speed dial and the phone started ringing.

As soon as the phone started ringing, a thought danced in my mind. What in the world am I

calling her for? What in the world would I talk about?

Before finishing all of the questions floating around my cranium my wife answered the phone.

The first words out of her mouth were, "What did you forget now?"

It seems that whenever I go on a trip, before I get too far down the road I remember something I forgot. When I assured her that I had not forgotten anything, I sensed a slight pause on the other end and then she said, "Did you miss your plane?"

Within the next few minutes I was bombarded with question after question, all I did was call, and at this point, I could not remember why I had called her. It just seemed like the thing to do at the time.

After she settled down a little bit and her panic seizure ceased, I told her I just called to call.

"Oh," she said, not knowing how to answer that.

I was shocked. It had never happened before. I am going to cherish this memory for as long as I live. I actually caught her when she had nothing to say. Needless to say, I relished that moment because it will probably never happen again.

After I hung up, I sat sipping some more coffee when one of my favorite verses came to mind. "And it shall come to pass, that before they call, I will answer; and while they are yet speaking, I will hear" (Isaiah 65:24).

My comfort rests in the fact that God is closer to me than my cell phone. ★

Rev. James L. Snyder is pastor of the Family of God Fellowship, P.O. Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at 866-552-2543 or e-mail jamesnsnyder2@att.net. His website is www.jamesnsnyderministries.com.



By Marlys Johnsen Norris, Christian Author

Power of Parental Love

The legacy of love passed from one generation to another is the closest thing to the divine and perfect love God provides for mankind. The natural result of having received this kind of love is for them to freely give it to others. Unconditional love God provides exists as He places supernatural love in those who believe and follow His teachings described in the Bible.. It continues to exist in spite of actions of others. "For without love it profits a person absolutely nothing!"

The definition of Love is found in the Bible. These amazing words about love are not my words but Gods message to everyone. "Love suffers long and is kind; love does not envy; love does not parade itself, is not puffed up; does not behave rudely, does not seek its own, is not provoked, thinks no evil; does not rejoice in iniquity, but rejoices in the truth; bears all things, believes all things, hopes all things, endures all things.

Love never fails. (1 Corinthians 13:4-8a) In another version it states "it does not even notice when others do them wrong!"

Haven't you ever wondered why your parents continue to love and care about you after you have disobeyed their instructions and done something wrong? And how about also having a faithful friend? So now you know— God loves you,— YES — even more than you have ever known before!! What are you going to do about it? Why not just sit down or kneel and ask Jesus to forgive you and invite Him into your heart and life? Begin a new! Have every sinful thing you have ever done washed in His sacrificial blood of forgiveness forever and ever. This will be the greatest decision of your entire life! Do not put it off one more second. . . just do it! ★

Marlys Johnsen Norris Christian Author of 7 books Marlysjn@gmail.com

The child who experiences pure love from their parent/s is a child that will learn and grow-up with a healthy outlook on life. Good guidance of the parent provides guidance and sincere motivation and commitment to become all they can in their lifetime. The love they experience becomes a powerful force that guides their direction and decisions in a supernatural way. And because of this sustaining love, when they experience the difficulties and adversities throughout life, they will survive.

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Grapevine Independent Community Calendar

<p>CODEPENDENTS ANONYMOUS Time: Tuesdays, 7:30-9 pm Place: Sunriver Church 11223 Trinity River Dr. www.sunriverchurch.com</p>	<p>BRECA MEETING Time: 4th Tuesdays, 6:30-8 pm Place: Rancho Cordova Library 9845 Folsom Blvd. Contact: 361-8087 www.breca.us</p>	<p>WOMEN'S GOLF CLUB OF CORDOVA Date: Wednesdays Place: Cordova Golf Course 9425 Jackson Rd., Sacramento Contact: 363-0363 Info: All players welcome.</p>
<p>WESTERN SWING SOCIETY Time: 1st Sundays, 1-5:30 pm Place: Machinists Hall 2749 Citrus Rd. www.westernswingssociety.org Info: Live music, dancing. Food & beverages available for purchase. Members \$4, Non-members \$7.</p>	<p>POWERTALK INTERNATIONAL MONTHLY MEETING Time: 3rd Tuesdays, 6:30-8:30 pm Place: Arden-Dimick Library 891 Watt Ave., Sacramento Contact: 361-1745 Info: Coaching, effective speaking, listening, leadership skills. Beginners are welcome.</p>	<p>CORDOVA COUPLES GOLF CLUB Date: Alternate Sunday mornings Place: Cordova Golf Course 9425 Jackson Rd., Sacramento Contact: 682-2285 All players welcome. Call for more information.</p>
<p>MILITARY RETIREE/SPOUSE MEETING Time: 2nd Tuesdays, 10:30 am Place: N. Highlands Park & Rec Office 6040 Watt Ave., N. Highlands Contact: 561-7476 Info: Meets monthly.</p>	<p>WRITING WORKSHOP Time: 3rd Thursdays, 6-7:30 pm Place: 9845 Folsom Blvd. Contact: 264-2920 www.saclibrary.org Adult writing & poetry workshops (writing for various types of genres and more).</p>	<p>COFFEE, TEA AND CONVERSATION FOR SENIORS Date: First Saturdays, 10-11 am Place: Rancho Cordova Library 9845 Folsom Blvd. Contact: 264-2920 Info: For those 55+. Free. Share thoughts, memories: let the conversation flow! Light refreshments served. First Saturday each month.</p>
<p>RANCHO CORDOVA HISTORICAL SOCIETY Time: 4th Thursdays, 5 pm Place: Rancho Cordova City Hall 2729 Prospect Park Dr. www.ranchocordovahistory.com Info: Meets in the American River Room</p>	<p>AA NEWCOMERS Time: Tuesdays, 6:30-7:30 pm Place: Sunriver Church 11223 Trinity River Dr. www.sunriverchurch.com</p>	<p>SOROPTIMIST INTERNATIONAL OF RANCHO CORDOVA & GOLD RIVER Time: 2nd Tuesday each month, 6-7 pm Place: Cattleman's Restaurant 12409 Folsom Blvd. Rancho Cordova, CA 95670 Contact: siranchocordova@soroptimist.net for more info Info: Organization serving needs of women & girls in our community and around the world.</p>
<p>SPELLBINDERS TOASTMASTERS Time: 2nd & 4th Mondays, 6:30 to 8 pm Place: China Buffet 5623 Sunrise, Citrus Heights Contact: 631-1703 Info: Hone communication skills. Beginners welcome.</p>	<p>READING WITH THE DOGS Time: 1st Tuesdays, 6:30-7:30 pm Place: Rancho Cordova Library 9845 Folsom Blvd. Contact: 264-2920 www.saclibrary.org Info: Read to a canine pal, boost reading skills. Free.</p>	<p>V I N S VOLUNTEER IN NEIGHBORHOOD SERVICES Time: 1st Thursday of month 3-5 PM Place: Rancho Cordova City Hall 2729 Prospect Park Dr. Please join us if you are looking for city involvement for the Betterment of Rancho Cordova</p>
<p>CORDOVA SENIOR CITIZENS SOCIAL CLUB Time: 1st and 3rd Mondays, 11 am Place: Cordova Community Center 2197 Chase Dr. Contact: 638-8065 for bridge or 858-1660 for membership Info: Brown bag lunch, bridge party. Free.</p>	<p>FORK TAIL DEVILS Date: 2nd Thursdays Place: Rancho Cordova IHOP 2216 Sunrise Blvd. Contact: 488-2645 Info: Lockheed Lightning P-38 enthusiasts, pilots, mechanics no-host brunch.</p>	
<p>SPANISH LANGUAGE CONVERSATION CIRCLE Time: 4th Saturdays, 3-4:30 pm Place: Rancho Cordova Library 9845 Folsom Blvd. Contact: 264-2920 www.saclibrary.org Info: Practice Spanish in a fun and relaxed way with library staff, community.</p>		

Your Property Tax Bill May Be Going Up More than the Normal 2 Percent

SACRAMENTO, CA (MPG) - Some California homeowners may receive a much larger property tax bill than they anticipated this year. Homeowners who saw lower tax bills during the recent decline in housing values may receive higher property tax bills as property values recover.

Why is this happening? When housing prices rise, Proposition 13 allows a maximum two percent annual increase in the property's taxable value for inflation. This value is known as the "factored Proposition 13 value." When housing prices decline, Proposition 8 allows a temporary reduction of the property's taxable value to reflect the current market value. Because a Proposition 8 reduction is only temporary, it requires the taxable value to be reviewed annually and increased or decreased to reflect that year's current market value (as of January 1st each year). Thus, when the housing market crashed, Proposition 8 enabled some homeowners to receive significant temporary assessment reductions resulting in lower tax bills. As housing prices increase, however, a home's taxable value that had been lowered by the assessor under Proposition 8 may increase more than two percent if its market value increased more than two percent. The increased value, however, may not exceed the factored Proposition 13 value.

For example, a taxpayer purchased a home in 2006 for

\$500,000. In 2013, the factored Proposition 13 value would be about \$544,000 (\$500,000 increased by an inflation factor that cannot exceed two percent each year). If the market value of that property was \$450,000, the assessor would temporarily enroll the lower value for property tax purposes pursuant to Proposition 8. In 2014, if the market value of the property recovers to \$540,000, the market value will be enrolled because it was lower than the factored Proposition 13 value. While the 2014 taxable value exceeds the previous year's taxable value by more than two percent, it reflects the current market value and does not exceed the Proposition 13 limits. In following years, the market value of the property will again be determined and compared to the factored Proposition 13 value and the lower value will be enrolled.

What does this mean? Homes that saw large assessment decreases in prior years may see a similar assessment increase this year translating into higher tax bills.

Taxpayers who think their assessed values are too high this year may contact the assessor of the county where the property is located. The assessor can explain the property's assessed value, answer any questions about the assessment, and review any additional pertinent information provided. (While working with the assessor, the taxpayer should be mindful of the deadline to file

an assessment appeal.) If the taxpayer and assessor can't reach an agreement, taxpayers have the right to appeal the assessment to the assessment appeals board or the board of equalization in the county where the property is located.

To appeal an assessment, one must file an Application for Changed Assessment with the clerk of the board of supervisors or clerk of the assessment appeal board in which the property is located. That form may be found on the clerk of the appeal board's or assessor's website. The deadline to file an appeal varies by county, and ends either September 15 or November 30 (for 2014, the deadline is December 1st because November 30 falls on a Sunday). Appeal filing deadlines may be accessed at: www.boe.ca.gov/proptaxes/pdf/filingperiods.pdf. Appeal board clerks' and assessors' websites may be accessed at: www.boe.ca.gov/proptaxes/proptax.htm.

The California State Board of Equalization (BOE) prescribes property tax rules, instructs local agencies on how to handle property tax appeals, and seeks to make the process easy for taxpayers to navigate. A series of videos explains the process of appealing a property tax assessment: www.boe.ca.gov/info/AssessmentVideo/AppealAssessmentIndex.html. ★

Source: State Board of Equalization

Heartstoppers Brings Back "Multi-Level Fears" at 8th Annual Haunted House

RANCHO CORDOVA, CA (MPG) - Ready for a really good scare? Not only will you find some excellent haunts at the Heartstoppers Haunted House in Rancho Cordova, it is the ideal venue for such an attraction given that there are rumors that the "Old Mine Shaft" property itself is haunted. Not only are there three different themed areas within the main building, there's a spooky outdoor "swamp" in the former mini golf course, and a dark and creepy basement and caves to complete the experience with spooks in every corner. Tickets start at \$20 (\$15 for age 12 & under). Heartstoppers Haunted House will open Oct. 3rd at 7 p.m. to the public and run through Nov. 1st at 2300 Old Mine Shaft Road in Rancho Cordova.

Tickets include all attractions, plus an Old West Saloon waiting area indoors (so inclement weather won't be a problem) where themed refreshments and souvenirs will be available to help guests prepare for or wind down from their Heartstoppers experience. Its five attractions are loosely themed around the Old West including Dr. Lash's Traveling Sideshow (inside the building), The Steam Gas

Asylum (inside the building); Deadlands (in the basement); Tomb of Shadows (blackout maze in the tunnels near the basement); and Blood on the Bayou (zombie themed outdoor experience).

Tickets are \$20, or \$15 for children 12 and under. For those who don't have the guts to wait in line and enjoy the anticipation, Fancy Pants tickets for \$30 (\$25 for 12 & under) are available. For those wanting a truly unique and even more thrilling experience, they can pay \$50 for a private tour via antique wheelchair with the guarantee of extra "attention" in the attractions. Only three of those tours are booked per night. For tickets visit <http://www.scaredyou.com/tickets>.

Heartstoppers has been bringing Halloween spooks and fun to the Sacramento region since 2007, always with the intention of giving back to the community. In partnership with the Cordova Community Council Foundation, Heartstoppers engages dozens of local youth volunteers each year. Arts are exposed to creative arts education in animatronics, sound, lighting, art, theatre training (utilizing even out-of-state professional trainers),

art development, construction, painting, costume and make-up design, and the volunteers gain valuable experience while having fun.

"Our volunteers are the heart of our organization," explained Joel Watson, producer of Heartstoppers Haunted House. "We are grateful for their hard work and dedication to help us bring our vision to life for a premier haunted house experience that benefits the community."

The Cordova Community Council Foundation is very involved in supporting Heartstoppers Haunted House in many ways. From helping recruit volunteers from the local school districts to running the parking, helping secure the venue and marketing support through the city's social media, website and other marketing channels, they are a valuable partner.

"If you want to scare yourself silly, it doesn't hurt to do it for a cause," said Shelly Blanchard, executive director for the Cordova Community Council Foundation. "Our share of the proceeds help us provide fun, free concerts and festivals all year long." ★

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CLUES

- ACROSS**
- Newton or Stern
 - **Here's looking at ...
 - Face-to-face exam
 - Bake, as in eggs
 - Even, to a poet
 - "Madama Butterfly," e.g.
 - **Show me the ...!
 - Sculptor Hans/Jean
 - "Nobody ____!"
 - Penalize
 - For peeping
 - It can be red or black
 - Lab culture
 - In the past
 - Emeralds and rubies
 - **Elementary, my dear
 - Ringo Starr's instrument
 - Verde National Park
 - "Dancing with the Stars" number
 - Supposed giant Himalayan
 - Subculture language
 - **You sit on a throne of ...
 - Peer-conscious group
 - Apartheid opponent Desmond
 - Formerly
 - **"Yo, ____!"
 - To represent in drawing or painting
 - **Are you the ____master? ...I am the gatekeeper"
 - "About ____ Night"
 - **Sheep be true! ...ram-ewe!"
 - ** ____ handle the truth!"
 - Toy weapon
 - Unwelcome computer message
 - Reef dweller
 - Match play?
 - Spent
 - E in BCE
 - Plural of lepton
 - Cobbler's concern
 - Wine quality
 - Piglike
 - Temples' innermost sanctuaries
 - ** ____, for lack of a better word, is good"
 - Kind of space
 - Patty ____
 - Tall one is a lie
 - To be wiped off a face?
 - Corpulent
 - Foul
 - Small British car
 - Opposed to
 - Louisiana dish
 - As opposed to hourly pay
 - Grandmother in Great Britain
 - **"I love the smell of ____ in the morning"
 - Knight's mount
 - Acquiesce
 - Evergreens
 - Three-ply snack
 - Eurasian mountain range
 - Apple leftover
 - ** ____ it, Sam"
 - Mail agency
 - Have and have- ____
 - Make #64 Across
 - Aye's opposite

CROSSWORD

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			5	2			6		

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

For Solutions See Page 9

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Is the Fed Preparing to Asset-Strip Local Governments?

Commentary
by Ellen Brown

In an inscrutable move that has alarmed state treasurers, the Federal Reserve, along with the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency, just changed the liquidity requirements for the nation's largest banks. Municipal bonds, long considered safe liquid investments, have been eliminated from the list of high-quality liquid collateral assets (HQLA). That means banks that are the largest holders of munis are liable to start dumping them in favor of the treasuries and corporate bonds that do satisfy the requirement.

Muni bonds fund the nation's critical infrastructure, and they are subject to the whims of the market: as demand goes down, interest rates must be raised to attract buyers. State and local governments could find themselves in the position of cash-strapped Eurozone states, subject to crippling interest rates. The starkest example is Greece, where rates went as high as 30% when investors feared the government's insolvency. Sky-high interest rates, in turn, are the fast track to insolvency. Greece wound up stripped of its assets, which were privatized at fire sale prices in a futile attempt to keep up with the bills.

The first major hit to US municipal bonds occurred with the downgrade of two major monoline insurers in January 2008. The fault was with the insurers, but the taxpayers footed the bill. The downgrade signaled a simultaneous downgrade of bonds from over 100,000 municipalities and institutions, totaling more than \$500 billion. The Fed's latest rule change could be the final nail in the municipal bond coffin, another misguided move by regulators that not only does not hit its mark but results in serious collateral damage to local governments – maybe serious

enough to finally propel them into bankruptcy.

Why this unprecedented move by US regulators? It is not because municipal bonds are too risky, since corporate bonds with lower credit ratings are accepted under the new rules. Nor is it that the stricter standard is required by the Basel Committee on Banking Supervision (BCBS), the BIS-based global regulator agreed to by the G20 leaders in 2009. The Basel III Accords set by the BCBS are actually more lenient than the US rules and do not include these HQLA requirements. So what's going on?

From the Inscrutable, Unaccountable

The rule change was detailed by Pam Martens and Russ Martens in a September 4th article titled "The Fed Just Imposed Financial Austerity on the States." They write that on September 3rd:

The Federal regulators adopted a new rule that requires the country's largest banks – those with \$250 billion or more in total assets – to hold an increased level of newly defined "high quality liquid assets" (HQLA) in order to meet a potential run on the bank during a credit crisis. In addition to U.S. Treasury securities and other instruments backed by the full faith and credit of the U.S. government (agency debt), the regulators have included some dubious instruments while shunning others with a higher safety profile.

Bizarrely, the Fed and its regulatory siblings included investment grade corporate bonds, the majority of which do not trade on an exchange, and more stunningly, stocks in the Russell 1000, as meeting the definition of high quality liquid assets, while excluding all municipal bonds – even general obligation municipal bonds from states with a far higher credit standing and safety profile than BBB-rated corporate bonds.

This, rightfully, has state treasurers in an uproar. The five largest Wall Street banks control the majority of deposits in the country. By disqualifying municipal bonds from the category of liquid assets, the biggest banks are likely to trim back their holdings in munis which could raise the cost or limit the ability for states, counties, cities and school districts to issue muni bonds to build schools, roads, bridges and other infrastructure needs. This is a particularly strange position for a Fed that is worried about subpar economic growth.

Fed Not Sufficiently Liquid?

In a September 3rd press release, Federal Reserve Governor Daniel K. Tarullo stated that while "most state and municipal bonds are not sufficiently liquid to serve the purposes of HQLA in stressed periods . . . the liquidity of some state and municipal bonds is comparable to that of the very liquid corporate bonds that can qualify as HQLA." [Cite] Criteria were being developed, he said, for considering these assets. But "it is important to get this final rule adopted now, so that the largest banks can begin to prepare for its implementation on January 1." In the meantime, muni bonds are in limbo, and it appears that most will still not be accepted as HQLA.

The regulators consider stocks to be more liquid than muni bonds because they are readily traded on the stock market. But as the Martens' note, stock markets can be quite inaccessible in a crisis. Quoting from the Fed's own archives on the crash of 1987:

Market makers in the over-the-counter market were not obligated to maintain an orderly market and many withdrew from trading. Delays in processing trades resulted in investors receiving prices very different from what they expected. Many brokers did not answer their phones, leaving investors unable

to reach them. Erratic price movements and quotes resulted in frequent lock-ups in the electronic trading system used in the over-the-counter market.

In any case, switching the banks' holdings from muni bonds to corporate bonds or treasuries is liable to have little effect in a crash. The stricter rules are supposed to be a defense against bank runs; but in a major derivatives bust and bail-in, the available collateral will go first to the derivatives claimants, through a massive concession to financial institutions in the Bankruptcy Reform Act of 2005. The FDIC and the depositors are both liable to be out of luck, no matter what form the collateral takes.

The Martens' conclude:

That the Fed and its regulatory cohorts have to resort to this implausible plan – which crimps the ability of states and localities to raise essential funds to operate – in a strained effort to pretend that they've found a means of avoiding another massive bailout of Wall Street in a crisis, is just further proof that the only way to seriously deal with too-big-to-fail banks is to restore the Glass-Steagall Act and break up these complex creatures before they strike again.

Gordon Gekko Goes Muni?

The rule change may not have much effect in a crash, but where it will have a major effect is on the cost of credit, which will increase for municipal governments and decrease for corporate and financial institutions. The result will be to further shift power and financial resources from the public sector to the private sector.

Why would regulators dangerously jeopardize state and local government budgets in this way? Skeptical observers speculate that the intent is to Detroit-ize municipal governments, so that assets can be

stripped as is being done in that imperiled city. The international bankers got away with asset-stripping Greece. Why not make the US itself a wholly-owned subsidiary of private banking interests?

If that seems far-fetched, consider what is happening with Argentina, which has been forced into bankruptcy by a US court to satisfy the exaggerated claims of certain hold-out vulture funds. IMF regulators have discussed establishing an international bankruptcy court that could strip a country such as Argentina of its assets, including prime sections of real estate, to pay off the nation's creditors.

In the US, there is already a trend to force state and municipal governments into austerity measures, if not outright bankruptcy, in order to eliminate labor unions, pension obligations and social services. Bankruptcies can be involuntary, forced by the creditors who caused them. Detroit is the US model. Michigan's Constitution protects pensions, so the emergency manager appointed by the governor could not unilaterally cut those funds. But in a municipal bankruptcy, a judge would decide the fate of city workers' pensions, making it an attractive option for banking interests. The oligarchs have long had their eyes on the massive sums represented by the pension funds.

Public Banks to the Rescue?

Whatever the explanation for the Fed's game-changing move, the vulnerability of state and local governments to unpredictable and unaccountable federal regulators is another strong argument in favor of forming publicly-owned banks. Why be under the thumb of an erratic privately-owned central bank manipulated by Wall Street megabanks now caught in multiple frauds?

Like Eurozone countries, US states cannot print their own currencies. But unlike Eurozone

countries, they can borrow from their own public banks, which can create money as credit on their books just as private banks do.

At least, they could if they had their own banks. Only one state – North Dakota – has currently taken advantage of that option. North Dakota is also the only state to have escaped the 2008 credit crisis, sporting a budget surplus every year since then. It has the lowest unemployment rate in the country, the lowest default rate on credit card debt and one of the lowest foreclosure rates.

True, North Dakota also has oil. But the 2008 crisis happened before oil and gas had made a significant impact on state revenues; and the state was posting a budget surplus all during that period. Other oil and gas states are not doing so well.

Globally, 40% of banks are publicly owned; and they are largely in the BRIC countries – Brazil, Russia, India and China. These countries also escaped the credit crisis largely unscathed.

If state and municipal governments want to protect themselves from the fate of Greece and Detroit, they would do well to follow North Dakota's lead and form their own publicly-owned banks. And time is of the essence, if they hope to beat the rush before the first US Cyprus-style bail-in consumes the collateral that local governments are counting on to protect their multi-billions in deposits. ★

*Ellen Brown is an attorney, founder of the Public Banking Institute, and author of twelve books, including the best-selling *Web of Debt*. In *The Public Bank Solution*, her latest book, she explores successful public banking models historically and globally. Her 200+ blog articles are at EllenBrown.com.*

Kids Swim Team Commemorates 9-11 with Community Cleanup



The Folsom Wahoos Swim Team is a year-round competitive USA Swimming affiliated swim team. The team practices at the Swimstute in Rancho Cordova. The Wahoos have swimmers from ages 5 through 14 in three dynamic training groups. Photo courtesy of the Folsom Wahoos Swim Team

RANCHO CORDOVA, CA (MPG) - The children of the Folsom Wahoos Swim Team participated in a community cleanup event to commemorate 9-11. The Folsom Wahoos Swim Team Community Liaison, Cindy Quinones, and Wahoos parent Josie Grotenhuis organized the event.

Rather than participate in dry land activities on Thursday, September 11th, the children were given latex gloves and trash

bags. Under the supervision of parents and coaches, the children cleaned the area in and around the Swimstute in Rancho Cordova. The children were not deterred by the 100 degree temperatures on 9-11, they were happy to go about their task of cleaning up their community.

The Folsom Wahoos Swim Team is a year-round competitive USA Swimming affiliated swim team. The team practices at the

Swimstute in Rancho Cordova. The Wahoos have swimmers from ages 5 through 14 in three dynamic training groups.

The Wahoos participate in a community outreach event each month. To learn more about the Folsom Wahoos Swim Team or to request a community service event, please visit our website at www.folsomwahoos.org and click on the "contact us" tab. ★

Source: Kathleen Kinsey

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LOCAL SPORTS

Lancers Varsity Squad Silences Lions

By Mike Bush

RANCHO CORDOVA, CA (MPG) - After a scoreless first quarter, the Cordova High School football team picked up the offensive pace in a Unique way. Lancers quarterback Unique Perez threw for four touchdowns, and rushed for another score that led to a 38-0 win over McClatchy in a non-league game on Sept. 12th.

Perez, a junior, completed 16-of-26 passes for 194 yards. He also had 12 carries for 80 yards. He finished with a combined 274 yards on offense. "He's quietly putting together quite a nice season for himself," said Cordova head coach Vance Mueller of Perez.

Perez got the scoring rolling in the second quarter after Cordova (3-0) and McClatchy (0-2) went scoreless in the opening quarter. Each team had chances to score, but the other's defense forced turnovers. "It was a good battle (in the first quarter)," Mueller said. "It went back and forth. It took a little while to get the engine rolling."

The Lancers led 24-0 at halftime. They scored two more touchdowns in the third quarter to add to their lead, which led toward the final score. "I definitely think it motivated them (to score after a scoreless first quarter)," said Mueller of the Lancers scoring in the second and third quarters. "We did the same thing in the third quarter, on the first drive, just drove right down the field. That's just a real good sign for the kids. They've really been working hard."

Cordova had many players who played a role in the game along with Perez. Running back Andre Nevels, who



Cordova Lancers defense swarms McClatchy ball carrier. Photo courtesy Rick Sloan

yards. Carlos Cuevas and Nevels caught one scoring pass each. Aaron Pierce had three catches for 36 yards, and Jeremiah Russell four receptions for 33 yards.



Quarterback Unique Perez No. 10, sets up for a pass. Photo courtesy Rick Sloan



Cordova quarterback Unique Perez ran away from McClatchy's defense. The junior threw for four touchdowns and had a combined 274 offensive yards that helped the Lancers to a 38-0 win over McClatchy. Photo courtesy David Goard



Lancers running back Andre Nevels No. 24, breaks from the Lions' defense in their Sept. 12th contest at Lancers Stadium. Photo courtesy Rick Sloan



Senior Defensive End Vincent Spikes No. 70, breaks through the offensive line and sacks the McClatchy quarterback in the Lancers victory. Photo courtesy Rick Sloan

had 11 carries for 129 yards and a touchdown. Devin Baldwin hauled in two of Perez's touchdown passes, and finished the game with three receptions for 38

"I think we were pretty well distributed on the offensive side," Mueller said. "We have six different receivers who can catch the ball. We have five different runners who can run the ball. And our offensive line play has been phenomenal."

On defense, Vincent Spikes led the Lancers with eight tackles. Brandon Buck and Richard had five tackles each, and Matthew Giles and Azat Kudbalayan had four each. The Lancers silenced the Lions to a combined 34 offensive yards.

"Defensively, for three weeks in a roll, they have been getting better," Mueller said. "The kids just played lights out."

In the junior varsity game, Cordova posted a 26-6 win over McClatchy, as the Lancers won their first game of the season, and improved to 1-2.

Tonight, Friday, at 7:30, Cordova continues non-league play at Lancer Stadium against Johnson. ★



Wide receiver Devin Baldwin, No. 11, scores against McClatchy. The Lancers are off to a 3-0 start. Photo courtesy David Goard



Cordova wide receiver Carlos Cuevas, No. 8, scores a touchdown against McClatchy. The Lancers are off to a 3-0 start. Photo courtesy David Goard

Cordova High School Football Roster

#	Name	Position	Gr.	Ht	Wt
1	Marquez Powers	CB	Sr.	5-9	155
2	Isaac Black	WR, QB	Jr.	5-11	155
3	Aaron Pierce	RB	Sr.	5-7	164
4	Ventrell Dyson		Sr.		
6	Jordan Richard		Sr.		
7	Brandon Buck	OLB, RB	Sr.	5-10	170
8	Carlos Cuevas	WR, QB	Sr.	5-8	154
9	Trey David		Sr.		
10	Unique Perez	QB	Jr.	5-11	156
11	Devin Baldwin	WR	Jr.		
12	Jonathon Martin		Jr.		
15	Armen Gervorkian		Sr.		
16	Matthew Giles	WR	Jr.	6-0	165
17	Jeremiah Russell		Jr.		
19	Paul Resendez		Sr.		
20	Sam Nawalu	CB, WR	Jr.	5-11	
21	David Le		Jr.		
23	Dejoun Morrison	WR	Jr.	6-0	150
24	Andre Nevels	RB	Sr.	5-10	165
25	Xavier Dillard-Johnson		Sr.		
26	Keilan Vanterpool	WR, CB	Jr.	5-9	140
27	Isaac Banks	MLB, RB	Sr.	5-11	223
28	Marquies Williams	FS	Jr.	5-6	155
30	Seth Trijillo	RB	Jr.	5-6	147
34	Chance Manzaneres		Jr.		
35	Kurtis Simmons		Sr.	5-9	151
50	Tyler Krieger		Jr.		
52	Jason Sanchez		Sr.		
53	Amos Loto		Sr.		
55	Louie Sigala		Sr.		
62	Shaun Duran		Jr.		
64	Albert Garcia		Jr.		
65	Jason Maeder		Sr.		
66	Brandon Lincoln		Sr.		
68	Terion Guichard	G	Sr.	5-10	300
69	Darreon Bieneman	T	Sr.	6-1	285
70	Vincent Spikes	DE	Sr.	6-1	210
71	David Domachuk		Sr.		
72	Maxx Mudrow		Jr.		
73	Leonel Arcego		Jr.		
77	Azat Kudbalayan		Sr.		
79	Irvin Hernandez		Sr.	6-0	245
85	Raymond Gallow	K	So.	6-3	167
	Daniel Broman		Sr.		
	Larry Wimberly		Sr.		

ATHLON SPORTS

INSIDE SATURDAY

A WEEKLY SPIN AROUND COLLEGE FOOTBALL

- » SOUTH CAROLINA BACK IN BUSINESS
- » VIRGINIA TECH CAN'T HANDLE SUCCESS
- » CLINT TRICKETT EMERGING AT WVU
- » AUBURN HITS THE LITTLE APPLE



Senior tailback Cameron Artis-Payne leads an Auburn rushing attack that is averaging 6.7 yards per carry and 330.0 yards per game.

Tami Chappell

THURSDAY NIGHT LIGHTS

Auburn's high-powered attack hits Manhattan for a clash with K-State

AUBURN AT KANSAS STATE (THU)

Auburn, ranked No. 5 in several major polls, will be the highest-ranked non-conference opponent to play at Kansas State since No. 2 Penn State made the trip to Manhattan in 1969. The Tigers have cruised to easy wins over Arkansas and San Jose State and look to be even better on offense in Gus Malzahn's second season as head coach. They are averaging 7.6 yards per play and have seven touchdown-scoring drives of 60 yards or more in only two games. Kansas State has been solid defensively — giving up an average of 306.5 yards — but the competition has been weak (Stephen F. Austin and Iowa State). The Wildcats have seen some up-tempo attacks in recent years, but none that operate with the type of speed and skill they will see from Auburn. *Auburn by 10*

South Alabama — a solid Sun Belt team — on Saturday. This might be the best team of the Dan Mullen era, but it's time for this program to make a statement with a big win over an SEC West power. And LSU could be ripe for an upset. The Tigers have talent — that's never an issue in Baton Rouge — but they are still very young at the skill positions and have sputtered offensively in the first half of their two games against FBS opponents. The Bulldogs will need to be at their best, but they are good enough to win this game. *Mississippi State by 1*



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CLEMSON AT FLORIDA STATE

Florida State stamped itself as the best team in the nation, and Jameis Winston emerged as the Heisman Trophy frontrunner last October when the Seminoles rolled past Clemson 51-14. This time, the teams meet in Tallahassee, and Florida State might even have more talent on its roster. The Noles didn't play great in their opener, a closer-than-expected 37-31 win over Oklahoma State, but this is still an elite team with playmakers all over the field. Clemson, too, has plenty of talent, but the '14 Tigers aren't quite as ferocious, most notably at quarterback and wide receiver. They managed only 291 yards in a Week 1 loss to Georgia, and were especially inept in the second half when they punted on all seven possessions. Cole Stoudt will once again start at quarterback, but we might see even more of freshman Deshaun Watson. *Florida State by 20*

OKLAHOMA AT WEST VIRGINIA

It looked like an afterthought over the summer, but the trip to Morgantown might end being one of the toughest tests for Oklahoma in 2014. The Sooners have looked great on their way to a 3-0 start. That's not a surprise. What is a bit of a surprise, however, is that West Virginia is 2-1 with a more-than-respectable loss to Alabama. The Mountaineers, fresh off an impressive 40-37 win over regional rival Maryland, have looked very good on offense through three games. Clint Trickett is having an All-Big 12-type season at quarterback, and he has plenty of weapons at his disposal. Don't be surprised if the Mountaineers score some points. Can they stop Oklahoma? Not likely. *Oklahoma by 10*

FLORIDA AT ALABAMA

First the good: Florida beat Kentucky and in the process identified playmakers at running back (Matt Jones, 156 yards) and wide receiver (Demarcus Robinson, 216 yards). Now the bad: The Gators only scored 20 points in regulation — and did so despite making seven trips inside the Kentucky 40-yard line — in the first test under new offensive coordinator Kurt Roper. This week, the task is far more difficult as Florida makes its first visit to Alabama since 2010. The Gators lost that game 31-6 and have not scored more than 17 points in Tuscaloosa in any of their last nine trips dating back to 1963. The Crimson Tide defense showed some signs of vulnerability in the opener against West Virginia — giving up 393 total yards (365 through the air) — before shutting down Florida Atlantic and Southern Miss in lopsided wins. Florida will need a productive (and efficient) game from quarterback Jeff Driskel to have a shot at knocking off the Tide. *Alabama by 13*

MISSISSIPPI STATE AT LSU

The strength of the SEC West is at an all-time high. Five of the seven teams are ranked in the top 10 in the latest AP poll, and the other two teams (Mississippi State and Arkansas) are both receiving votes. Mississippi State struggled a bit in a Week 2 win over UAB but rebounded with a dominating 35-3 victory at

PRIME TIME PLAYERS

Clint Trickett completed 37-of-49 for 511 yards and four touchdowns as West Virginia picked up an impressive 40-37 win at Maryland. Trickett is averaging 408 passing yards and has seven touchdowns with only one interception in three games. ... **Alex Collins** keyed a devastating Arkansas rushing attack

with 211 yards and two TDs on 27 attempts in the Hogs' punishing 49-28 win over Texas Tech. Fellow running back **Jonathan Williams** chipped in with 146 yards and four scores for an Arkansas offense that totaled 438 rushing yards. ... It was fine debut for **Gunner Kiel**, the former No. 1 quarterback recruit in the nation. Making his first career appearance, Kiel threw for 418 yards

and tied a school-record with six touchdowns to lead Cincinnati to a 58-34 win over Toledo. Kiel signed with Notre Dame out of high school but transferred to Cincinnati after sitting out the 2012 season as a redshirt. ... You know that Duke has made significant progress when it gets 245 yards from its third-string tailback. **Shaun Wilson**, a freshman from Charlotte, scored on

touchdown runs of 69, 68 and 45 yards en route to setting the school's single-game rushing record in the Blue Devils' 41-3 win over Kansas. ... Florida may have found its playmaker at wide receiver. **Demarcus Robinson** caught 15 passes for 216 yards and two scores in the Gators' 36-30, triple-overtime win over Kentucky in Gainesville.

STOCK REPORT

▲ South Carolina is back in the SEC East race after an improbable 38-35 win over Georgia. The Gamecocks evened their league record at 1-1 thanks to an efficient performance from QB Dylan Thompson (271 yards, three TDs, one INT) and a defense that came up with a huge stop late in the game.

▼ One week after knocking off Ohio State in Columbus, Virginia Tech found itself on the other end of a big upset, losing 28-21 at home to East Carolina. The Hokies were torched by ECU QB Shane Carden, who threw for 427 yards and three TDs as the Pirates beat a ranked foe for the first time since 2009.

▲ Virginia appears to be much-improved — and that's good news for embattled head coach Mike London. The Cavs, who went 2-10 last year, improved to 2-1 with an impressive 23-21 win over ACC newcomer Louisville in Charlottesville. Virginia's defense limited Louisville to 282 total yards.

▼ Indiana's hopes of reaching a bowl game for the first time since 2007 took a hit with a 45-42 loss to Bowling Green — a team that lost to Western Kentucky by 28 points in Week 1. The Hoosiers dropped to 1-1 and still have a non-conference date at Missouri before diving into their Big Ten schedule.

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ATHLON SPORTS TOP 25

1. Florida State (2-0)
2. Alabama (3-0)
3. Oregon (3-0)
4. Oklahoma (3-0)
5. Auburn (2-0)
6. Texas A&M (3-0)
7. Michigan State (1-1)
8. Baylor (3-0)
9. Arizona State (3-0)
10. Ole Miss (3-0)
11. South Carolina (2-1)
12. Georgia (1-1)
13. UCLA (3-0)
14. LSU (3-0)
15. Notre Dame (3-0)
16. Kansas State (2-0)
17. Oklahoma State (2-1)
18. Clemson (1-1)
19. USC (2-1)
20. Stanford (2-1)
21. Wisconsin (1-1)
22. Virginia Tech (2-1)
23. Ohio State (2-1)
24. BYU (3-0)
25. Missouri (3-0)

HEISMAN WATCH

- 1. Marcus Mariota, QB, Oregon** Dynamic playmaker was brilliant in big win over Wyoming, throwing for 221 yards and two TDs and adding 71 yards and two scores on the ground.
- 2. Todd Gurley, RB, Georgia** Ran for 131 yards on 20 carries in a three-point loss to South Carolina. Georgia likely would be undefeated if Gurley had 21 carries.
- 3. Jameis Winston, QB, Florida State** Has a chance to make a statement with a big game at Clemson this week.
- 4. Bryce Petty, QB, Baylor** Returned from injury to throw for 416 yards and four scores in a 63-21 win over Buffalo.
- 5. Shaq Thompson, LB/RB, Washington** One of the game's few two-way stars, Thompson scored two touchdowns — one on a fumble return, one on an interception return — in the Huskies' 44-19 win over Illinois. He also rushed for 16 yards on three carries.



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