



California Pioneer
History Day Returns
PAGE 7

Happy Mother's Day



Citrus Heights Messenger

"Written by the people, for the people"

VOLUME 7 • ISSUE 09

Serving the City of Citrus Heights and Sacramento County

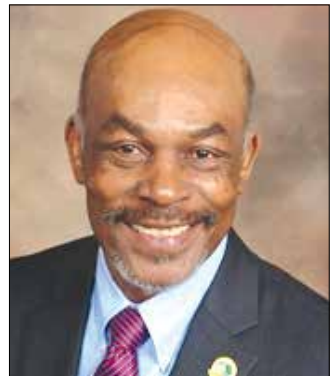
MAY 12, 2017

SUPPORT WOMEN'S
EMPOWERMENT'S
GALA EVENT



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MELVIN D. TURNER
COUNCILMAN,
PASSES AWAY



PAGE 9

MOTHER'S DAY
WITH MARY JANE



PAGE 7



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Standing Up for Kids

Local Service Groups Make Major Donations to Playmakers



Local organizations and their leaders (above) came together at the Playmakers fundraiser to donate over \$30,000 to support the afterschool program. The groups included Sacramento Breakfast Optimists, Citrus Heights Rotary, Rancho Cordova Rotary and County Club Optimists. Leading the charge (at right) for Playmakers at the event were Harrison Phillips Stanford DT, former Denver Broncos quarterback Craig Penrose, Jovan Swann Stanford DT, Jody Sears, Head Football Coach, Sac State, Michael Williams Stanford DT and Greg Roeszler, Playmakers. Staff photo

SACRAMENTO REGION, CA (MPG) - There are some programs for kids that make a huge difference in their lives right away. Playmakers is one of them. Local organizations and service groups stood up and supported Playmakers, a mentoring program that provides free afterschool character and leadership for 3rd through 6th graders.

The Tri-Tip BBQ Dinner fundraiser was held at Divine Savior Catholic Church in Orangevale on April 29th. Over 250 friends and businesses attended to show their support for the growing organization and their hard-working team of mentors.

Playmakers nonprofit organization is designed for at-risk kids who need assistance

with academics and young leadership development. Its program includes 3 daily training segments of character development, reading and a variety of sports and recreational games for both boys and girls. It has operated its programs for 5 years and is now on 7 campuses throughout Sacramento.

The organization employs an inspiring group of trained mentors and coaches that includes former Sac State football players and college graduates. The organization believes that these qualified and impressive mentors make all the difference in the program's results. Playmakers

also creates tremendous incentives for participants' achievements, including field trips to Stanford football games, Sac State games and trampoline field trips.

If you would like to contribute to the program, or learn how to participate in Playmakers, contact Coach Roz at Coachroz@theplaymakers.org or call them at 916 220-1284. ★



First 'Taste of Citrus Heights' a Big Success for Women's Club and CHPD

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - The first "Taste of" event in Citrus Heights which took place at the Citrus Heights Community Center on April 28 lived up to, and even surpassed its name on many levels.

The sold-out event brought 300 hungry and thirsty party goers to the community center to sample more than two dozen culinary, craft beer and local wine offerings from Citrus Heights and surrounding areas including Roseville, Auburn and Sacramento. Music, comedy, and a silent auction added to the festivities. Members of Citrus Heights City Council, Assemblyman Ken Cooley and former mayor of Citrus Heights, Sacramento County Supervisor Sue Frost were in attendance, enjoying the evening.

Pairing an already successful concept in fundraising with an urgent issue facing the Citrus Heights Police Department (CHPD), the ladies of the General Federation of Women's Clubs (GFWC) Citrus Heights Women's Club, the CHPD and the community all came together to offer a

solution to a problem in Citrus Heights.

Police Chief Ron Lawrence greeted the crowd, acknowledging how during his first year as police chief he has been impressed by the kindness and empathy of his officers and staff. However, he noted that the stress on all officers in law enforcement often leads to "a lot of self-medication, drinking, divorce and a high suicide rate." At the beginning of his term, Lawrence asked Commander Gina Anderson what the number one thing was they can do for their officers. She replied, "Appreciate them and take care of them."

That is why funds raised from this event will be used to bring Dr. Kevin Gilmartin, author of "Emotional Survival for Law Enforcement: A Guide for Officers and their Families" to Citrus Heights to present a workshop for all police officers, their families and the staff of the CHPD to be held in November.

The workshop will help officers understand and learn how to cope with the emotional "hyper-vigilance rollercoaster" they face every day. The goal is to help



The sold-out event brought 300 hungry and thirsty party goers to the community center to sample more than two dozen culinary, craft beer and local wine offerings from Citrus Heights and surrounding areas including Roseville, Auburn and Sacramento. Photo by Elise Spleiss

officers maintain healthy relationships and retire with many healthy years ahead of them. When a law enforcement team is healthy, their city is better served.

Along with the well-known restaurants like Benihana, Elephant Bar, and Sammy's Restaurant and Bar, attendees discovered the smaller and more unique culinary offerings of their city they had no idea existed before this event.

Members of the CHWC spent months reaching out to restaurants large and small, especially those unique to the area like Kabob N

Tikka. Other merchants and small businesses unfamiliar to many attendees until this night included Pezzo di Torta Italian bakery and Ben's Huli Huli Chicken & Hawaiian Café.

The hard work paid off. Comments on Facebook following the event included, "Just WOW," "great variety," "talk of the town," "classy," and "Great job for a great cause."

To view photos, read the comments of attendees, and for a list of sponsors go to Facebook to "Taste of Citrus Heights 2017." ★

Senior Health Fair Will Promote Healthy Aging

CITRUS HEIGHTS, CA (MPG) - Exhibits, workshops, health screenings, and fun activities are on the agenda for the 10th annual national award-winning Senior Health and Resource Fair on Thursday, May 18th, from 9 a.m. to 1 p.m. at the Citrus Heights Community Center located at 6300 Fountain Square Drive in Citrus Heights.

Hosted by the SOAR Neighborhood Association, the free event will feature 60+ exhibitors that will provide information pertaining to seniors regarding housing, health care, legal services, support groups, caregiving, and more.

Workshops will start at 9:30 a.m. with Fall Prevention. Specialist Kelly Ward will also conduct free balance assessments after the workshop. According to healthcare professionals, "Falls are the number one cause of injury and injury-related deaths in people over the age of 65." Citrus Heights Police Lt. Jason Russo will lead the other 9:30 workshop, "Tips to Avoid Being a Victim of Crime". At 10:30 a.m., "Genealogy - Getting Started" will be offered by Root Cellar Sacramento Genealogy Society, audiologist Steve Milo will address "Hearing Loss & Aging"; and yoga instructor, Andrea McGowan, will teach how to use a chair for exercises that will improve strength and flexibility, increase mental clarity, and manage pain. Complimentary snacks will be served at the two 11:30 a.m. workshops: "Money Smart for Older Adults", led by Dale Covey, El Dorado Savings Bank manager, and "Alzheimer's - 10 Early Warning Signs" conducted by the Sacramento chapter of the Alzheimer's Association.

Thomas Spencer, a Citrus Heights activity guru, will lead a leisurely "walk and roll" stroll from the Community Center to Stock Ranch Nature Preserve - about 1.35 miles round trip at 9:30 a.m. Participants will receive a "goodie bag" from the Sunrise Recreation and Park District.

Other activities will include screenings for blood pressure and blood sugar by Sacramento County public health nurses. A Sacramento County registered dietitian will be available for nutritional counseling and a pharmacist from Walgreen's will offer one-on-one consultations about prescription medications.

"We are living longer and we want to age healthy," said Dr. Jayna Karpinski-Costa, president of SOAR, the neighborhood group that coordinates the Health Fair. "There are a tremendous number of resources for seniors in our community and SOAR strives to feature as many as we can in one spot."

In addition to SOAR, Health Fair sponsors include the City of Citrus Heights, Republic Services, SMUD, and the Arcade Creek Neighborhood Association. For more information, please contact Dr. Jayna Karpinski-Costa at (916) 599-3647 or at vetlaw@drjayna.com. ★

www.CitrusHeightsMessenger.com

Formerly Homeless Women to be Celebrated at Women's Empowerment's Gala



Women's Empowerment graduates celebrate with Eileen Javora from KCRA3 at the organization's 15th Anniversary Gala last year. The event raised \$200,000 to help Sacramento homeless women find homes and jobs. Photo by Dylan Tyagi

SACRAMENTO, CA (MPG) - Community members are invited to the 16th Annual Celebration of Independence Gala that benefits Women's Empowerment, a local non-profit job training and empowerment program for women who are homeless and their children. The event, which raises funds for the organization and honors the group's 1,411 graduates, will take place 5:30-8:45 p.m. on May 17 at the DoubleTree by Hilton, 2001 Point West Way, Sacramento. Guests will mingle with graduates from the program and enjoy a formal dinner, live and silent auctions, live music and presentations from the graduates. Tickets are \$125. Those who cannot attend, or wish to contribute more, can sponsor a graduate to attend the

event. For tickets or sponsorship opportunities, call (916) 669-2307 or visit www.womens-empowerment.org. "This event is like no other in Sacramento," said Lisa Culp, executive director of Women's Empowerment. "Rarely will you attend a fundraiser where donors and community members have the chance to meet and talk with women who have overcome homelessness. It's our largest fundraiser of the year, but it's also a night filled with laughter, tears and joy as we celebrate the incredible women who have shared their journeys with us." Women's Empowerment was featured on NBC's The TODAY Show in 2015 for offering the most comprehensive job-readiness program in the Sacramento area designed

specifically for women who are homeless and their children. The award-winning organization has graduated 1,411 homeless women and their children. Last year, 92 percent of graduates found homes and 81 percent found jobs or enrolled in school or training. The program combines self-esteem courses, job training, health classes and support services to help homeless women across diverse ages, races and cultures. Women's Empowerment is funded through private donations from the community and receives no government funding except for in-kind rent from the County of Sacramento. To make a donation: www.womens-empowerment.org. Source: Kristin Thébaud Communications ★

Regional Transit Launches Survey to Engage Community

SACRAMENTO REGION, CA (MPG) - The Sacramento Regional Transit District (Sac RT) is undergoing a major transformation to enhance service, to improve agency operations and bring greater value to the region. An important part of this effort is community engagement and Sac RT has launched an online survey (<https://www.surveymonkey.com/r/DGD32JT>) to gather feedback from Sacramento County residents about their priorities and vision for the future of public transit. The survey asks residents what they think about the current Sac RT bus and light rail system, why they ride public transit in Sacramento or other cities, and what changes would bring the most value to their daily lives. Sac RT is calling

on residents, businesses, educational institutions, community leaders and other stakeholders to provide their feedback so the agency can fully understand the mobility needs and desires of the region. "Sac RT is focused on greater community engagement and that means listening to what residents want and need our public transit system to be," said Henry Li, General Manager and CEO of Sac RT. "The Sacramento region is growing and we have new activity centers for housing, employment, shopping and entertainment as well as changing traffic patterns. Our public transit system needs to adapt to these changes and we are excited to work with community partners to develop a more valuable transit service."

Over the past year, Sac RT has improved its financial stability, attracted new riders and strengthened its commitment to clean, safe and convenient transit service. Additionally, in February 2017, Sac RT released its new Strategic Vision, a multi-year plan that prioritizes a customer-first agency culture as well as a route optimization study to analyze how to best serve different parts of the region. RT operates approximately 69 fixed routes and 43 miles of light rail that covers a 418 square-mile service area. Buses and light rail trains operate 365 days a year. RT's entire bus and light rail system is accessible to the disabled community. Source: Sacramento Regional Transit ★

It's Spare the Air Season

SACRAMENTO REGION, CA (MPG) - The Sacramento region's 23rd Spare The Air season starts May 1. Each summer, the Spare The Air campaign educates the public about the health effects of air pollution and asks residents to drive less when a Spare The Air alert is issued due to poor air quality. Residents in the Sacramento region are urged to pay attention to the daily Air Quality Index (AQI) by downloading the free Sacramento Region Air Quality app. It's available in iOS, Android and Windows app stores. Users get the daily air quality forecast, current air pollution readings for Sacramento, Placer, Yolo-Solano and El Dorado counties, as well as Spare The Air alerts and wildfire smoke advisories when issued. The AQI keeps the public informed about how clean or

polluted the air is in their communities. The chart has six categories: Good (green), Moderate (yellow), Unhealthy for Sensitive Groups (orange), Unhealthy (red), Very Unhealthy (purple), and Hazardous (maroon). Some people are more vulnerable to the health impacts of air pollution, including children, because their lungs are still developing; older adults and the elderly; pregnant women; and individuals with heart or lung disease, especially asthma. Even if you are healthy, air pollution can cause respiratory irritation or breathing difficulties during exercise or outdoor activities. Follow these tips to help reduce air pollution and protect your health this summer:

- **Spare The Air day**
 - **Garden green** – avoid using gas-powered lawn mowers, leaf blowers and other garden equipment
 - **Link your errands into one big trip to lower pollution by reducing cold starts of your car engine**
 - **Work from home** – get employer permission in advance
 - **Bring your lunch to work**
 - **Use an electric starter or chimney briquette starter instead of charcoal lighter fluid to start your barbecue**
 - **Postpone outings on gas or diesel-powered boats, trail bikes or all-terrain vehicles because they are high pollution sources**
 - **Take public transit, walk or bike for commute, errands and recreation**
- Visit www.SpareTheAir.com ★

WasteRight

Sacramento

Commercial Food Waste in its Right Place

Sacramento Area Businesses Begin Food Waste Recycling Program

Local restaurants and food providers get on board with WasteRight Sacramento to comply with new state law – Assembly Bill 1826

Local businesses are tackling greenhouse gas emissions with WasteRight Sacramento, a new program to help businesses recycle food waste. All business that produce four (4) cubic yards or more per week of organic waste are required to recycle this material. Businesses such as restaurants, bakeries, grocery stores, hotels, schools, and food distributors, are in some cases now regulated by this new law.

Organic waste, including food waste, are recyclable through composting, mulching, animal feed and by using anaerobic digestion to produce renewable energy. All of these methods to reuse organics contribute to a

strong and sustainable economy in the Sacramento region.

Annually, commercial waste haulers in the Sacramento area collect approximately 450,000 tons of commercial garbage. Organic waste, including food waste, makes up 15% of that amount, and is the largest single contributing source to landfills. As food waste decomposes in the landfill it releases potent greenhouse gasses, especially methane that contributes to climate change.

The California Department of Resources Recycling and Recovery notes that 15 percent of America's food waste could annually feed more than 25 million people.

Separate **FOOD WASTE** from other waste & recycling

Food Waste Means

- Uneaten or Discarded Food
- Vegetables
- Fruit
- Meat
- Bread
- Coffee Grounds
- Tea Bags

Instead of heading to the landfill **FOOD WASTE CAN BE USED FOR**

- Compost
- Mulch
- Energy
- Food Banks (convenience)

Sacramento Businesses Contribute

48%

of food waste disposed

(of 26,000 tons)

The new law applies to you if **YOUR BUSINESS GENERATES**

4 CUBIC YARDS OR MORE of food waste per week

WHAT IS FOOD WASTE?

Food waste includes:

- Fruit
- Vegetables
- Meat
- Bread
- Coffee grounds
- Tea bags

WHAT IS ORGANIC WASTE?

Organic waste also includes, plant debris and:

- Food-soiled paper products such as:
- Napkins
- Towels
- Tissues
- Paper plates

WHY we CARE

Organic waste is the single largest material disposed of in our landfills and a major generator of greenhouse gases. Wasteright's goal is to divert food waste for sustainable use instead of sending it to a landfill.

Let's make it happen!

2nd Saturday

Join us every 2nd Saturday to pick up some unique handmade items and art from local artisans and crafters in conjunction with the weekly Farmers Market. Quality made art, furniture, clothing, free trade baskets, blown glass items, jewelry, ceramics and more await you! Open second Saturday of every month all year round from 8 am to 1 pm, Sunrise Mall Farmers Market behind Sears.

Artisan & Crafts Show

SUNRISE MALL FARMERS MARKET—YEAR ROUND

Health, Fitness, and Wellness

Body, Soul, Mind & Spirit Fair

Hosted by The Living Smart Farmers Markets

Meet local health professionals as you visit the Farmers Market on Saturday, April 22 from 8 am to 1 pm and learn about the products and services available to help you live healthier and happier! Learn about Cancer Fighting foods during the Free Chef Demo. FREE EVENT.

ILoveMyFarmersMarket.com

Healthy, Wealthy & Wise

Sunrise Mall FARMERS MARKET

Every SATURDAY, 8 AM - 1 PM

- ⇒ Mall Parking Lot behind Sears—6041 Sunrise Blvd.
- ⇒ Live Music & Entertainment
- ⇒ 80+ Certified Farmers & Organic Producers
- ⇒ Specialty Gourmet Foods
- ⇒ EBT/WIC & SNAP Accepted

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ILoveMyFarmersMarket.com

Zibusiso Gumbo Named Student of the Month

CITRUS HEIGHTS, CA (MPG) - The Citrus Heights Chamber's Education Committee honored Zibusiso Gumbo, an eighth grader at St. Mark's Lutheran School of Citrus Heights, as the April 2017 Student of the Month. The award was presented at the Chamber's April 11, 2017, luncheon held at the North Ridge Country Club in Fair Oaks.

The faculty of St. Mark's Lutheran School of Citrus Heights selected eighth grader Zibusiso Gumbo as the Chamber of Commerce student of the month for her Christian character, heart for service, and pursuit of excellence in academics, athletics, and the arts.

Zibusiso has strong Christian character. As an eighth grader, she is a fine role model for younger students. Zibusiso serves as the secretary of the Student Council and plays an active role in helping her school. Zibusiso's Christian faith shines brightly as she sets a fine example for her peers to follow.

Zibusiso has a heart for serving others. She is regularly nominated as a "Lion for Others" for her acts of humble service around school. Zibusiso has helped with the St. Mark's Youth Basketball League and often answers the call when



Pictured (L-R) Jonathan Glatz of Assemblyman Ken Cooley's office, Citrus Heights City Council Member Jeannie Bruins, Senator Jim Nielsen, Student of the Month Zibusiso Gumbo of St. Mark's Lutheran School, Citrus Heights Chamber Education Chair Rosa Umbach, Citrus Heights Mayor Jeff Slowey, and Citrus Heights Vice Mayor Steve Miller. Photo courtesy St. Mark's Lutheran School

students are needed to serve as ambassadors of her school in various ways.

Zibusiso pursues excellence in academics, athletics, and the arts. She is a fixture on the high honor roll each quarter. She has twice won her school spelling bee and advanced to the regional Central Valley Spelling Bee. Zibusiso is an important contributor on her school's interscholastic volleyball and basketball teams. Her basketball team won two tournaments and a league championship this season. Zibusiso is developing her musical talents by taking piano lessons and loves to perform. She participates in Talent Nights and recitals, accompanies school choirs, and enjoys singing and acting in drama productions.

The faculty is thankful for the fine young lady Zibusiso has become and look forward to watching her continue to shine.

Lunches for the student and guests are sponsored by local businesses. Many thanks to our Student of the Month lunch sponsor Sunrise Marketplace, courtesy of Kathilynn Carpenter. And, thanks also goes to Paul Buchanan of B-West Marketing Group for providing a special memory t-shirt and Stones Gambling Hall, courtesy of Amanda Blackwood, for providing a gift certificate to Sammy's Restaurant for the Student of the Month.

Submitted by Matt Bauer, St. Mark's principal and Rosa Umbach, Education Chair ★

Butane Hash Oil Lab Raided by Citrus Heights Police Dept.

CITRUS HEIGHTS, CA (MPG) - On April 28, 2017 at approximately 7:50 a.m., Detectives from the Citrus Heights Police Department's Special Investigations Unit served a marijuana cultivation search warrant in the 7300 block of Little Oaks Way in Citrus Heights.



CHPD suspect Charles Jamison. Photo courtesy CHPD

Upon entry into the residence, detectives discovered a sophisticated Butane Hash Oil (BHO) extraction laboratory. Due to the safety risks concerned with butane hash oil operations, detectives evacuated the location and summoned the Sacramento County Hazardous Materials team to assess the scene.

When the location was deemed safe for entry, detectives seized

thirty five gallons of commercial butane, a sophisticated butane hash oil extraction system, 161 marijuana plants, and approximately 3 ounces of hash oil from the laboratory. The California

Multi-Jurisdictional Methamphetamine Enforcement Team (Cal-MMET) and High Intensity Drug Trafficking Area (HIDTA) team assisted with the investigation.

During the course of the investigation, Detectives identified Charles Jamison (36 years old) as being actively involved in this BHO extraction laboratory. On 5/3/2017, Jamison was placed under arrest for manufacturing a controlled substance, cultivation

of marijuana, possession of marijuana for sale, and maintaining a place for the unlawful purpose of selling, giving away or using controlled substances. He was booked into Sacramento County Jail.

After learning of the sophisticated BHO extraction lab, Citrus Heights Police Chief Ronald Lawrence stated, "This was truly a dangerous situation that law enforcement throughout California continues to face. The increase in this type of illegal drug activity in our local communities is a real change for California policing."

If you become aware of a laboratory, please get yourself and others to a safe location and notify local law enforcement immediately.

Source: Citrus Heights Police Department ★

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MPG



CITRUS HEIGHTS CHAMBER

CONNECTING BUSINESS EDUCATION COMMUNITY



Mark Creffield

Executive Director

The Citrus Heights Chamber of Commerce's May 16 th "Brown Bag" **Morning Seminar Series** will be on Business Security which will include topics on anti-theft and crime prevention and presented by the Citrus Heights Police Department. The RSVP deadline for this event is Monday, May 15 th . If you are interested in attending, please contact the Chamber today to secure your RSVP. This seminar is FREE to our Chamber Members and only \$15 for Prospective Members. Please visit our website at www.chchamber.com to check the dates for future seminars.

Mark your calendars and join us for our next **Coffee and Networking Connection** this Tuesday, May 23 rd hosted by Propel Marketing and Deli Delicious located at 5550 Sunrise Blvd. from 8:00am to 9:00am. Attending this event is a great way to network your business among Chamber members and prospective members. There is no cost to attend this morning networking event. If you are interested in more business exposure, please bring a door prize to this event Hope to see you there!

The Leadership Citrus Heights class is organizing a **Team Trap Shoot Competition** fundraiser that will benefit the Citrus Heights Police Activities League (PAL) on Sunday, June 11 th from 8:00am to 5:00pm. For more information call 916-727- 4820 or register online at CitrusHeightsPAL.com

This month's featured Chamber committee will spotlight

on our **Education Committee**. The Education Committee brings together educators and businesses to share educational opportunities and to identify resource needs and available resource that will further education at the Citrus Heights schools. The Education Committee provides direct support to the schools by:

- Coordinating a Mini Career Day and the Citrus Heights Reads programs for elementary schools.
- Job Readiness 101 program for high school
- An annual school drive for all member schools
- Student of the Month award

For meeting locations or other committee information, please contact the Chamber office and we will connect you to the Education Committee Chair.

As always, thank you for taking the time to read our Citrus Heights Chamber of Commerce monthly article. Please visit our website at www.chchamber.com, like our Facebook page, and follow us on Twitter. See you next month!

•Upcoming Meetings and Events•

Tuesday, May 16th 8:00am – 9:30am Brown Bag" Morning Business Seminar Anti-Theft & Crime Prevention City Hall Conference Room \$15 for Prospective Members – FREE to Chamber Members	Tuesday, May 23th 8:00am – 9:00am Coffee and Networking Connection Propel Marketing/Surewest & Deli Delicious 5550 Sunrise Blvd. #200, Citrus Heights
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•Welcome New Members•

<ul style="list-style-type: none">• MPL Group's GetWellness• CenterCarl Trubschenck, DDS• Togo's / Baskin Robbins• Electric Golf Car Company, Inc.• Ichron Studio• Aflac - Matthew Sahota	<ul style="list-style-type: none">• Family Taekwondo Plus• Almond Orchard Dental Care• Erasing Pain• Zoom Imaging Solutions, Inc.• Eyeglass World	<ul style="list-style-type: none">• Theatre In The Heights• National Career Education• STILLPOINT Medicine• Blue Compass Global Travel• Good Life Nutrition• Sun Oak Senior Living
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For More Information or to Join the Chamber,
Contact us at (916) 722-4545 or Visit our Website www.chchamber.com

Citrus Heights BLOCK PARTY

20th Anniversary



June 3rd 2017
3pm - 8pm | **Van Maren Park & Stock Ranch Road**

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Crossword Puzzle on Page 5

P	O	K	E	R		S	P	A			P	A	R	A
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Sudoku Puzzle on Page 5

6	3	4	8	7	2	1	9	5
8	9	1	3	5	6	7	4	2
7	5	2	9	4	1	6	3	8
4	7	5	6	9	8	2	1	3
1	8	9	7	2	3	4	5	6
2	6	3	5	1	4	9	8	7
3	1	8	4	6	7	5	2	9
5	4	7	2	3	9	8	6	1
9	2	6	1	8	5	3	7	4

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IRS Tips on What to do After the Tax-Filing Deadline

SACRAMENTO, CA (MPG) - Tax day has come and gone for most people, but some taxpayers may still be dealing with their taxes. The IRS offers these tips for handling some typical after-tax-day issues:

Didn't File by April 18?

There is no penalty for filing a late return after the tax deadline if the taxpayer receives a refund. Penalties and interest only accrue on unfiled returns if taxes are not paid by April 18. Anyone who did not file and owes tax should file a return as soon as they can and pay as much as possible to reduce penalties and interest. IRS Free File is available on IRS.gov to prepare and file returns electronically through October 16.

"Where's My Refund?"

The "Where's My Refund?" tool is available on IRS.gov, IRS2Go and by phone at 800-829-1954. Taxpayers need specific information to use the "Where's My Refund?" tool. That information includes the primary Social Security number on the return, the filing status (Single, Married Filing Jointly, etc.) and the amount of refund.

Changing Withholding?

Events – like a change in marital status – during the year may change the exemptions, adjustments, deductions or credits a taxpayer expects to claim on next year's return. Employees can use the IRS's online Withholding Calculator to figure and then adjust their withholding by filling out a new Form W-4, normally

with the company's personnel office. Taxpayers who do not have taxes withheld from their pay or don't have enough tax withheld, may need to make estimated tax payments. Taxpayers who are self-employed normally need to make estimated payments that can be adjusted to avoid a balance due in the future.

Need to View a Tax Account Balance or Make a Payment?

Taxpayers who owe taxes can view their balance, pay with IRS Direct Pay, by debit or credit card or apply for an online payment agreement. Before accessing your tax account online, you must authenticate your identity through the Secure Access process. Several other electronic payment options are available on IRS.gov/payments. They are secure and easy and taxpayers receive immediate confirmation when they submit their payment.

Need to Fix an Error on a Return?

Form 1040X, Amended U.S. Individual Income Tax Return, must be filed by paper and is available on IRS.gov/forms at any time. Do not file an amended return before the original return has been processed. Taxpayers should file an amended tax return to change the filing status, or correct income, deductions or credits. The IRS generally corrects math errors and mails a request for any missing documents. Use "Where's My Amended Return?" tool to track the status of your amended return. It

will take up to three weeks after mailing the return to show up in the IRS system. Processing can take up to 16 weeks.

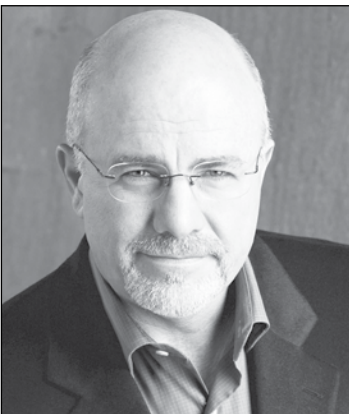
Need Help Responding to an IRS Notice or Letter?

An IRS notice or letter will explain the reason for the contact and give instructions on how to handle the issue. Most questions can be answered by visiting the "Understanding Your Notice or IRS Letter," on IRS.gov. Taxpayers can call the phone number included in the notice if they still have questions. Taxpayers have fundamental rights under the law. The "Taxpayer Bill of Rights" presents these rights in 10 categories. This helps taxpayers when they interact with the IRS. Publication 1, Your Rights as a Taxpayer, highlights a list of taxpayer rights and the agency's obligations to protect them. If normal IRS channels don't solve the problem, the Taxpayer Advocate Service is available at 877-777-4778.

Watch Out for Scams

Aggressive and threatening phone calls by criminals impersonating IRS agents remain an ongoing threat to taxpayers. The IRS will never contact a taxpayer via e-mail, text or social media. Any e-mail that appears to be from the IRS about a refund or tax problem is probably an attempt by scammers to steal information. Forward the e-mail to phishing@irs.gov. The first IRS contact with taxpayers on a tax issue will be by mail.

Courtesy Internal Revenue Service ★



Dave Says

worry me. That's the way you've got to look at it. Just use a little common sense with the numbers.

I'd love for you to put down 20 percent because you'd avoid private mortgage insurance (PMI), which runs about \$75 a month per \$100,000 borrowed. It costs you a lot of money if you don't put down 20 percent. You should try to do that if possible, but don't be irresponsible with your emergency fund in the process.

Your emergency fund, when it's there, tends to keep emergencies away. When it's not there, you have a tendency to attract emergencies and your life starts to sound like a sad country song!

—Dave

Ethics and integrity

Dear Dave,
I'll be getting out of the military soon, and I want to open a coffee roastery in civilian life. I had planned to work at an established place like Starbucks for a while so I can learn the business. Recently, I've become concerned with this idea from an ethical point of view. Can you give me some guidance?

- Wayne

Dear Wayne,
First, thank you for your service. The fact that you have

enough integrity to even think about this means you're a conscientious, honest person. I think you're going to be okay.

Making and serving coffee is not a proprietary set of information. It's done all over the world by lots of people, so you're not violating any ethics by doing that. Now there would definitely be something wrong with you stealing another company's exact recipes or logo, but I think you already knew that.

There's nothing wrong with learning how to make different coffee drinks that are made all over the world. Starbucks doesn't have a corner on that. There are coffeehouses all across America these days, so there's no ethics breach. Just understand what's proprietary about a company or a brand, and don't duplicate that.

Best of luck to you, sir!

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com. ★



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13. Nimble
14. Not square?
15. South Korean port
16. "Superman" Christopher
17. Turkish military leader
18. 1960s abstractionism
19. * ____ eggs
21. *Small decorative appetizer sandwiches
23. Questionnaire check box
24. Insubstantial
25. Tank filler
28. Willy Wonka mastermind
30. #4 Down hometown
35. Building extensions
37. Charles Manson's home
39. Eucharist plate
40. Strip of wood
41. Batu Khan's people
43. *Chicken Satay is popular app in this eatery type
44. Separate head from body
46. Popular symbol of extinction
47. Comme ci, comme ça
48. *Served on a half-shell
50. *These frog limbs are a French delicacy
52. D.C. bigwig
53. Two of a kind
55. Beehive State native
57. *Indian restaurant appetizer staples
61. *Hors d' ____
65. Mojave plant
66. Tube in old TV
68. Black ____ in "Pirates of the Caribbean"
69. Papal court
70. Porridge grain
71. Broadway's famous orphan
72. Bird feed
73. II to Romans
74. Lodged with pigs

DOWN
1. Leopard or such
2. Curved molding
3. Capital of Ukraine
4. "Love Me Tender" singer
5. Wound like an old movie
6. Lil' Bow Wow's first name
7. *Appetizer wrapped in a blanket
8. Rapidly
9. Between larva and adult
10. Rush job notation
11. Steak preference
12. *Kids' appetizer: " ____ on a Log"
15. Part with cash, reluctantly
20. Dead-on
22. Sun Tzu's " ____ of War"
24. In sum
25. Plaster of Paris on a canvas
26. Homeless cat's home
27. Poles and Serbs, e.g.
29. * ____ cheese is not a dairy cheese
31. Encouraging taps
32. Community spirit
33. Renter's paper
34. *Blooming bulb

36. Proofreader's mark
38. *Serve soup
42. " ____ One: A Star Wars Story"
45. Indian Ocean's saltwater inlet
49. Swedish shag rug
51. Buddhists' sacred mounds
54. Fancy tie
56. Black tie one
57. Cul de ____ , pl.
58. A fit of shivering
59. Foal's mother
60. "Metamorphoses" poet
61. Football great ____ Graham
62. Jasmine of "Aladdin," e.g.
63. Cleveland, OH lake
64. Dog trailer
67. *Like a vegetable in crudité platter



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Crossword Puzzle Solutions on Page 4

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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 4



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Mother Said There'd Be Days Like This

Dr. James L. Snyder

Mothers are the greatest dispensers of advice since God said, "Let there be light." Some, not me, refer to it as maternal instinct.

My own mother gave me some splendid advice when I was growing up. Unfortunately, much of Mom's advice shed light on nothing. Absolutely nothing at all.

Let me outline some advice my mother gave me that, to this day, I have no idea what she was talking about.

I distinctly remember my mother standing before me, with hands on her hips, scolding me for something and then saying, "Who do you think you are?"

This always disturbed me and caused me to wonder about my nativity. As a young person, I often pondered this question myself.

As with most teens, I had long moments of identity crisis. (When you are young most of your energy goes into producing hormones, and so the brain functions on low voltage.) It greatly confused me that the person who should know who I was, asked me the question I had been asking myself. If she does not know who I am, what hope do I have?

Then there was the time I asked my mother for money. She whirled around and replied, "Do you think money grows on trees?"

Up to that point, I have never given the matter much thought. I simply assumed money came from my father going to work and being paid. However, here was something new to ponder. Where does money come from, really? What added to my confusion was the name of our bank The Elm Tree Branch of First National Bank of Harrisburg. Now I was totally confused.

When I was quite young, I remember asking my mother for something in the store. I think it was some small toy that I took a fancy to and asked my mother to

buy it for me. She flatly refused. I complained and demanded to know why. She looked me straight in the eye and said, "Because I am the mother, that's why."

To this day, I still do not know what in the world that statement meant. What did her being a mother have to do with buying me that toy?

When she saw my confusion, she told me, "When you have children of your own, you will understand." I have children of my own as well as grandchildren, and I still do not know what she meant. It must be a mother thing, which is all I know.

Then there was the time I wanted to do something with some friends and my mother would not let me. "But everyone else is going," I protested in vain. That's when my mother gave me her spin on the situation at hand.

"What if EVERYONE jumped off a cliff? Would you do it, too?"

The thing that confused me was, nobody was going to jump off any cliff. In fact, nobody in his or her right mind would ever think of such a stupid thing. Nobody, that is, but my mother. I figured she must have gotten her sadistic side from her mother. It must be something mothers pass on to their daughters, because as a man, I don't get it.

Most memorable of her nuggets of wisdom to me is that piece of advice I still abide by. Before I would leave the house, my mother would say, "Make sure you have clean underwear on in case you get in a car accident and have to go to the hospital."

I have never figured out what clean underwear has to do with going to the hospital, but that piece of advice made for the worst day of my high school years. Just as I drove into the school parking lot one day it dawned on me that I had forgotten to put on clean underwear. Panic raced through my teenage heart like never before. I

was certain some disaster awaited me around the next corridor.

By the end of the day, I was a nervous wreck. Driving home, I was sure something would happen to me, putting me in the hospital. I imagined myself being rushed into surgery and the first thing the medical team asked was, "Check his underwear to see if it's clean."

Upon finding my underwear not clean, they refused me any medical attention and sent me back to my mother. To this day, I am paranoid about wearing clean, fresh underwear each day. I have my mother to thank for that.

Looking back at what I learned after years of hearing my mother's advice, I have only one piece of wisdom to pass on to you for those moments with your mother. The next time your mom makes one of those parental off the wall statements, just smile and ask her, "When you were my age, did you walk to school or carry your lunch?"

She'll be confused, and you'll be even.

The one thing my mother did that I will always be grateful for is that she encouraged me to read my Bible. She bought my first Bible for me and encouraged me to read and study it each day.

In that Bible, as a young person, I ran across a verse of scripture that has stood me in times of trouble. "Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths" (Proverbs 3:5-6).

Thanks Mom and Happy Mother's Day.

Dr. James L. Snyder is pastor of the Family of God Fellowship Ocala, FL where he lives with the Gracious Mistress of the Parsonage. Call him at 1-866-552-2543 or e-mail jamesnsnyder2@att.net. His web site is www.jamesnsnyderministries.com. ★



By Pastor Ray Dare

There are a lot of things in life that drain your life of power, drain your life of energy and strength and vitality and stamina. Where can you get the energy and the stamina and the power to live on? Where can you get the energy to just keep going when you feel like giving up? People try different things: fads, therapies, pills, things like that. But the real secret of power to live on is this: focus on God.

The more you focus on God, the more power you're going to have in your life. God is the source of all power. Just look around in nature. His power is evidenced everywhere you look. The Bible says, "Nothing is impossible with God." God's power is available to you and you get it by focusing on Him. You get your eyes off your problems and you get your eyes onto

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Where to Find More Power

God, onto Jesus Christ (Isaiah 40:30-31).

God has all the power you need and you get it by waiting on Him or by focusing on Him. The more you focus on God, the more you plug into His power. If you spend a lot of your life focusing on God, you're going to have a lot of power in your life. If you spend a little time focusing on God, you're going to have a little power in your life. If you don't spend any time focusing on God, you're going to have no power in your life.

There's a word for focusing on God in the Bible. That word is "worship". Worship is simply focusing on God. Some people think worship is a ritual. It's not. Some people think it's a ceremony. Worship is not a ceremony. It's not a list of things you do or don't do. Worship simply means focusing on God. Whenever you are focusing on God, you are worshiping and that is the secret of the power to live on.

How do you worship? Psalm 46:10 says "Be still and know that I am God." You need to

quiet yourself, drop the distractions, center in on God and His greatness and His love and what He wants to do in your life - His plan and purpose. The more you do this, the more you can be still and know that God is God, the more you're going to find yourself restored, renewed and refreshed on a daily basis.

Today you may be feeling fatigued. Perhaps you're frustrated by different things you're facing. You may feel overwhelmed. You may feel like the problems and the pressures and the stress in your life right now are at a high level, and rising. I want to invite you right now to pause, step back and be still and think about God. Just say a simple prayer, "Lord fill me with your power. Fill me with your wisdom. I release control to you." When you do that, the power of God comes through, in you and for you, on your behalf.

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WIDOWED PERSONS ASSOCIATION OF CALIFORNIA



The Widowed Persons Association of California encourages men and women to come to Sunday Support each Sunday from 3:00pm - 5:00pm. The Widowed Persons Association is designed to be of help to recently widowed men and women, but any and all widows and widowers are welcome as a community service. Participants do not need to be members and there is no charge.

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Pastor Charles Carter (916) 967-3915

Call for more information



By Marlys Johnsen Norris, Christian Author

True Believers and Followers of Jesus Christ first concern is to listen, read, follow and live in obedience the Word of God, (Holy Bible) praying for guidance every single day. This is how - we walk in faith, trusting and honoring a loving Creator in all areas of our

Touching the Heart of God

life. Living in the "will of God" becomes a priority, plus pleasing God with what we say and do is important. Putting God "first" in our lives brings supernatural guidance and the hope of blessing someone's life in the process.

Opening our eyes in the morning, we greet the Master and Designer of our lives. We offer thanksgiving for another day thanking Him and asking Him for His guidance into His Will and direction that it might be a day He specifically designed for our life.

The longer one walks with God, the closer one comes to the reality of His daily presence. Still we find ourselves continually amazed at the ways God moves to bring about understanding and discernment regarding life situations one

faces on a regular basis. Living in the presence of God brings about changes, deliverance and a living transformation regarding the issues of life. Whatever He provides is amazing! Unexpected blessings beyond our fondest dreams!

Therefore my friend, IF you desire this kind of life. The Word of God offers these words of instruction: "But seek you first the kingdom of God and his righteousness; and all these things will be added unto you." (Matthew 6:33) Yes, SEEK FIRST THE KINGDOM OF GOD AND HIS RIGHTEOUSNESS AND SEE WHAT HAPPENS!

Marlys Johnsen Norris
Christian Author of 6 books
Marlysjn@gmail.com ★

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POPPOFF!

with Mary Jane Popp

had transformed that day onto Mothering Sunday and declared it a holiday for servants to visit their mothers, freshly baked cakes in their hands.

However, we have to credit Julia Ward Howe with first suggesting a day to honor American mothers and to celebrate peace in 1872. Howe, who wrote the words for the “Battle Hymn of the Republic,” organized annual Mother’s Day meetings in Boston. In 1907, Anna Jarvis urged her mother’s church in Grafton, West Virginia, to remember her mother on the second Sunday in May, which was the second anniversary of her mother’s death. During her life, Jarvis’s mother had campaigned to raise awareness of poor health conditions in rural West Virginia communities, and Jarvis wanted to honor that memory. After transporting the celebration to her own church in Philadelphia, she began to lobbying local and national politicians to formalize the day. She met with Presidents Taft and Roosevelt and finally in 1913, the House of Representatives adopted a resolution calling for federal government officials to wear white carnations in honor of mother on the second Sunday in May. President Wilson made it official in 1914.

That brings us to our modern

Mother’s Day celebration in the 21st Century. We need to credit greeting card companies, florists, candy shops, and restaurants who really look forward to this day. It is one of the busiest days for phone companies too. But, in my own estimation, it’s not how big a bouquet of flowers or how fancy a brunch or any of those things. It can be a lovingly prepared breakfast in bed or hand-picked bouquets of dandelions and daisies. Here are a few other ideas.

- 1) Freeze edible flowers with water in ice cube trays. It’ll warm her heart.
- 2) Plant her favorite bedding plant in a small basket with a ribbon. It will last all year long when planted.
- 3) Surprise mom with a quiet retreat in her own bathroom. Make sure it’s clean first. Bring in scented candles, flowers, a new magazine or book, a cold drink, and pipe in some soothing music. Most important would be a sign on the door “Just for Mom... please do not disturb.”

But the most important thing you can do is tell your mom how much you love her. Time passes quickly. I wish my mom was still here for me to do the same. **HAPPY MOTHER’S DAY!!!** ★

California Pioneer History Day Returns Our Heritage Matters



Free wagon rides will be available at California Pioneer History Day at Marshall Gold Discovery State Park in Coloma, on May 20. Photo by Patrick Twomey, 2mfotos Photography

By Margaret Snider

COLOMA, CA (MPG) - On May 20, 2017, California Pioneer History Day is coming back to Marshall Gold Discovery State Historic Park in Coloma. Admission is free, State parking fee is \$8 per car. The event opens at 9 a.m. and closes at 3 p.m., with parade at 10 a.m. It is sponsored by the California Pioneer Heritage Foundation and The Church of Jesus Christ of Latter-day Saints. Visitors are encouraged to get into the spirit with period costume, if they wish.

Last year more than 5,000 people enjoyed the Day and new features have been added, to include a larger area of activities and events in the park. A log cabin will actually be erected during the day in real time, and will be donated to the Park.

Historic displays and exhibits will demonstrate how the pioneers met their needs, how they traveled and cooked and laundered their clothes. There will be periodic black powder musket firings, and the firing of a replica of the cannon purchased from Captain John Sutter in 1848. Special occasional firings of



Entertainment will be continuous from after the introductions and presentations at 10 a.m. until closing at 3 p.m. Photo by Patrick Twomey, 2mfotos Photography

the “Candy Cannon” will shoot candy to gathered kids, who can also join in with pioneer games. There will be free wagon rides.

Visitors can try their skills making bricks, candles, dolls and other crafts, try quilting and roast a biscuit on a stick. Families can bring food to eat at the picnic area or purchase food at several food stands.

After the parade at 10 a.m., certificates of special recognition will be presented at the stage area, and VIPs introduced.

Then will come the entertainment, which will be continuous from around 10:30 a.m. until 3 p.m. Jeri Clinger, co-founder with her husband Richard of the Galena Street East singing and dancing troop, is one of the

organizers of the entertainment for California Pioneer History Day. “Singers will sing songs of that period, ones they might have been singing at some of the mining camps,” Clinger said. There will be dancing, musical numbers, and other types of entertainment in two locations on the grounds

The setting at the Marshall Gold Discovery State Historic Park in Coloma is the historic spot of John Sutter’s sawmill, where gold was discovered in 1848. “It’s a very family oriented day,” Clinger said. “It’s ideal to help people in California feel the pioneer heritage here.”

Come early to beat the crowds. For more information, please see <http://californiapioneer.org/cphd>. ★



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Create your Story!



Mark is a CA state worker and his wife is full time mother. For a few years They had discussed starting thier own business but had no idea how the franchise model worked. They wanted to find a business that could help increase thier income; but more importantly, help build a nice retirement plan down the road. Mark spent a lot of time researching online and cold calling corporate franchise offices on thier own and found it very difficult to navigate. Then his mother in-law introduced them to **Louis McNerney** from **The Entrepreneur’s Source**.

After our first meeting, Lou started to match us with what we were looking for. I was amazed with The Entrepreneur’s Source database of companies looking for people like us. They had models from every price range and a wide variety of business concepts. Right away we were interested in a few models, but we kept coming back to one specific model.

Once we made our first contact

with the Fantastic Sam’s model, we felt it was a perfect fit. Lou was there every step of the way to answer questions and joined us on our discovery call to help us get clarification and address questions we hadn’t thought off. Lou helped us bridge that gap we didn’t know how to cross to make our dream a reality. My wife and I took a slower approach to sign our franchise agreement. However, we are very confident in our franchise choice

Our journey was a full circle. The first place Lou and I met, a local Starbuck’s, was the same place my wife and I signed our franchise agreement with Fantastic Sam’s corporate representatives. Thank you Entrepreneur’s Source. Most of all, thank you Lou McNerney for your help, energy, passion and communication skills that people like us with no business experience need!

Want to start your journey of discovery for your future? I offer a no-fee service to help educate and inform you on the opportunities in multiple industries that are available today. Let’s get started!

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County Supervisors Honor Volunteers



Sacramento County Board of Supervisors recognize the 2016 volunteer/student intern contributions of 381,333 hours and \$10,699,076.32 worth of service

SACRAMENTO COUNTY, CA (MPG) - Sacramento County is proud to announce and recognize the 9,346 volunteers/student interns who contributed 381,333 hours to County programs in 2016, which calculates to \$10,699,076.32 worth of service; the quality of life in our region has been thereby enhanced for our residents.

Departments served by these individuals and groups include Airports, Animal Care and Regulation, Health and Human Services, Parks, Probation, Sheriff and Waste Management and Recycling.

Multiple examples of contributions roused a full range of emotions during a recognition ceremony today, from compassion to concern.

One volunteer group that was

recognized was Sacramento Teen/Animal Membership program (S.T.A.M.P.). S.T.A.M.P. consists of 12-18 year old participants and meets every other Saturday and Sunday at the Bradshaw Animal Shelter. They happily complete basic shelter cleaning tasks and creative projects, alike, and play with the shelter animals. Their very successful pet reading program was recognized nationally with inclusion in the PBS documentary series, “Shelter Me” which spotlights unique and innovative programs that have a direct and positive impact on the animals within municipal shelters.

Like myriad counties across the country, Sacramento is experiencing an increase in opioid addiction and accidental overdoses. Megan Key was honored

for donating 300 hours over a six-month period to Sacramento County Public Health in its work toward reducing opioid abuse, overdoses and deaths in Sacramento County. Megan Key is the primary author of the “Sacramento Prescription Drug Surveillance Report, 2015.” She helped the Epidemiology Unit to provide insightful interpretation of trends in opioid prescribing, develop recommended actions, and establish concrete goals for the County and Sacramento Area Opioid Taskforce.

If you would like to volunteer for the County of Sacramento, please visit: <http://www.sac-county.net/Government/GetInvolved/Pages/Volunteer.aspx>

Source: Sacramento County Media Dept. ★

Credit Unions in Sacramento County Generate \$850 Million Impact

SACRAMENTO COUNTY, CA (MPG) - Credit unions serving members in Sacramento County recently generated an \$850 million annual impact to the region’s economy, which supported 5,730 local jobs and also produced \$55.1 million in savings to those members according to a special report released April 18th by the California Credit Union League.

The economic impact of both locally-headquartered and non-local credit unions serving members across the county in 2016 also contributed to the industry’s total statewide impact across California, which was \$17 billion. This is equal to the same positive effect as some of the nation’s largest corporations in America, including Kraft Heinz, General Mills, Xerox, and Facebook—each having approximately \$17 – 18 billion in annual revenue.

As they pump financial benefits back to members through offering better interest rates on loans and deposit accounts, as well as lower or no fees, these 17 credit unions were serving more than 575,000 members across

Sacramento County through a mixture of online and mobile banking channels, as well as a network of 84 branches that members can visit in person.

The reports were commissioned by the League and independently completed and published by ECONorthwest, an economic research and consulting firm in Portland, OR. The study looked at balance sheet, regulatory “call report,” and operational data to come to its conclusions. ECONorthwest completed an independent analysis of credit unions surveyed and used a “multiplier-effect” model to extrapolate its economic conclusions.

In a separate local quarterly-trends report, 10 credit unions headquartered in Sacramento County collectively hit records in membership (1.26 million members), money lent-out (\$11 billion), and deposits (\$14.2 billion). These statewide trends in first-mortgages, second-mortgages, HELOCs, business loans, new and used auto loans, credit cards, and other consumer loans give a snapshot of how local consumers are currently

spending their money.

“Credit unions’ combined ripple effect in the broader economy cannot be ignored as their financially cooperative, not-for-profit model reinvests local dollars back into local economies,” said Diana Dykstra, president and CEO of the League, which is based in Ontario, CA. “These reports reaffirm credit unions’ efforts to empower their members by helping them make wise financial decisions and thrive.”

Household wealth and socio-economic mobility are increasingly seen as being tied to opportunities in financial education, an area many credit unions consider their strength.

“Research shows that up to half of wealth inequality may be caused by differences in financial literacy,” states a January 2017 Education, Income and Wealth article published by the Federal Reserve. “As a result, people are more likely to use costly home loan mortgage products, pay higher transaction costs and fees, and use high-cost borrowing options.”

Source: The California Credit Union League ★

Mail Carrier Canned Food Drive is May 13th

SACRAMENTO REGION, CA (MPG) - Each year on the second Saturday in May, letter carriers across the country collect non-perishable food donations from our customers. These donations go directly to local food pantries to provide food to people who need our help.

Last year we collected over 80 million pounds of food nationally, feeding an estimated 64 million people. Over the course of its 24 year history the drive has collected 1.5 billion pounds of food thanks to a postal service universal delivery network that spans the entire Nation, including Puerto Rico, Guam and the U.S. Virgin Islands.

The need for food donations is great. Currently, 49 million Americans are unsure where their next meal is coming from. Thirteen million are children who feel hunger's impact on their overall health and ability to perform in school. More than 5 million seniors over age 60 are food insecure, with many who live on fixed incomes often too embarrassed to ask for help.

Our food drive timing is crucial. Food Banks and pantries often receive the majority of their donations during the Thanksgiving and Christmas holiday seasons. By springtime many pantries are depleted entering the summer low on supplies

at a time when many school breakfast and lunch programs are not available to children in need.

Participating in this year's Letter carriers stamp out hunger Food Drive is easy. Just leave a non-perishable food donation in a bag by your mail box on Saturday, May 13th and your letter carrier will do the rest. With your help, letter carriers and the US postal service have collected over 1.5 billion pounds of food in the United States over our first 24 years as a national food drive. Please help us in our flight to end hunger as we celebrate our 25th anniversary year in America's great day of giving.

★

Baker Responds to the California State Auditor’s Report

CA State Auditor: UC President Hiding \$175 Million in Funds While Raising Tuition and Salaries

SACRAMENTO, CA (MPG) - Assembly Higher Education Committee Vice Chair Catharine Baker issued the following statement in response to the California State Auditor’s recent report detailing an undisclosed \$175 million reserve fund maintained by the Office of the President of the University of California and other financial concerns:

“The UC Board of Regents just raised tuition on students

and has nearly doubled in-state student tuition over the last 10 years, while spending hundreds of millions of dollars on projects and administrative salaries. Students and their families deserve confidence that their money is being spent wisely. The UC Office of the President acknowledges the need to address the Auditor’s findings. I look forward to working with my Assembly colleagues,

students, and the UC to get to the bottom of this and do all we can to help UC get its financial house in order.”

Baker represents the 16th Assembly District, which includes the communities of Alamo, Danville, Dublin, Lafayette, Livermore, Moraga, Orinda, Pleasanton, San Ramon, and Walnut Creek.

Source: from the Office of Assemblywoman Baker ★

Catfisher Uses Sacramento Businesses to Lure Victims

SACRAMENTO REGION, CA (MPG) - Better Business Bureau (BBB) is warning social media users of an Internet criminal who is using four Sacramento businesses as a front in order to scheme innocent people into sending him money.

The alleged businesses include: Brad Computers Co., Bran Computers Co., B & M Computers Co., and J&M Computers Co.

According to their websites, three of the four businesses sell computers and computer accessories. Each lists a different physical address as their location, all in Sacramento. However, BBB has been unable to confirm any of these locations, or the legitimacy of the businesses. All currently have an ‘F’ rating.

Victims were typically contacted by the alleged business owner on dating and travel websites. He uses different variations of the names Brad, Michael, James, and Brandon. Most victims say they talked to the owner over email, one victim by phone. In some instances he waited months before asking for money, but

others say that he asked for money just a few short days after initiating a conversation.

When he does ask for money, he claims he needs it to help pay for tariffs to receive international goods for his business. Once the money is sent, typically via wire transfer, he stops responding. Victims are both female and male.

Better Business Bureau urges consumers to remember not to send money or personal information to people you do not know, and to report scams at bbb.org/scamtracker.

How to avoid a romance scam:

- Ask them to video chat. Ask the person to chat over a live video connection such as Skype, Facetime, or Google Hangout. If they avoid you, or claim they’re too busy, this is a red flag and you’re probably dealing with a catfish.
- Do a reverse image search. An Internet criminal never uses their own picture, but what can be more surprising is that they often use a picture of a famous

model or singer. Do a reverse image search on your Internet browser by uploading the picture directly, or by providing a link if the image is online.

- Do a web search for the business. If the person you’re talking to claims to own a business, verify the business at bbb.org. Look for any alerts, complaints, or reviews.
- Copy and paste their email into your web browser. Many scam artists do not take the time to write original emails to each of their victims, and often use the same sob story every time. Copy and paste some of the email into your web browser - you may be surprised by what you find.
- Don’t be ashamed to report the scammer. If you are the victim of a romance scam, come forward and share your story with others. Report it to your local Better Business Bureau and learn more about romance scams at bbb.org/scamtracker.

Source: Sacramento Better Business Bureau ★

Less Toxic Alternatives for Pest Control

SACRAMENTO STORMWATER QUALITY PARTNERSHIP

Now that we're getting into the “spring of things”, are you seeing more bugs crawling in and around your home or garden? Although pesticides are commonly used to get rid of pests, they can pollute our creeks and rivers. Toxic chemicals in pesticides can be washed away by rain water or sprinkler runoff sending those pollutants into a nearby storm drain. Once in the drain, those toxins end up in a nearby creek or river, which is home to many plants and aquatic life.

Before you reach for that can of bug spray to defend your garden, please consider these less toxic steps to ward off pests:

- **Know your Friends**
Many bugs are not pests and may actually be beneficial because they control other bugs or pollinate flowers. For example ladybugs, both adults and larvae, are known primarily as predators of aphids. Parasitoid wasps are also keen hunters of aphids and caterpillars. You may not like spiders, but they can also be the best sentry to keep your plants safe. Knowing which bugs are friends or pests is the first step in managing pests wisely. The UC Statewide Integrated Pest Management Program (www.ipm.ucanr.edu) offers ideas about natural enemies to pervasive pests.
- **Less Is More**
Chemicals in your yard kill both good and bad bugs. For pest or weeds, use less-toxic or non-toxic methods to keep garden-friendly bugs on your side and unwanted bugs under control. The Our Water Our World Program offers simple ideas online at ourwaterourworld.org. You can also look for convenient eco-friendly options at your local garden or hardware supply store. The Our Water Our World Program partners with stores to help consumers find less-toxic products for use in their homes and gardens.
- **Attraction is Essential**
Attract and keep beneficial bugs in your yard and let them do the work for you! You should plant flowers and shrubs that attract good bugs to your garden. There won't be a need for chemicals when the good bugs can keep the “bad bugs” under control. Unwanted bugs will always be in your garden but a healthy garden filled with good bugs will minimize pests. The UC Statewide Integrated Pest Management Program (www.ipm.ucanr.edu) has dozens of ideas for finding the right plants to control pests around your home and in the garden.
- **Choose Plants Wisely**
Select pest and disease resistant plants as well as plants that attract good bugs to keep a healthy balance of garden friends close by. Plants like rosemary, zinnia and coyote brush make great additions to the yard. Plants that are native to your area will adapt best to the climate, making them stronger and healthier.

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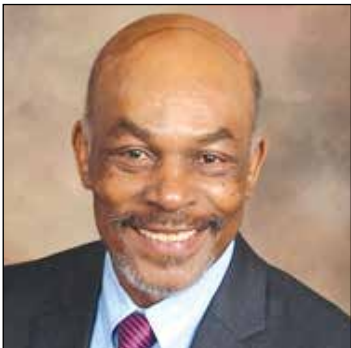
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Public Memorial to be Held for Melvin D. Turner

CITRUS HEIGHTS, CA (MPG) - It is with great sadness that the City of Citrus Heights announces the passing of Council Member Melvin D. Turner. Council Member Turner passed away early this morning at his home in Citrus Heights following an extended illness. He was 67 years old.

Mayor Jeff Slowey said, “Our city mourns the loss of Council Member Mel Turner, a dedicated public servant throughout his life. Mel has been a tremendous leader in this community and deserves much credit for helping improve the quality of life in Citrus Heights. He will be deeply missed by his city colleagues, our city’s residents, business owners, key stakeholders, and staff. On behalf of the City Council and the entire city team, I want to extend our deepest sympathy to Mel’s family and friends. Mel loved serving the people of this community. He was an actively engaged City Council member and served the people of Citrus Heights with great pride.”

Council Member Turner began serving the City as a Planning Commissioner in January 2009



Melvin D. Turner was a member of the Citrus Heights City Council since his election in 2010. Photo courtesy City of Citrus Heights

and was elected to City Council in November 2010. He served as Mayor from December 2010 to December 2011. Among his many community service and volunteer roles, he was a founding board member of the Citrus Heights Police Department’s Police Activities League (PAL), a member of Neighborhood Association Area 7/8 (CHASE), a member of the Citrus Heights Rotary Club, and served on the Sacramento Metropolitan Cable Television Commission.

Council Member Turner was retired from the State of California,

Department of Corrections. During his 24 years of service with the State of California, he worked at the Department of Justice and the Department of Personnel Administration in senior management positions. Prior to joining the State of California, he worked as an Adult Probation Officer with San Mateo County. He received national recognition in the field of crime prevention as the Director of C.A.P.T.U.R.E., a countywide community-based crime prevention program in San Mateo County. Council Member Turner earned his Master’s Degree from the University of San Francisco in Human Resources and Organization Development.

His wife Connie, his two adult children Talaya and Melvin Jr., and five grandchildren survive Council Member Turner.

The public Memorial Service will be held Saturday, May 13, 2017, from 11 a.m. to 2 p.m. at the Citrus Heights Community Center, 6300 Fountain Square Drive, Citrus Heights.

Source: City of Citrus Heights★



By County Supervisor Sue Frost

Through the generosity of the Citrus Heights Messenger, this column serves to provide an update about matters affecting the community of Citrus Heights.

The California State legislature may soon make California the first “Sanctuary State” in the Nation. I want to take a moment to explain what this means for Sacramento County, and how it impacts Citrus Heights residents.

To become a “Sanctuary State,” California will have to violate Federal information laws and limit cooperation with the Federal Government in order to help individuals who are illegally in the country avoid deportation. While the City of Sacramento is a “sanctuary,” Sacramento County is not. This is an important distinction as it is the county that runs the jail and county policies that more directly impact illegal immigrants that have committed additional crimes. If the Governor signs the sanctuary bill into law, the entire State will become a “Sanctuary State” which of course includes Sacramento County and the City of Citrus Heights.

There is a great deal

Citrus Heights Community Update

Sanctuary Citrus Heights

of misinformation floating around regarding the relationship between the Federal government and the Sacramento County Sheriff in regards to this issue. Nobody is bursting into undocumented immigrants homes because of their immigration status. Nobody is checking the immigration status of students in our schools. Nobody is getting deported because they reported a crime, got a traffic ticket, or even committed a minor crime. That’s because the County does not coordinate with ICE, nor do hospitals, schools, or even the Sheriff - except at the jails.

When someone is sent to the County jail for serious/violent crimes (drugs, theft, rape, murder, etc.) through the normal fingerprinting, information is shared. Federal ICE Agents then contact the jail to inform them that they have an illegal immigrant. The jail then holds that individual until they have served out their sentence and releases them to the Federal authorities for processing and deportation rather than releasing them back into the community. That’s it. Reducing crime and keeping violent criminals out of Citrus Heights is an “all-partisan” issue that we are all working toward.

I also want to note that without cooperation from local law enforcement agencies, this bill

will force Federal immigration officers into our neighborhoods and schools to perform stings which are potentially far more dangerous and upsetting than working from the jail.

Further, this bill could deprive Sacramento County from being able to receive grants through the Office of Justice programs, and the Sacramento County Sheriff would lose over \$4 million in annual Federal Funding (this bill doesn’t provide the funding that would be lost). The Sheriffs’ department has already been forced to reduce their budget to untenable levels, this bill would further hamper the ability for our law enforcement to keep the streets of Citrus Heights safe by suddenly stripping funding that places deputies in the community.

Thank you for reading – and as always, if you want to contact me, call me at 916-874-5491 or e-mail me at SupervisorFrost@saccounty.net.

Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murieta, North Highlands, Carmichael, Foothill Farms, and Fair Oaks. ★

DMV Accepts U.S. Passport Card for New Driver License

SACRAMENTO, CA (MPG) - The California Department of Motor Vehicles (DMV) announces the acceptance of a valid U.S. passport card when applying for a first time driver license (DL) or identification card (ID). The DMV included the U.S. passport card in the list of approved legal presence documents starting on April 3, 2017.

“We added the U.S. passport card to offer more options for our customers,” said DMV Director Jean Shiimoto. “The passport card is secure, more convenient, and less expensive than a passport book and it will help new driver license and ID card applicants establish their legal presence.”

Millions of people have applied for and received a U.S. passport

card from the U.S. Department of State Bureau of Consular Affairs since they became available in 2008. The verification process and security features in the card are similar to a passport book, which the DMV currently accepts. The DMV determined that the passport card is a readily available and secure document that will help in establishing the applicant’s legal presence.

First-time driver license applicants must make an appointment before visiting a DMV field office. Walk-ins are only accepted at Driver License Processing Centers.

The DMV has a helpful webpage that features the requirements for driver license and ID card applicants. To apply for an original driver license or ID card, customers

must complete a Driver License or Identification Card Application form (DL 44), give a thumb print, have their picture taken, provide their social security number, and verify their birth date, legal presence, and California residency.

The DMV reminds all new DL and ID card applicants that they must provide proof of California residency. The residency requirement law went into effect July 1, 2016. For more information about the residency requirement visit the DMV website.

For more information about the U.S. passport card and how to apply, visit the U.S. Department of State Bureau of Consular Affairs website.

Source: DMV Media ★

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*The initial Annual Percentage Rate (APR) is currently 4.25% for a new Home Equity Line of Credit (HELOC), and is fixed for the first 5 years of the loan which is called the draw period. After the initial 5 year period, the APR can change once based on the value of an Index and Margin. The Index is the weekly average yield on U.S. Treasury Securities adjusted to a constant maturity of 10 years and the margin is 3.50%. The current APR for the repayment period is 8.875%. The maximum APR that can apply any time during your HELOC is 10%. A qualifying transaction consists of the following conditions: (1) the initial APR assumes a maximum HELOC of \$100,000, and a total maximum Loan-to-Value (LTV) of 70% including the new HELOC and any existing 1st Deed of Trust loan on your residence; (2) your residence securing the HELOC must be a single-family home that you occupy as your primary residence; (3) if the 1st Deed of Trust loan is with a lender other than El Dorado Savings Bank, that loan may not exceed \$200,000 and may not be a revolving line of credit. Additional property restrictions and requirements apply. All loans are subject to a current appraisal. Property insurance is required and flood insurance may be required. Rates, APR, terms and conditions are subject to change without notice. Other conditions apply. A \$375 early closure fee will be assessed if the line of credit is closed within three years from the date of opening. An annual fee of \$50 will be assessed on the first anniversary of the HELOC and annually thereafter during the draw period. Ask for a copy of our "Fixed Rate Home Equity Line of Credit Disclosure Notice" for additional important information. Other HELOC loans are available under different terms.

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First American River Relay for Life Kicks Off New Era in Local Cure for Cancer

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - The first American River Relay for Life on April 22, brought together 25 fundraising teams from the communities of Carmichael, Citrus Heights, Fair Oaks, and Orangevale for their first combined relay event under the name American River Relay for Life.

Teams gathered for the 14th year at McArthur Ballfield, San Juan High School in Citrus Heights to run, walk, play, and offer a myriad of ‘gently loved’ items, all to raise money for research and patient care programs such as a can-



cer navigator, classes, lodging and transportation. A total of \$31,089. has been raised towards the \$50K goal.

Besides the name change, the new relay returned to its previous 24-hour format, kicking off the event at 9 a.m. Saturday morning and continuing through the closing ceremony at 9 a.m. Sunday morning. Members of the 25 teams created by individuals, families and friends, neighborhoods, schools, businesses, non-profits, and staff from each city, took turns running and walking laps around the field day and night.

Sacramento Metro Fire District Paramedic Captain Robert Bruce, himself a survivor, greeted attendees at the opening ceremony and presented Survivor Medals to cancer survivors. Leadership Team leaders Bryan Nay, Desiree Gallaher, and Chris Duca greeted participants, preparing them for the adventure coming in the hours head.

Bill Van Duker, a founding



member of the Citrus Heights relay helped close the event, saying he is delighted with the resurgence of the local relay, having seen them go from only six hours in 2015, to 12 hours in 2016, and now returning to the 24-hour format. The Luminaria speaker, Connie Goethel shared her story of survival with the audience. Over 300 survivors, caregivers, family members and friends, and service organizations participated.

One of the longest participating family teams came from Fair Oaks. The Ures family, with over 30 members participating this year, has been walking since 2011 when Mark Steven Ures senior, died from pancreatic cancer at the age of 58. Team ‘Remembering A Wonderful Papa’ now has four generations making a difference. Fourth generation Mark Charles Ures, a 15-year-old Foothill High student, walking for his grandfather, was just completing his marathon 26.2-mile hike at 8:30 p.m. on Saturday night.

Upon registration, teams make the commitment to have at least one walker on the field during the entire event. This is no small task, so the high-energy music of all genres spun by Mark von Thaden of Skool DJ, helped to keep walkers and runners awake and motivated to complete this task the entire 24 hours.

As the sun set, those who had fought hard but finally had to leave their family and friends in death, were honored as hundreds of luminaries surrounding the field were lit, creating a somber but hopeful mood.

More illuminated white bags donated for \$10 each by participant in honor of their loved ones, spelled out the words “Hope” and “Cure” on each side of the stadium.

While fellow team members rested or slept in their tents music continued to play, including tunes for the ‘80’s Music’ lap, ‘Glow in the Dark,’ and ‘Crazy Hair,’ where dozens of crazy wigs suddenly appeared



on walkers and runners. A midnight movie, “Trolls,” was shown and team fundraising competitions throughout the night kept the momentum going.

Volunteers included students from the Orangevale Rotary Interact program at Casa Roble High School, Sacramento State students, and ‘Lisa D presents who brought her junior ‘Relay Ambassadors,’ ages 7 to 17 to help where needed. Lunch was provided by House of Chicken and Ribs in Antelope, and dinner came from Sammy’s Restaurant, Stone’s Casino.

Event sponsors included Sutter Health, Absolute Compassion, Cimino Care, the Rotary of Citrus Heights, and RE/MAX.

Donations are still being collected through August towards the final goal of \$50k. To donate go to relayforlife.org/americanriverca, or contact Tamika Stove with the American Cancer Society at tamika.stove@cancer.org. ★

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