

Feasting on Flexibility With Norwegian Cruise Lines



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Girl Scouts Heart of Central California Announces 2016 Girl Scout Cookie Season

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Citrus Heights "Written by the people, for the people"

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March 11, 2016

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direct link to our online edition!





Delivering Smiles to Seniors

By Elise Spleiss

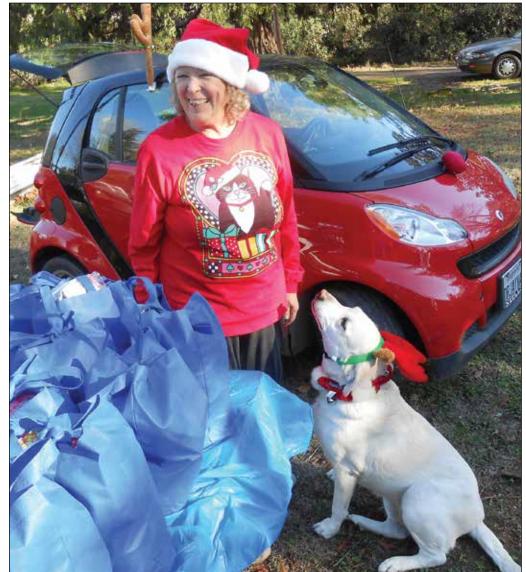
CITRUS HEIGHTS, CA (MPG) - "Thank you for my gift. You made my heart smile." These are the words of a grateful recipient of Meals on Wheels (MOW) food and gift delivery program that serves seniors throughout Citrus Heights and the entire Sacramento region.

"We deliver smiles" is how the staff, hundreds of volunteers, and MOW recipients see the work of MOW by Asian Community Center (ACC). Special projects which took place in Sacramento and Placer counties during two recent holidays illustrated that motto brilliantly.

Citrus Heights Neighborhood Area 10 (SOAR) recently delivered over 2,000 Valentines to homebound seniors for Valentine's Day. These projects and others like it take place throughout the year. Student volunteers learn teamwork and leadership skills. For example, 16-yearold Naomi worked with seven schools to create and mail 1,305 of these handmade "love letters" created by the students. Other cards were created in collaboration with local businesses. Another young leader, 13-year-old Aimee publicized, organized, and oversaw a project to help students create 100 Valentines in the lunch room at her school as part of her involvement in the California Junior Scholarship Foundation.

With the help of a dozen community service organizations, churches, schools, small businesses, corporations, and individuals, over 800 seniors in Sacramento and Placer County received food bags

Continued on p



SOAR president, Jayna Karpinski-Costa with her helper dog. Volunteers are always needed to help at the 22 neighborhood lunch across Sacramento County, which provides hot meals and camaraderie for

Sue Frost in Supervisor District 4 Debate

Event Marks First Debate of 2016, Sponsored by Folsom

Chamber of Commerce CITRUS HEIGHTS, CA (MPG) -Recently, the Folsom Chamber of Commerce and several local business organizations announced that a Sacramento County Fourth District candidate debate will

be held in Folsom on March 15th, 2016. The event will mark the first debate held with five candidates seeking a post currently held



Photo courtesy Sue Frost by retiring Supervisor Roberta

MacGlashan. The debate will be moderated by former Sacramento County Sheriff John McGinness and KFBK radio host. Voters will learn where the can-

didates stand on important issues facing Sacramento County, including economic opportunity and

The debate will be held at The Harris Center at Folsom Lake College, 10 College Pkwy, Folsom, Calif. Enter parking Lot D. This

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Cooley Working to Save Historic Trademarks

Assemblymen Ken Cooley, Adam Gray, and Frank Bigelow Unite to Introduce New Legislation

SACRAMENTO REGION, CA (MPG) - Assemblyman Ken Cooley (D-Rancho Cordova), Assemblyman Adam Gray (D-Merced), and Assemblyman Frank Bigelow (R-O'Neals) announced recently the AB 2249 bill in response to the U.S. National Park Service's dispute with its concessionaire at Yosemite National Park.

The current concessionaire has operated at the Park since 1993,

but after

losing its

bid to renew

its contract

it lost its

claim to the

names of

several land-

which have

marks-

decades



Assemblyman Ken existed Cooley (D-Rancho for many

courtesy Ken Coole

www.ElectSueFrost.com

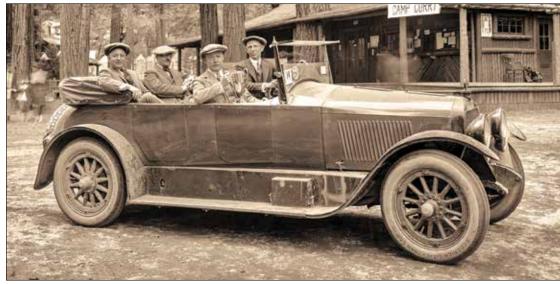
more than the current contract—as its intellectual property. Unable to resolve the dispute, the National

Park Service has re-named sev-

eral historic landmarks. On March 1st, the Ahwahnee Hotel will become the "Majestic Yosemite Hotel," Curry Village will become "Half Dome Village," the Wawona Hotel will become "Big Trees Lodge" and Badger Pass Ski Area will become the "Yosemite Ski and Snowboard Area."

AB 2249 ensures nothing of the same occurs in a California state park. To keep concessionaires from co-opting state landmarks, this bill adds to state law a prohibition on concessionaires claiming ownership of a name associated with a California state park and declares such a claim disqualifies any bidders from future contracts if they attempt such trademark claims.

"AB 2249 clarifies that in our state parks, an awarded food or lodging contract does not entitle the concessionaire to any legal claim of a trademark," said Assemblyman Cooley. "Moreover, this bill would



Curry Village in the 1920s. Curry Village is named after the couple who established a summer camp there in 1899.

disqualify them from further consideration as a bidder if they made any such statement."

"Our state parks are not like football or baseball stadiums, trading sponsorship deals to the highest bidder," said Assemblyman Gray. "The people of California protect and preserve

these landmarks as a part of our history, and it is the people of California who own their storied names."

"I have the privilege of representing Yosemite National Park and know first-hand how treasured these landmarks are by the people of our state," said Assemblyman

Bigelow. "I'm proud to co-author AB 2249 to protect historic sites up and down California."

California's Yosemite National Park is on the short list of America's most magnificent parks and is filled with historic landmarks built decades ago-some Continued on page 4

Sue Frost - a small business owner, local councilwoman & community volunteer.

Sue Frost will make public safety the top priority, ensure budget discipline to protect taxpayers, use her business experience to help create jobs, and launch new efforts to reduce growing homeless problems.



Girl Scout Cookies: An Evolution Girl Scouts Heart of Central California Announces 2016 Girl Scout Cookie Season

SACRAMENTO REGION, CA (MPG) - It's Girl Scout Cookie time! Girl Scouts Heart of Central California (GSHCC), which serves Girl Scouts in 18 California Counties, is pleased to announce the 2016 Girl Scout Cookie Season. The following highlights this iconic program, which has taught financial literacy and business skills to millions of girls for nearly 100 years.

Girl Scouts of the USA operates through 112 regional councils. Locally, the council is Girl Scouts Heart of Central California (GSHCC).

This year, the program offered presales from Jan. 8th to Feb. 18. Local Girl Scouts set goals and develop business strategies within their troops, and began selling to friends and neighbors.

On Feb. 13th, approximately 85,000 cases of cookies were delivered to Sacramento and distributed to troops. On Feb. 15th, approximately another 28,000 cases of cookies will be delivered to Modesto and distributed to troops. This is called the Mega Drop! Once troops receive their cookies from the Mega Drop, they can begin distributing to their presale customers and hosting booth sales.

The Girl Scout Cookie Program focuses on teaching five skills: goal setting, decision making, people skills, money management, and business ethics. Booth sales are a key component for helping girls develop these skills in a real-world sales environment.

Troops offer nine varieties of cookies: Thin Mints, Caramel deLites, Shortbread, Cranberry Citrus Crisps, Thanks-a-Lots, Peanut Butter Patties, Peanut Butter Sandwich Cookies, Lemonades, and gluten-free Trios. The cookies are made by ABC Bakers exclusively for Girl Scouts. For the second year in a row, cookies are \$5 per package.

Check out the evolution of this iconic program:

1960s:

During the 1960s, when Baby Boomers expanded Girl Scout



membership, cookie sales increased significantly. Fourteen licensed bakers were mixing batter for thousands upon thousands of Girl Scout Cookies annually. And those bakers began wrapping Girl Scout Cookie boxes in printed aluminum foil or cellophane to protect the cookies and preserve their freshness.

By 1966, a number of varieties were available. Among the best sellers were Chocolate Mint (now known as Thin Mints), Shortbread, and Peanut Butter Sandwich cookies.

1970s:

In 1978, the number of bakers was streamlined to four to ensure lower prices and uniform quality, packaging, and distribution. For the first time in history, all cookie boxes—regardless of the baker—featured the same designs and depicted scenes of Girl Scouts in action, including hiking and canoeing.

And in 1979, the brand-new, Saul Basscreated Girl Scout logo appeared on cookie boxes, which became even more creative and began promoting the benefits of Girl Scouting.

Girl Scout Cookies for sale during the 1970s included Thin Mints, Peanut Butter Sandwich/Do-si-dos®, and Shortbread/Trefoils® cookies, plus four additional choices.

1990s:

In the early 1990s, two licensed bakers supplied local Girl Scout councils with cookies for girls to sell, and by 1998, this number had grown again to three. Eight cookie varieties were available, including low-fat and sugar-free selections.

GSUSA also introduced official age-appropriate awards for Girl Scout Brownies, Juniors, Cadettes, and Seniors, including the Cookie Activity

pin, which was awarded for participat- essential to the program. ing in the cookie sale.

Today:

They've recently redesigned Girl Scout Cookie packaging, announced National Girl Scout Cookie Weekend

They've also introduced the Cookie Finder app, to help consumers find a local booth sale right nearby. Simply download the app to your smartphone (for iPhone or Android users) and enter your zip code for dates, times and loca-



2016 (Feb. 26th to the 28th), and introduced their very first gluten-free Girl Scout Cookie!

But the really big news is the launch of the Digital Cookie platform a fun, safe, and interactive space for girls to sell cookies, taking the iconic cookie program digital. A bold step into the future of the Girl Scout Cookie tions of booth sales in your area.

No smartphone? No problem—you can also use this feature through their website at girlscoutshcc.org/cookies.

About GSHCC: Girl Scouts Heart of Central California serves nearly 24,000 girls in 18 counties in the Sacramento-Stockton-Modesto region. The mission of Girl Scouts is to build girls of cour-



Program, Digital Cookie introduces vital twenty-first-century lessons about online marketing, app usage, and ecommerce to Girl Scouts, who will be in the driver's seat of their own Digital Cookie businesses. But most importantly, Digital Cookie retains the one-to-one personal approach to selling that is

age, confidence, and character, who make the world a better place. Photos courtesy Girl Scouts Heart of Central California.

Source: Girl Scouts Heart of Central California

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MPG

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Feasting on Flexibility With Norwegian Cruise Lines

Story and photos by David Dickstein

Ordering breakfast during dinnertime isn't a big deal at many restaurants, but imagine how high eyebrows would be raised if you requested a menu item from an entirely different restaurant. On Norwegian Cruises, such expressions of skepticism are nonexistent thanks to the line's unique Freestyle Dining program and a culture that puts hungry passengers in the captain's seat.

The biggest distinction between Norwegian and its large-ship competition is all about eating whenever you want and wherever you want while wearing pretty much whatever you want. How liberating for the cruiser accustomed to a set dinner schedule in the main dining room.

Sure, other cruise lines offer their own brand of flexible dining. "My Time" is what Royal Caribbean calls its dinner program. On Carnival it's "Your Time Dining," and Princess has "Anytime Dining." Passenger friendly as these options are, and certainly a benefit to early-seating diners with excursion conflicts, they are limited to a dedicated section of a main dining room. Most Norwegian ships offer three restaurants with complimentary dining under the Freestyle program in which reservations aren't necessary, but they do guarantee a table at your designated time. On the recently sailed Norwegian Jewel, the two main dining rooms are the contemporary Azura and more upscale, Russian-inspired Tsar's Palace. They share a daily menu, but not the same dress code; shorts, caps and sandals are verboten at Tsar's. The other restaurant with a reservation-optional policy is the Asian fusion-inspired Chin





Benihana-like Teppanyaki is a specialty restaurant on the Norwegian Jewel.



The Norwegian Jewel, shown docked in Puerto Vallarta, offers 16 dining options.

Freestyle Dining not only made a recent Mexican Riviera cruise more enjoyable aboard the Jewel, but also rescued my family from a few nights when certain dining rooms left a bad taste. A lover of rack of lamb, but not mustard, this veteran cruiser and former food critic was floored when told the dish absolutely must come with a Dijon crust. "It's all pre-prepared," snapped the waiter in Tsar's. The first night in Azura wasn't much better; the meat

lasagna was of school cafeteria quality. Over at Chin Chin, nothing off the noodle bar menu was worthy of a second bite, and the three dim sum selections ranged from doughy, oily and flavorless to just plain gross.

Challenging as feeding 2,400 mouths a day is, the meals coming out of the Jewel's non-specialty kitchens, including a buffet that never appealed, were subpar with one exception: The 24-hour O'Sheehan's Bar & Grill served up

delicious pub food all week, topped with dynamite spinach and artichoke dip, chicken tenders, chicken pot pie, and the most extensive beer selection on the ship. So dependable was O'Sheehan's, our table asked for the day's special of a burrito while dining at Azura. Actually, it's more a slap on Azura than praise for O'Sheehan's because we also ordered lamb-sans mustard crust—that we were told later came from yet another restaurant. For the right or wrong reasons, a meal in which three people can feast on cuisine that came from three kitchens is pretty awesome and very Norwegian.

While the complementary dining options were more miss than hit, the specialty restaurants were all winners. The Norwegian Jewel, like most of the line's fleet, has several specialty restaurants, not including a sushi bar with a la carte pricing. The steepest are Cagney's Steakhouse and a teppanyaki restaurant called, simply, Teppanyaki.

Both come with a \$29.95 cover charge, which is \$10 higher than the fee at La Cucina (Italian), Moderno (Brazilian), and Le Bistro (French). Impeccable service was received at all but the one we didn't patronize (can't see paying extra for Italian food), and each one didn't disappoint. If not for the normal rocking and rolling of being on a ship, you'd think you were dining at Morton's, Benihana, Fogo de Chao, and Bouchon. Standouts were Cagney's (can't recommend enough the wagyu beef sliders appetizer, 18-ounce bone-in ribeye and Oreo cheesecake) and Le Bistro (beats the other big ships' escargot handsdown and, oh, the rack of lamb topped not with that blasted Dijon mustard, but a delicate green olive sauce).

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If there weren't enough places to stuff your floating face, tasty, but lukewarm portabella mushroom burgers and other



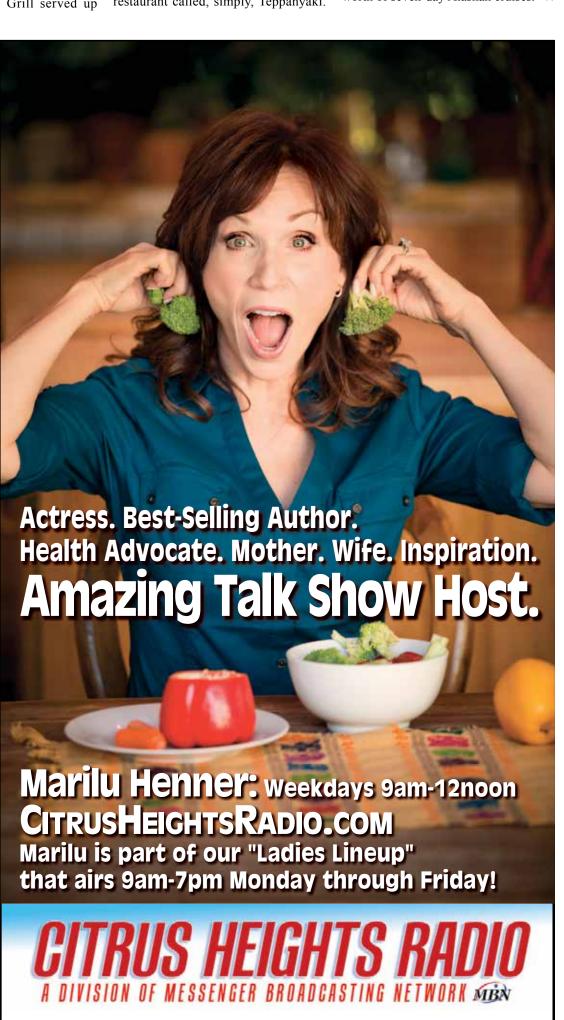
Pub food and an extensive beer menu are what's on tap at O'Sheehan's.

grilled items await at Topsiders, a poolside extension of the unenticing buffet. Snacks and desserts are found elsewhere at various times of the day and night, and there's always room service, albeit with a \$7.95 service charge for guests not staying in suites—something Norwegian instituted a year ago to the dismay of pajama-wearing vacationers craving pepperoni pizza and noodle soup at two in the morning.

The Norwegian Jewel continues its seven-day Mexican Riviera cruises from Los Angeles through mid-April, then will be based in Seattle for a summer's worth of seven-day Alaskan cruises. ★







Young Local Musician Thanks OPAB for Their Support

By Nicole Shepard

CITRUS HEIGHTS, CA (MPG) - My name is Nicole Shepherd, and this year I got accepted and get to attend the CBDA All State Honor Band with the support of Oakmont Performing Arts Booster (OPAB).

I began playing clarinet in 5th grade and immediately fell in love with the instrument. My passion for music has grown exponentially as I got to enjoy experiences like Donner Mine Music Camp during the summer and CMEA Capitol Section Honor Band. In addition to playing at school with my friends, I also got to perform with musicians that had equal if not greater passion and appreciation for music.

Last year, I auditioned and was accepted into the NCBCDA Nor Cal Honor Band, and I placed

Holy Week and

Easter Services

Palm sunday, 9am

Easter Sunday, 9am

Maundy Thursday, 6pm



Nicole Shepherd recently got accepted to attend the CBDA All State Honor Band with the support of Oakmont Performing Arts Booster (OPAB). Photo courtesy Oakmont Performing Arts Booster

first clarinet as I competed with other clarinet players from over

This year, I have been fortunate to be accepted to CBDA All State Honor Band and hope to learn from the guest conductors as well as the musicians I will be surrounded by. I am able to go to this honor band with the help of OPAB, who has generously funded the fees for all participants of honor bands.

Oakmont Performing Arts Booster hosts the Saturday morning matinee at the Grand Oaks Bingo Hall in Citrus Heights, and I cannot thank them enough for the opportunities they have allowed me to enjoy. My goal is to get a Bachelor's degree in Music Performance on clarinet, and opportunities like honor band allow me to expand my musical experience and knowledge.

Source: Oakmont Performing

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resurrection of our lord!

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Cooley Working to Save Historic Trademarks

Assemblymen Ken Cooley, Adam Gray, and Frank Bigelow Unite to Introduce New Legislation



The Wawona Hotel. The Wawona Hotel, in the southwest corner of Yosemite National Park, was originally constructed 140 years ago, in 1876. Photo courtesy of the California History Room, California State Library, Sacramento, CA

Continued from page 1

date back to the 19th century. The Ahwahnee Hotel was built in the 1920s in a valley meadow with the sheer granite of Half Dome as its backdrop; its filing for the National Register of Historic Places explains its name comes from a local Native American word meaning "deep, grassy meadow." Nearby Curry Village is named after the couple who established a summer camp there in 1899. The Wawona Hotel, in the southwest corner of

Yosemite National Park, was originally constructed 140 years ago, in 1876. All three were placed on the National Register of Historic Places in the 1970s.

"Our state parks showcase the beauty and incredible history of California, and should always serve the interests of the people," said Assemblyman Cooley. "This bill is a small but vital act to protect our parks for many future generations of Californians to enjoy."

Source: Office of Ken Cooley ★



Mirror Lake, grandparents of Assemblyman Cooley. Photo courtesy

Jo and Spencer Cooley at

MEMORIAL NOTICE

Charles P. McMullens

Dec. 28, 1931 to Feb. 16, 2016

Charles P. McMullens. Born 12-28-31 and passed away 02-16-16. Leaves his wife, Judy Eaton and his "adopted kids" – Mark Nelson of Sparks, NV; Erin Collins of Roseville, CA; Jenna Chervanik of Citrus Heights, CA. Chuck will be cremated and no services will be held.

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Publisher, Paul V. Scholl

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The Populist Revolution: Bernie and Beyond



Commentary by Ellen Brown

The world is undergoing a populist revival. From the revolt against austerity led by the Syriza Party in Greece and the Podemos Party in Spain, to Jeremy Corbyn's surprise victory as Labour leader in the UK, to Donald Trump's ascendancy in the Republican polls, to Bernie Sanders' surprisingly strong challenge to Hillary Clinton—contenders with their fingers on the popular pulse are surging ahead of their establishment rivals

Today's populist revolt mimics an earlier one that reached its peak in the US in the 1890s. Then it was all about challenging Wall Street, reclaiming the government's power to create money, curing rampant deflation with US Notes (Greenbacks) or silver coins (then considered the money of the people), nationalizing the banks, and establishing a central bank that actually responded to the will of the people.

Over a century later, Occupy Wall Street revived the populist challenge, armed this time with the Internet and mass media to spread the word. The Occupy movement shined a spotlight on the corrupt culture of greed unleashed by deregulating Wall Street, widening the yawning gap between the 1 percent and the 99 percent and destroying jobs, households, and the economy.

Donald Trump's populist campaign has not focused much on Wall Street; but Bernie Sanders' has, in spades. Sanders

has picked as will so will I figure up the baton where Occupy left off, and the disenfranchised Millennials who composed that movement have flocked behind

The Failure of Regulation

Sanders' focus on Wall Street has forced his opponent Hillary Clinton to respond to the challenge. Clinton maintains that Sanders' proposals sound good but "will never make it in real life." Her solution is largely to preserve the status quo while imposing more bank regulation.

That approach, however, was already tried with the Dodd-Frank Act, which has not solved the problem although it is currently the longest and most complicated bill ever passed by the US legislature. Dodd-Frank purported to eliminate bailouts, but it did this by replacing them with "bail-ins" -- confiscating the funds of bank creditors, including depositors, to keep too-big-to-fail banks afloat. The costs were merely shifted from the people-as-taxpayers to the people-as-creditors.

Worse, the massive tangle of new regulations has hamstrung the smaller community banks that make the majority of loans to small and medium sized businesses, which in turn create most of the jobs. More regulation would simply force more community banks to sell out to their larger competitors, making the too-bigs even bigger.

In any case, regulatory tweaking has proved to be an inadequate response. Banks backed by an army of lobbyists simply get the laws changed, so that what was formerly criminal behavior becomes legal. (See, e.g., CitiGroup's redrafting of the "push out" rule in December 2015 that completely vitiated the legislative intent.)

What Sanders is proposing, by contrast, is a real financial revolution, a fundamental change in the system itself. His proposals include eliminating Too Big to Fail by breaking up the biggest banks; protecting consumer deposits by reinstating the Glass-Steagall Act (separating investment from depository banking); reviving postal banks as safe depository alternatives; and reforming the Federal Reserve, enlisting it in the service of the people.

Time to Revive the Original Populist Agenda?

Sanders' proposals are a good start. But critics counter that breaking up the biggest banks would be costly, disruptive and destabilizing; and it would not eliminate Wall Street corruption and mismanagement.

Banks today have usurped the power to create the national money supply. As the Bank of England recently acknowledged, banks create money whenever they make loans. Banks determine who gets the money and on what terms. Reducing the biggest banks to less than \$50 billion in assets (the Dodd-Frank limit for "too big to fail") would not make them more trustworthy stewards of that power and privilege.

How can banking be made to serve the needs of the people and the economy, while preserving the more functional aspects of today's highly sophisticated global banking system? Perhaps it is time to reconsider the proposals of the early populists. The direct approach to "occupying" the banks is to simply step into their shoes and make them public utilities. Insolvent megabanks can be nationalized—as they were before 2008. (More on that shortly.)

Making banks public utilities can happen on a local level as well. States and cities can establish publicly-owned depository banks on the highly profitable and efficient model of the Bank of North Dakota. Public banks can partner with community banks to direct credit where it is needed locally; and they can reduce the costs of government by recycling bank profits for public use, eliminating outsized Wall Street fees and obviating the need for

derivatives to mitigate risk.

At the federal level, not only can postal banks serve as safe depositories and affordable credit alternatives, but the central bank can provide is it just a source of interest-free credit for the nation - as was done, for example, with Canada's central bank from 1939 to 1974. The U.S. Treasury could also reclaim the power to issue, not just pocket change, but a major portion of the money supply—as was done by the American colonists in the 18th century and by President Abraham Lincoln in the 19th century.

Nationalization: Not As Radical As It Sounds

Radical as it sounds today, nationalizing failed megabanks was actually standard operating procedure before 2008. Nationalization was one of three options open to the FDIC when a bank failed. The other two were (1) closure and liquidation, and (2) merger with a healthy bank. Most failures were resolved using the merger option, but for very large banks, nationalization was sometimes considered the best choice for taxpayers. The leading U.S. example was Continental Illinois, the seventh-largest bank in the country when it failed in 1984. The FDIC wiped out existing shareholders, infused capital, took over bad assets, replaced senior management, and owned the bank for about a decade, running it as a commercial enterprise.

What was a truly radical departure from accepted practice was the unprecedented wave of government bailouts after the 2008 banking crisis. The taxpayers bore the losses, while culpable bank management not only escaped civil and criminal penalties but made off with record bonuses.

In a July 2012 article in The New York Times titled "Wall Street Is Too Big to Regulate," Gar Alperovitz noted that the five biggest banks—JPMorgan Chase, Bank of America, Citigroup, Wells Fargo and Goldman Sachs—then had combined assets amounting to more than half the could have a system of publiclynation's economy. He wrote:

"With high-paid lobbyists contesting every proposed regulation, it is increasingly clear that big banks can never be effectively controlled as private businesses. If an enterprise (or five of them) is so large and so concentrated that competition and regulation are impossible, the most marketfriendly step is to nationalize its functions.

"Nationalization isn't as difficult as it sounds. We tend to forget that we did, in fact, nationalize General Motors in 2009; the government still owns a controlling share of its stock. We also essentially nationalized the American International Group, one of the largest insurance companies in the world, and the government still owns roughly 60 percent of its stock."

A more market-friendly term than nationalization is "receivership"—taking over insolvent banks and cleaning them up. But as Dr. Michael Hudson observed in a 2009 article, real nationalization does not mean simply imposing losses on the government and then selling the asset back to the private sector. He

"Real nationalization occurs when governments act in the public interest to take over private property. ... Nationalizing the banks along these lines would mean that the government would supply the nation's credit needs. The Treasury would become the source of new money, replacing commercial bank credit. Presumably this credit would be lent out for economically and socially productive purposes, not merely to inflate asset prices while loading down households and business with debt as has occurred under today's commercial bank lending policies."

A Network of Locally-**Controlled Public Banks**

"Nationalizing" the banks implies top-down federal control, but this need not be the result. We owned banks that were locally controlled, operating independently to serve the needs of their own communities.

As noted earlier, banks create the money they lend simply by writing it into accounts. Money comes into existence as a debit in the borrower's account, and it is extinguished when the debt is repaid. This happens at a grassroots level through local banks, creating and destroying money organically according to the demands of the community. Making these banks public institutions would differ from the current system only in that the banks would have a mandate to serve the public interest, and the profits would be returned to the local government for public use.

Although most of the money supply would continue to be created and destroyed locally as loans, there would still be a need for the government-issued currency envisioned by the early populists, to fill gaps in demand as needed to keep supply and demand in balance. This could be achieved with a national dividend issued by the federal Treasury to all citizens, or by "quantitative easing for the people" as envisioned by Jeremy Corbyn, or by quantitative easing targeted at infrastructure.

For decades, private sector banking has been left to its own devices. The private-only banking model has been thoroughly tested, and it has proven to be a disastrous failure. We need a banking system that truly serves the needs of the people, and that objective can best be achieved with banks that are owned and operated by and for the people.

Ellen Brown is an attorney, founder of the Public Banking *Institute, and author of twelve* books including the best-selling Web of Debt. Her latest book, The Public Bank Solution, explores successful public banking models historically and globally. Her 300+ blog articles are at EllenBrown.com. "It's Our Money with Ellen Brown" can be heard bi-weekly on PRN.FM.

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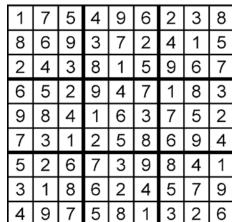
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Sudoku Puzzle on Page 7



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By Pastor Ray Dare

There's no such thing as a problem free life. This is not heaven, this is earth, and for the rest of your life you're going to face one problem after another. Problems happen both to good people and to bad people. Some people imply that if you give your life to Jesus you'll never have any more problems. That's just not true. You're living proof of that and I am too!

Jesus said, "I have told you all this so that you may have peace in me. Here on earth you will have many trials and sorrows. But take heart, because I have overcome the world." John 16:33 (NLT) God says, 'I want to give you peace in a world of pain, serenity in a world of suffering'. When you go through a crisis you need to remember three basic truths.

God is always with you. God says, "Fear not, for I have redeemed you. I have called you

by name, you are Mine. When you pass through the waters I WILL BE WITH YOU and when

Encouraging Words

Remember These 3 Things When In Crisis

you pass through the rivers, they will not sweep over you." Isaiah 43:1-2 God says, 'I'm with you'. No matter what situation you go through, God is with you. You never go through a crisis by yourself. God says, 'I will never leave you, I will never forsake you, I'm with you always'. The Bible says nothing can separate you from the love of God.

God always cares for you. When the disciples found themselves in the middle of a natural disaster (Matthew 8), they said, "'Teacher, don't You care if we drown?'" That's a typical reaction isn't it? Don't you care God? The first thing we tend to do is question God's love. Why is this happening to me? God, don't You love me? The answer is, of course He loves you. Absolutely He loves you. Yes, He cares. You have no idea how much God cares about you. The Bible says it's wider, greater that anything you can imagine, how much God cares about you.

God is always in con**trol.** Jesus said, "Take heart, because I have overcome the world." John 16:33 (NLT) A major step in your spiritual maturity is realizing that you

cannot control everything and then realizing that you don't have to anyway. It's out of my control, but it's not out of God's. God is in control. He's close and He cares and He's in control, so you don't have to sweat it.

What storm are you going through right now? A financial storm? A relational storm? Anemotional storm? You're confused and you don't know what to do. Your heart is aching, your ship is taking on water so to speak, and you feel like you're about to sink. Jesus Christ wants to calm the storm in your life. The Bible describes the person who trusts Jesus, "He does not fear bad news, nor live in dread of what may happen. For he is settled in his mind that God will take care of him. That is why he is not afraid but can calmly face his foes." Psalm 112:6-9 (LB) When Jesus is at the helm of your ship, He will see you through any storm, any difficulty.

New Beginnings Church YOU'RE INVITED, Sunday service at 10 am "We Do Church Differently" www.NBC4U.org



By Marlys Johnsen Norris, **Christian Author**

Yesterday in Sunday school I sat next to a young man whose name was Eric. He told mehis story about hearing God's voice. He obviously had some form of disability but had a loving kind spirit and at the end of class he wanted to relate with me. He said, "I heard God's voice speak my name and it was very loud like this "Eric, Eric, Eric!" He

God and be Healed He appreciated when I shared

Listen to The Voice of

knew it was unmistakable God Himself.

with him the same thing happened to me years ago as a new Christian when I was washing dishes. He reached over and gave me a hug and I knew he enjoyed knowing that I understood.

The Holy Bible reflects we can hear -- God said "Listen carefully to my words... Let them penetrate into your heart, for they bring life to those who find them and healing to their whole body." (Proverbs 4:20-22)

During your lifetime has God ever become your "first love" and focus? If and when those moments happened and He was your first love it was the beginning of a brand new life. What happened to draw you away from the bountiful path of blessings?

God desires a personal relationship with each one of us. He desires for us to hear His voice, study His Word and follow it. Progress happens when we listen and obey, following His guiding

Turning away from the past life of any kind of sin, certainly can be difficult for some people because they do not understand that a loving God will step in and help them. And possibly they do not understand the mighty power God has available, because their faith is newly born. God never gives-up on us and He is a God of second chances! No greater love will anyone ever experience than God's personal love for them in their lifetime.

Marlys Johnsen Norris is the Christian author of seven books. You may contact her at Marlysjn@gmail.com.

'Giovanni's Bucket List Vacation' Fund

Local Father and Businessman Kicks off GoFundMe Account to Raise Money for Boy and Family Laughed off Airplane

SACRAMENTO REGION, CA (MPG) - Like most people who read their story, Keith Anthony doesn't know the Phoenix family—7-year-old Giovanni, his mom, Christina Fabian, and dad, Jorge Alvarado—personally, but he was deeply moved by their recent plight when they were removed from an Allegiant Airlines flight after Giovanni began to experience an allergic reaction to a dog that was on the airplane. As many stories reported, passengers applauded as the family—who was attempting a "bucket list" trip due to Jorge's stage-4 terminal throat cancer—exited the airplane.

Anthony, a father of two who lives in Roseville, wanted to make right what he saw as a major lack of compassion and to help this family take their trips before Alvarado can no longer do so, and launched a GoFundMe page: "Giovanni's Bucket List Vacation" at https:// www.gofundme.com/zqr7vc9k.

"I want to raise as much money for this family as possible," explained Anthony, who plans to send the money directly to the family. "They need to continue to create memories with their young son as long as they possibly can."

Anthony has been in contact

with the Texas television station, NBC affiliate KCEN, which was one of the earliest stations to air the story of the family's plight on Feb. 24th, 2016.

Since Anthony started the GoFundMe fund for the family Southwest Airlines has offered airfare and tickets to Disneyland for the family. Now, any funds raised will be used for medical expenses, Jorge's final expenses, a college fund for Giovanni, or other needs.

Anthony said he will keep the GoFundMe page up as long as families contribute.

Source: Keith Anthony

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CLUES

- **ACROSS**
- 6. Line of work
- 9. Stairway alternative
- 13. Hitler's mistress
- 14. High or low card 15. Country on Samoan
- Islands 16. Stiff hair or bristles
- 17. Kan. neighbor
- 18. Holy See loyalist practicing different rites
- 19. *Daylight ____ time
- 21. *Spring is a symbol of
- 23. Much of this about
- nothing? 24. "Stop!" to marchers
- 25. Feather glue
- 28. World's largest continent
- 30. To show off
- 35. Functions 37. Jittery
- 39. End of a poem 40. *Before you spring clean
- you make one? 41. Manet's and Gauquin's
- contemporary 43. Seaside bird 44. *"Spring to mind" or
- "Spring into action," e.g.
- 46. Table mineral 47. Equal
- 48. Correspondence friend 50. Part of ROM
- 52. *Spring is a cure for _, acr. 53. As opposed to "want"
- 55. Pine juice 57. *Vernal event 61. *Japanese spring
- blossom 64. Knucklehead
- 65. Wear and tear 67. Made cow noise
- 69. Old hat 70. June honoree
- 71. Muscat resident 72. #23 Across, pl.
- 73. Mama sheep 74. Relating to Scandinavia
- 1. *Masters Tournament network 2. Mars. to the Greeks
- 3. "Pro" follower 4. Exotic jelly flavor
- 6. "More for the buck" 7. *It dissipates in spring
- 8. Striped equine 9. Raja's wife

5. Iroquois tribe

10. Gulf V.I.P.

- 11. Castle's line of defense 12. Beaten by walkers
- 15. Difficult to detect
- 20. Red-
- ___ like Rudolph 22. Hermey the dentist, e.g.
- 24. Wasted-looking 25. *Popular spring flower
- 26. Comment to the audience 27. Pine product

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32. Part of eye containing iris, pl. 33. Marilyn Monroe's given name 34. Pronged, as in three-

36. "Cut that out!" 38. Ivy League school

- 42. Bills under mattress 45. Like "The Martian" mission
- 49. DiCaprio to his friends? 51. Nature spirit in Greek mythology
- 54. Ooze out
- 56. Movie trailer, e.g. 57. Cocoyam
- 58. Leg muscle 59. "Do
- others as..." 60. Frosts a cake
- 61. Formally surrender 62. Lion's warning
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Delivering Smiles to Seniors

Continued from page 1 and other gifts during the 2015 Christmas season. For the second year, 40 members of SOAR gathered just before Christmas to fill 28 bags with food and other gifts to brighten the lives of its homebound seniors. Under the direction of SOAR president Dr. Jayna Karpinski-Costa the bags were assembled and then delivered to recipients in the area.

Along with the usual bags of food including canned food, jello, special treats, and other non-perishable items, each client received a bag filled with a lap blanket, socks, slippers, scarves, personal care items, handmade Christmas cards, and a Christmas stocking. Six dogs and four cats even received their very own holiday stocking filled with goodies. Blankets are always a popular item and are used year round. However for some, these and other personal items have special meaning.

MOW receives hundreds of letters each year from their seniors expressing appreciation for their many services. One thankful senior shared in a letter to MOW: "I want to thank you for the gift of a blanket. Since May 22nd I had to sleep in a chair because of my operation. Now that the weather has turned, my heat bill this month was \$208.00. I cannot warm up in a chair like in my bed so I couldn't have gotten a better gift."

Other recipients reveal the long-lasting effect of the work of MOW on their lives as they share their life story in just a few paragraphs. One such letter from a 93-year-old client reads: "I never expected such a nice stocking filled with treats and a teddy bear. I don't think I ever owned a teddy bear. I had a 12" doll my brother had a teddy bear.

"I was born in 1923 on a dairy farm in Wisconsin, it was hard times, we were six kids. We were blessed with a home filled with love, garden food and my dad butchered the animals and chickens. We had milk, butter and cream. Mom baked bread and cookies. I've had a good life, now this teddy will be sitting on my bed. Bless you all for volunteering and making this a better place to live."

These and other stories abound as the result of the work of MOW and its

dedicated long-term and special event volunteers. For many recipients their MOW driver who delivers their meals and checks up on them is the only contact they have with the outside world. It shows them that someone cares about them as a person.

Karpinski-Costa, in a phone interview, said she wants to see other neighborhoods get involved in the holiday delivery program in the future and would like to begin working on other projects for seniors throughout the year.

Volunteers are the backbone of this organization. New workers are always being sought for a wide array of jobs, using their diverse talents and experience to make a difference.

MOW by ACC serves seniors 60 years of age or better throughout the local area. Homebound recipients are provided meals in their homes. Non-homebound seniors gather at community locations in their neighborhood where can eat and enjoy fellowship with others.

Get more information on the MOW program, or volunteer by visiting www. mowsac.org.



A TV Article by Tim Riley

Major League Legends Miniseries

Timed perfectly to coincide with Spring Training, the Smithsonian Channel has teamed up with Major League Baseball to tell the stories of four legendary players who transcended the National Pastime and left legacies as true American icons.

Beginning on Monday, February 29th and each Monday night thereafter at 8 p.m. until March 21st, the Smithsonian Channel devotes the evening hour for an insightful look at the very best baseball heroes, with narration provided by Martin Sheen.

The stories take an indepth look at the history, psychology and mythology of each of the Baseball Hall of Famers, a very select group that includes Home Run King Hank Aaron, Yankee legends Babe Ruth and Lou Gehrig, and arguably the greatest hitter ever, Ted Williams.

The programs are interesting in that context is provided to the achievements of each player with old newsreels and interviews with a host of journalists, academic, sports figures and even a mythologist.

First up to bat, so to speak, is Hank Aaron, and fortunately the program involves extensive interviews with the subject himself. Coming from Mobile, Alabama, Aaron had to face the challenges of growing up in the

Riley Reviews

SMITHSONIAN CHANNEL TEAMS UP WITH MAJOR LEAGUE BASEBALL

heart of Jim Crow, and the slugger recalls the presence of the KKK staking a burning cross in front of his childhood home.

Known as "The Hammer," Aaron endure a long battle of bigotry and racism during his baseball career, even more so after his major league team, the Milwaukee Braves, was relocated to the Deep South in Atlanta, Georgia in 1966.

Hank Aaron recalls meeting with Martin Luther King, Jr., after moving to Atlanta, and lamented that he did not do more for the Civil Rights movement, since he was only hitting a ball with a stick. King told him to just keep hitting.

A significant portion of the Hank Aaron installment is devoted to his run to surpass Babe Ruth's home run record. Ugliness reared its head with the numerous death threats and hate mail that came his way. The high note is when Aaron hits the record-breaking number 715 on April 8, 1974.

Before Hank Aaron, Babe Ruth was the home run king, and the interesting fact that surprised me was the all-time home run record stood at 138 until Ruth retired with 714. The Babe Ruth hour is devoted much to his troubled upbringing in a reformatory and his zest for life as a man about town.

Ruth was also the first athlete to have an agent, and his moniker as the Sultan of Swat made him a popular celebrity endorsement for products like cereal. The program includes an interview with psychologist

Harold Koplewicz who talks of the Babe's impulsive nature and his troubled home life, even after he marries.

Best-selling author Jane Leavy recalls that as the decadence of the roaring Twenties fades away during his single season home run record year in 1927, Ruth's most famous response to a question about making more money than President Hoover was when he said: "I had a better year."

Nicknamed the Iron Horse, New York Yankees legend Lou Gehrig could have easily been called the Immortal, given that his greatest achievement was for bravery in facing the terminal disease of Amyotrophic Lateral Sclerosis that now bears his name.

The Gehrig program devotes a lot of attention to his closeness to his mother given that his siblings died in childhood and his father was absent. He's described as being uncomfortable in his own skin and not fitting in with other kids, especially as a working class kid attending Columbia University.

Integrity, honesty and dedication to family guided his every move. Lou Gehrig's record of playing in 2,130 consecutive games would stand for more than 60 years, but it was the revelation of his humanity and grace in the face of impending death that would be best remembered.

The highlight of the Gehrig program may well be the Fourth of July ceremony in 1939 at Yankee Stadium where Gehrig, in recognition of his privilege wearing pinstripes, delivered his moving speech in which he said: "I consider myself the luckiest man on the face of the Earth."

The final chapter of the Smithsonian series is dedicated to Boston Red Sox sensation Ted Williams, who appears in an archival interview conducted in 1999. In his narration, Martin Sheen notes that Williams had an unshakable quest for perfection.

That pursuit of excellence put Williams on the track of obsessive determination that would have him wishing to be the greatest hitter who ever lived. Author Ben Bradlee, Jr. observes that it was this desire that proved to be the legend of Ted Williams.

When first called up to the Red Sox in 1939, Williams proved his devotion to the craft of hitting by scoring a record number of 145 RBIs for a rookie. His stellar first year was followed by a rockier second one, which saw the press turning on him when he couldn't take criticism.

And yet, Williams bounced back into full form in his third year, becoming the last major leaguer to hit over .400 for a season. Then, after the 1942 season, World War II interrupted his prime years when he enlisted in the Navy and also served in the Marine Corps.

The Korean War also interrupted his baseball career when he served as a fighter pilot in 39 combat missions, and then he returned for another six years in Boston. At the advanced age of 39, he achieved a .388 batting average.

Fittingly, Ted Williams hits a home run in his final at-bat on September 28, 1960, and the program captures the feat of greatness with archival footage. Mythologist Phil Cousineau describes the scene as a Roy Hobbs moment from "The Natural."

Baseball fans should treasure and enjoy the special treatment of the baseball legends that the Smithsonian Channel has so lovingly put together in cooperation with Major League Baseball. *

Sue Frost in Supervisor District 4 DebateEvent Marks First Debate of 2016, Sponsored by Folsom Chamber of Commerce

Continued from page 1 The debate is co-sponsored by Folsor

continued from page 1

candidates' debate is open to the public at no cost. On Tuesday, March 15th, 2016, doors will open at 6 p.m. and the debate is scheduled to run from 6:30 to 8:00pm.

Candidates participating in the debate include educator Gary Blenner, educator Gary Burns, Citrus Heights Mayor Sue Frost, Folsom City Council Member Kerri Howell and Folsom-Cordova School District Trustee Teresa Stanley. The top two voter getters will face off in November 2016, unless a candidate receives over 50 percent of the vote in the June election.

The debate is co-sponsored by Folsom Lake College, the Folsom Telegraph, the Sacramento Metro Chamber of Commerce, North Sacramento Chamber of Commerce, Rancho Cordova Chamber of Commerce, Orangevale Chamber of Commerce, Citrus Heights Chamber of Commerce and Rio Linda Elverta Chamber of Commerce.

Additional information can be found at www.FolsomChamber.com. On March 29th, 2016, the Folsom Chamber will be hosting another debate between candidates seeking State Assembly District 6.

Source: Folsom Chamber o Commerce

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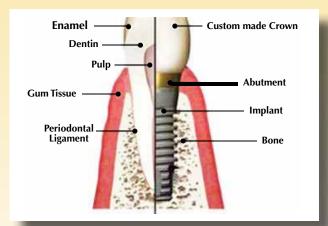
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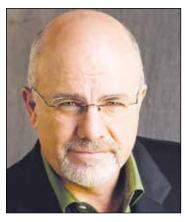


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Should Retirees Move Investments to a CD?

Dear Dave,

My wife and I are in our early 70s, and we're retired. We have about \$136,000 in corporate bonds and \$200,000 in mutual funds. Considering our age, should we move the investments into a CD?

- Kurt

Dear Kurt.

There's always a chance you'll lose money if you leave it in mutual funds and bonds. That's the nature of the market. But there's another kind of risk based on what you're proposing, and that's risk of value due to

Assuming you two are in good health, you could expect to live another 10 to 20 years. Most current CD rates are less than 1 percent. Even if they rise to 2 or 3 percent in the future, do you really want to see that kind of return when inflation is likely to rise 4 percent annually? That's in itself a type of risk, so I would

Dave Says

urge you to keep that in mind.

No, I wouldn't advise moving all of your money to CDs. If I were in your shoes, I'd live off the income generated by my mutual fund investments. As for the corporate bonds, I'm not a big fan of those. They entail almost as much risk as mutual funds without the good returns (on average) over a long period

If you're concerned about stability, I'm okay with you taking a little money from your bonds and putting it into a CD right now. But I wouldn't touch the mutual funds.

—Dave

Her Birthday Money Is Symbolic

Dear Dave,

My wife received \$100 from her parents for her birthday. When I asked what she planned to do with it, she said she was going to add it to her spending money. I think she should put it toward us paying off debt, but I bit my tongue and didn't say anything. We're in pretty good shape financially, so should I mention it or just let it go?

Charles

Dear Charles, I'm sure you're a smart man, so

vou'll understand when I tell vou — for the sake of your marriage and mental health — to let this one go. Seriously, is \$100 going to move the needle that much? It's her birthday, and it was a gift designed to let her do something nice for herself. There's absolutely nothing wrong with her spending a little bit on herself on her special day.

If she had asked me about this, I would have told her it was fine. If she had asked me about putting it toward debt, I would have said that's fine, too. It's not a big deal for someone to have a little fun once in a while. But it's a bad plan for you to try to get at her gift. Just let it go, and do your part to make sure she knows that you love her and that she has a great birthday!

—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.

Wettest Months End With Statewide Snowpack Water **Content Less than Average**

(MPG) - The statewide snowpack—source of much of the California's water supply—is only 83 percent of the March 1st average, the result of moderate precipitation since last October and relatively warm temperatures.

"Mother Nature is not living up to predictions by some that a 'Godzilla' El Niño would produce much more precipitation than usual this winter," said The Department of Water Resources (DWR) Director Mark Cowin. "We need conservation as much as ever."

DWR conducted its third media-oriented snowpack survey of the season today 90 miles east of Sacramento just off Highway 50 in the Sierra Nevada. Phillips Station is one of about 250 snow courses measured manually several times each winter.

Frank Gehrke, chief of the California Cooperative Snow Surveys Program, and his survey team measured snow that was 58.3 inches deep at Phillips with a water content of 27.1 inches. The Phillips readings are the best for early March since 2011, but individual snow courses are not generally representative of the entire mountain snowpack.

The statewide readings suggest this may not be a drought-busting year unless California receives heavy rain this month as it did during the "March Miracles" of 1991 and 1995.

"Right now, we're obviously better than last year but still way below what would be considered adequate for any reasonable level of recovery at this point," Gehrke said.

Electronic readings of northern Sierra Nevada snow conditions found 23.1 inches of water content 89 percent of normal for March 1st), 21.7 inches in the central region (85 percent of normal) and 17 inches in the southern region (75 percent of normal).

Today's snow measurements at Phillips were markedly improved compared to March 2015, when the depth was only 6.5 inches and the water content just 1 inch. Dry conditions persisted in March, and Governor Edmund G. Brown Jr. stood on bare ground on April 1st when he mandated a 25 percent reduction in water use throughout California.

Traditionally, half of the state's annual water falls as rain or snow during December, January, and February. Precipitation in December and January measured at weather stations monitored electronically by DWR was 170 percent of the two-month average, but October, November, and February rainfall was far below normal. Snowfall since December 1st has mirrored that pattern.

In normal years, the snowpack supplies about 30 percent of California's water needs as it melts in the spring and early summer. The greater the snowpack water content, the greater the likelihood California's reservoirs will receive ample runoff as the snowpack melts to meet the state's water demand in the summer and fall.

Among the eight reservoirs with capacities of 1 million acre-feet (MAF) or more tracked by DWR at the website below, all are currently

below average storage for this date, from New Melones (31 percent) to Lake Shasta (83 percent). The only major reservoir with current storage above its historical average on this date is Folsom Lake (111 percent).

Electronic snowpack readings can be found at: http:// cdec.water.ca.gov/cdecapp/ snowapp/sweq.action.

Governor Brown declared a drought State of Emergency on January 17th, 2014 and directed state officials to take all necessary actions to prepare for water shortages. On April 1st, 2015, when the statewide snowpack's water content was historically low at 5 percent of that date's average, Governor Brown mandated a 25 percent reduction in water use across the state.

Conservation—the wise, sparing use of water—remains California's most reliable drought management tool. Each individual act of conservation, such as letting the lawn go brown or replacing a washer in a faucet to stop a leak, makes a difference over time.

Visit SaveOurWater.com to find out how everyone can do their part, and visit http:// drought.ca.gov to learn more about how California is dealing with the effects of the drought. The Department of Water Resources operates and maintains the State Water Project, provides dam safety and flood control and inspection services, assists local water districts in water management and water conservation planning, and plans for future statewide water

Source: DWR

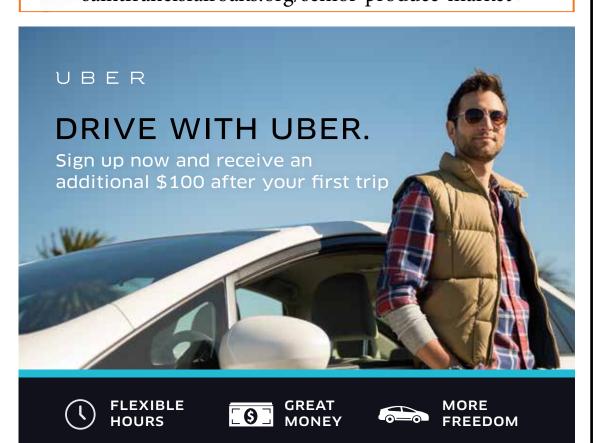




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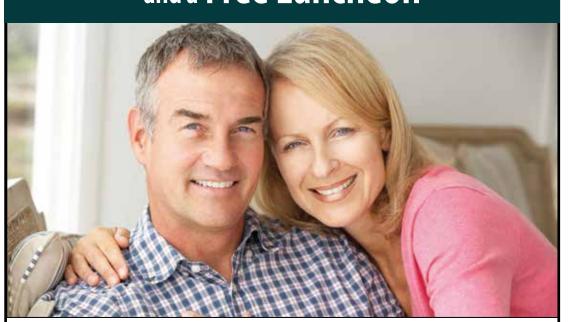
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By Pam Young

Do you know what freshen up means?

What does it mean when a woman says, "Excuse me, I'm going to go freshen up"? Does she just say that because it's not lady-like to say she has to pee, or does she actually do something special? In the movies when a woman says, "Excuse me, I'm going to go freshen up," she shuts the door and you don't get to see what she freshens.

Another question: why do we call the toilet and sink place in public places, the bathroom? Those rooms don't have bathtubs or showers. Also why do we call that room a restroom when there aren't beds or hammocks in them? One more, Powder Room? By definition, it sounds like a room stocked with all sorts of powders; baby powder, face powder, baking powder, anti-itch powder, gun powder you choose.

Probably most women say they're going to "freshen up," because it's so much nicer to say than urinate or defecate (oh those words sound so nasty). If you Google, "What do women do to freshen up?" you'll get socked with a million ads for beauty products, so don't bother. Since we really don't know what's done in the name of freshening up, here are some suggestions.

1. Get a drink of water 2. Use the toilet



Make It Fun and It Will Get Done!

The Secret to Being Organized

Pam Young's Corner

12 Ways to Freshen Up in Case You Don't Know How

3. Wash your hands

- 4. Think of something to be thankful for 5. Put on Chap Stick or lipstick
- 6. Put on perfume 7. Apply hand lotion
- 8. Comb hair
- 9. Stretch
- 10. Take a bird bath (use wet nap for smelly body parts)
- 11. Put on new deodorant over the old 12. Brush teeth

Mom Freshened up Daily

Every evening, just before Dad would come home from work, Mom would say, "Oh, Dad'll be home in a little while, I'd better freshen up." I never went into the bathroom (it had a bathtub) with her to see what she did, but I'd hear the toilet flush, the faucet to the sink run and she'd come out with her hair re-combed, lipstick on and she smelled of her perfume. She took about five minutes.

My sister and I were in LA to be on AM Los Angeles and we were invited to stay overnight with a producer. When we got to her home in the Hollywood Hills, she showed us to her guestroom we'd be sharing and she said, "Would you like to freshen up?" My sister and I answered in unison, "Yes," but as soon as the woman left. we looked at each other and I said, "What should we do?" We ruled out bathing and changing clothes, and remembered that Mom took five minutes. So we decided to wash our hands for five minutes.

We each had our own sink and as we put our hands in the warm water, we both had to pee. Taking turns cut into our five minutes, but we had a bigger problem. At each sink were small soaps shaped like sea shells, turtles and mermaids (the guestroom had an undersea garden theme) and they were so beautiful we didn't want to wreck them. We found a bar of regular soap in the shower so we shared that instead of wetting the pretty soaps.

At the end of five minutes of washing, when it was time to dry our hands, we were stopped by the guest hand towels. They were beautifully pressed and looked more like art than utility and we weren't sure if they were for wiping. As we stood looking at each other in the mirror, we looked like two surgeons with hands out ready for someone to dry them. We couldn't wipe on our dresses so we wiped on the rug and joined the producer in her living room, freshened up.

For more from Pam Young go to www.cluborganized.com. You'll find many musings, videos of Pam in the kitchen preparing delicious meals, videos on how to get organized, lose weight and get your finances in order, all from a reformed SLOB's point of view. If you'd like a free chapter from Pam's book The Joy of Being Disorganized, it's called There Arose Such a Clutter: http:// lp.cluborganized.com/free-chap-



Dump Your Fast Food Addiction Part One

Are you a fast food addict? And how can we not be when you pass so many of those fast food establishments wherever you go? It's hard to pass them up. They have such a come hither charm to them. How would you like to ditch your fast food lifestyle? Wellness expert Dr. David Magnano has some tips on how to eat healthier so we can decrease our chances of falling victim to aches, pains, and degenerative diseases. But you have to drop that gulp and go lifestyle and take on the attitude of eat to survive. Dr. M is CEO of Magnano Health Center in Florida.

So here are seven simple rules for eating healthy.

1) EAT ONLY WHEN YOU ARE HUNGRY. Many

POPPOFF!

with Mary Jane Popp

people eat when they're not even hungry. They eat because they think they should eat, it's lunchtime, or they have to eat because of a schedule. Forced eating starts with our kids. We make them sit down and eat with us. But if we were living in nature, foraging for our foods, we would eat only when we were hungry. When your body is hungry for the plainest of foods, it's telling you it's ready to manufacture the enzymes for proper digestion. And don't mistake thirst for hunger. Try water first.

2) DON'T MIX FOOD TYPES/EAT FOODS IN THE PROPER ORDER. It's preferable to eat foods of one type all at the same time. Have meats first, slowly, which will allow the brain to trigger production of the body's strongest digestive enzymes, the proteases. Add a little salad, and after 15 minutes, eat your potato. 20 minutes after the potato is gone, fruits or sugared desserts are okay. Probably the worst error would be to go to a buffet and gorge yourself on foods you don't generally eat that are grown in different vicinities or on other continents. It's very difficult for your brain to properly signal a need for the correct digestive enzymes when your body hasn't experienced those types of foods before, and certainly not all mixed together at the same

3) DON'T EAT WHEN

YOU ARE FEELING STRESSED, ILL, OR **INJURED.** Boyfriend or girlfriend just dump you? Bad day at work? Coming down with the flu? Don't try to medicate yourself with a pint of ice cream or a New York strip steak. When we are experiencing physical, emotional, or mental stress, or when we are physically ill or injured, or when our body is too hot or too cold, our digestive system is shut down and our body is in healing mode, not digestive mode. Soup broths and juices require minimal enzymes for absorption and can be sipped slowly.

We'll cover the last four tips in Part Two of "Dump Your Fast Food Addiction" next time with POPPOFF. If you want more information, just go to www. naturessources.com for more information. Remember, it's up to each of us to make a difference in our health. Slowdown that fast food addiction!



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Hi Ellen: My house sold and after being in escrow for 60, yes, 60 days, we were told that our home did not appraise and that the buyers are refusing to move forward and get another appraisal or change mortgage companies, etc. Do we get their \$5000 that is in escrow or what are our options?

: You might first review your purchase contract. There should be deadlines for things to occur, such

Dan, Del Dayo

This column is here for you as as inspections, appraisals and loan approval. Did they live up to the timelines in the contract? Why did it take 60 days to get an appraisal? Your agent should be making inquiries and see what really happened. It doesn't seem like you are being given the real reason for the cancellation.

Escrow companies are neutral parties and normally cannot release the deposit money without the permission of both sides. Your agent should have kept you advised of the timelines. Most contingencies are supposed to be released within 17 days of acceptance, and 21 days for full loan contingency removal.

You need to find out what really happened. Can you, and do you, still want to work with this buyer. Is he truly qualified? Is your home overpriced? After you have all the facts, then you need to decide whether or not you want to cancel and request for the deposit to be released to you? Or, if you just want to move forward and put the house back on the market, you might negotiate on the deposit. Also, see if you are satisfied with the reasons your agent did not know

about the appraisal for 60 days. This should have been addressed within a max of three weeks of acceptance. If you are not satisfied, then interview other agents. You can also give me a call and I would be happy to see why the appraisal did not come in at value. And how we can help you sell your home for top dollar, least amount of inconvenience and give you status on the progress on a weekly basis.

Good luck and if you need help, please call me directly at (916) 726-9000 or email me at ellenherrle@ hotmail.com

For those who get in touch each month you'll also receive one of three pamphlets on buying and selling strategies, and be entered in a random drawing for a dinner for two at one of our great Sacramento or Placer restaurants! Don't spend more than you have too, or sell for less than you deserve by asking the expert first! Call us to help when you decide to buy or sell at 916-761-2108.

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Sacramento County **DA Reports**

Recent cases of interest

District Attorney Anne Marie Schubert Announces Joint MOU with Motel 6

The Sacramento County District Attorney's Office, the City of Sacramento and the City of Rancho Cordova are pleased to announce that they have reached agreement with Motel 6 on the terms of a memorandum of understanding (MOU) regarding enhanced operational standards.

The MOU allows the District Attorney and the municipalities to ensure Motel 6 will maintain the significant operational changes they have implemented over the past months that have improved and addressed nuisance conditions at its properties in the county. The MOU provides cash security to ensure each of the six locations within Sacramento County meet best industry standards and practices. Additionally, during the term of the agreement, Motel 6 agreed to contribute \$750,000 to the Sacramento County District Attorney's Office of Public Safety and Community Improvement Trust Fund. The District Attorney's Office and the Cities of Sacramento and Rancho Cordova will be working with Motel 6 to distribute those funds for education and law enforcement training in the local hospitality community and to local nonprofit organizations that focus on human trafficking prevention, domestic violence issues, and youth intervention programs.

Through the MOU, Motel 6 has the ability and incentive to ensure that they are good corporate neighbors. All parties have agreed to work cooperatively to create a positive community partnership resulting in lasting and meaningful change in our community.

CASE: Lonnie Glenn Schmidt **PROSECUTOR:** Deputy District Attorney Dean Archibald, Real Estate Fraud Unit

The Honorable Donald Currier sentenced Lonnie Glenn Schmidt to 24 years, 8 months in state prison, and 1 year in county jail consecutive. On December 9, 2015, a jury convicted Schmidt of 30 felony real estate fraud charges involving foreclosure consultant fraud, recording false documents, unauthorized use of personal identifying information, second-degree burglary, perjury, grand theft, and attempted grand theft. The jury also found true out-on-bail, white-collar crime, and property loss enhancements.

Between 2009 and 2013, Schmidt falsely promised homeowners facing foreclosure that he would save their homes by eliminating their mortgage. Desperate to believe Schmidt's promises, homeowners who signed up for his program gave Schmidt control over their properties. Schmidt then tried to use those properties as collateral for personal loans or tried to sell them outright for his own profit—all the while charging the victims "rent" to continue living in what had been their own homes.

Schmidt was previously convicted of four felonies in 1990 in federal court for a tax scam involving conspiracy to impair and impede the IRS, witness tampering, aiding and abetting witness tampering, and conspiracy.

This case was investigated and prosecuted by the Sacramento County District Attorney's Real Estate Fraud Unit.

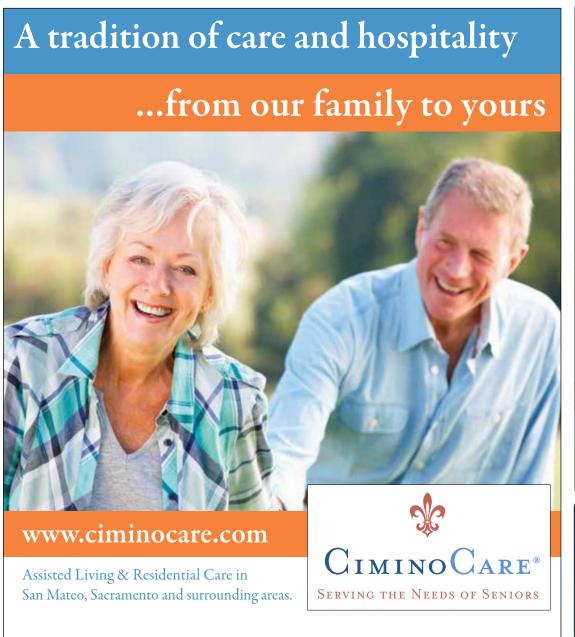
CASE: Garv Eberly

PROSECUTOR: Deputy District Attorney Donell Slivka, Homicide Unit

The Honorable Michael Kenny sentenced Gary Eberly to 25 years to life in prison. On January 28, 2016, a jury convicted Eberly of first-degree murder.

On November 27, 2013, Eberly called 911 and said he found his wife dead in their backyard shed. Responding officers found the victim, Rhonda Jones, in the shed covered in blankets. Her head was wrapped in a plastic garbage bag with tape wrapped around her face and head. Eberly told law enforcement officers his wife left him for another man and took her belongings. Eberly said he then traveled to Los Angeles to look for a job and found his wife dead in the shed several days later. Further investigation revealed Eberly did not leave town as he claimed. Investigators also found blood on the headboard and pillows in the master bedroom.

DNA analyzed by the District Attorney's Crime Lab revealed the blood matched the victim. The coroner determined the victim died from probable asphyxia. She also suffered multiple blunt force trauma and facial contusions to her mouth, the bridge of her nose, and her forehead.



Going back to our roots, CiminoCare, in addition to our long standing Assisted Living communities, is now providing In Home Care services, allowing seniors to age in place, and remain at home. These services include assistance in: Meal preparation, transportation, personal grooming, and medication management. For those interested in learning more about these services, please call 916-704-0152.

Please Call (916) 704-0152 www.ciminocare.com

Meal Preparation • Hygiene Assistance Transportation Errands • Light Housekeeping Medication Reminders • And More!





You can reach 175,000 readers for just \$68! (916)-773-1111



CHM

CHM

Special Coupons - Good Only at Roseville & Rancho Cordova Stores

CANNED CAT FOOD

5.5 Oz.

All Varieties

Cannot be used in conjuction with similar dollar off or percentage off coupons. Price Valid Only With Coupon. Good at Roseville and Rancho Cordova Stores Only. Limit 1 Case Per Family. Limit 1 Coupon Per Family. Effective 3/9/16 - 3/15/16

PREMIUM JERKY CUTS

100% Natural Dog Treats

12 oz.

All Varieties

Cannot be used in conjuction with similar dollar off or percentage off coupons. Price Valid Only With Coupon. Good at Roseville and Rancho Cordova Stores Only. Limit 1 Pkg With Coupon. Limit 1 Coupon Per Family. Effective 3/9/16 - 3/15/16

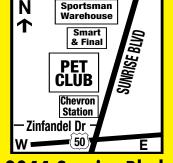
Look for Advertised Sale Items Everyweek at

www.petclubstores.com

PET CLUB is Excited to Offer: Blue Buffalo, California Natural, Chicken Soup, Earth Born, Evo, Innova, Diamond Naturals, Pinnacle, Taste of the Wild, & Royal Canin Pet Foods COUPON _

FOOD AND SUPPLIES

EVERYDAY LOW PRICESSuper Discount Prices* Hot Specials & Coupons (No Membership Fees)



2344 Sunrise Blvd. 318 N Sunrise Blvd. Rancho Cordova, CA 916-635-5008 916-781-8500

We Only Accept ATM, Cash, & Checks M-F 9-8, SAT 9-7, SUN 10-7 Effective 3/9/16 - 3/15/16



Roseville, CA

ANY 28 LBS OR MORE FOOD PLU #336 PREMIUM DRY DOG ANY 14 LBS OR MORE PREMIUM DRY CAT OFF FOOD PLU #337 Nutro, Science Diet, Eukanuba, Avoderm, IAMS, Nature's Recipe, Natural Balance, Wellness, Pro Plan. Limit 1 Bag. (Cannot be used in conjunction with similar dollar off, percentage off coupons, or advertised sale items) Limit: 1 Coupon Per Family CHM Effective 3/9/16 - 3/15/16

PAPER TOWELS

Regular Roll

With any Purchase of any Pet, Fish Food or Supply Limit 1 Pkg. PLU 326 Limit 1 Coupon per Family CHM Effective 3/9/16 - 3/15/16

AVODER

NATURAL DRY DOG FOOD 24-26 Lb Bag Limit 2 Bags Per Family

- Lamb Meal & Rice
- Chicken Meal & Rice . .
- •Lite
- Original
- •Large Breed Adult

Effective 3/9/16 - 3/15/16

9 LIVES CANNED CAT FOOD

5.5 Oz **All Varieties**

Limit 1 Case **Per Family**

Effective 3/9/16 - 3/15/16

DRY DOG FOOD

26 - 30 Lb Bag •Lamb Meal & Rice •Weight Control

Mini-Chunk • Lrg Breed Adult

Limit 2 Bags **Per Family**

Effective 3/9/16 - 3/15/16

FANCY FEAST GOURMET CANNED

CAT FOOD All Varieties 3 Oz

Limit 2 Cases Per Family

Effective 3/9/16 - 3/15/16

DIAMOND NATURALS DRY DOG FOOD

40 Lb Bag

Chicken • Lamb • Beef

•Senior 35 Lb •Light 30Lb 🕏 🦱

•Large Breed

Large Breed Lamb

•Ex-Athlete Effective 3/9/16 - 3/15/16

PURINA **CAT CHOW** DRY CAT FOOD

•Regular •Indoor 16 Lb Bag

Effective 3/9/16 - 3/15/16

Limit 2 Bags Per Family

WORLD'S BEST

CAT LITTER

IAMS DRY CAT FOOD

OriginalWeight Control Hairball •Indoor/Weight/Hairball

16 - 17 Lb Bag Limit 2 Bags

Effective 3/9/16 - 3/15/16

SCOOPAWAY CLUMPING CAT LITTER

20 lb Box Multi-Cat
 Unscented (Fresh Step Scoop, 20 Lb Box - \$7.49)

Limit 2 Boxes Per Family

Effective 3/9/16 - 3/15/16

FANCY FEAST

DRY CAT FOOD

(Puring One All Varieties 3 lb. \$5.99)

3 lb Bag Limit 2 Bags

WELLNESS

CANNED DOG FOOD

Natural 12.5 Oz Can, Limit 2 Cases Full Case

(Reg.Price - Reg. \$2.39 Stew \$2.49 Core \$2.49) MEOW MIX

DRY CAT FOOD Original Choice 16 lb Bag **Limit 2 Bags Per Family**

MEOW MIX

Dog 21-55 Lbs. (Red)

CAT FOOD Market Select 2.75 Oz Cup Limit 1 Case

Limit 2 Bags

14 Lbs

Original PRECIOUS CAT

CLUMPING CAT LITTER 18 Lb Bag

Limit 2 Bags Per Family

10 lb Bag Limit 2 Bags Per Family

CAT'S PRIDE

FRESH & LIGHT PREMIUM CLUMPING CAT LITTER SUPER 15 Lb Jug Limit 2 Jugs

JONNY CAT PREMIUM CAT LITTER

MODFL

Extra Strength

PURINA PRO-PLAN CANNED FOOD SALE 🔼 🕻 Cat Food

Limit 2 • Dog Food Dog Food Cases Grain Free \$1.29 13 Oz

NUTRO 15 lb Bag

NATURAL CHOICE DRY DOG FOOD Lamb & Rice (Adult & Small Bite)Senior)

(Small Breed Adult \$21.99) Limit 2 Bags Per Family

PEDIGREE

•Adult (Large Breed Adult 36 Lb \$21.99) 46 Lb Bag Limit 2 Bags Per Family

WILDERNESS DRY CAT FOOD, AS MARKED

Chicken •Salmon •Duck •Indoor

•Weight Control 100% Grain Free

OUR REGULAR LOW PRICES

ADVANTAGE FLEA CONTROL & TREATMENT

LOW PRICES

Dog 1-10 Lbs. (Green) Dog 55 + Lbs. (Blue) Dog 11-20 Lbs. (Teal) Cat 1-9 Lbs. (Orange)

Limit 2 Per Family. Cannot be combined with any other offer OUR REGULAR LOW **BARK BARS** FREE RANGE & HAPPY

Cat 9+ Lbs. (Purple)

MON DOG TREATS (Merrick Texas Hold'ems 12 oz \$11.99) All Varieties

STOKE'S SELECT **BELLE FLEUR Hummingbird & Wild Bird** Feeders All Varieties

SOFT DOG TOYS All Varieties

200

JW GRIPSOFT Grooming Products

• Brushes • Flea Combs

• Deshedding Tool **OUR SUPER LOW PRIC** Nail Clippers

11-12 Lb Bag Limit 2 Bags PENN-PLAX CASCADE POWER FILTER SALE

TANK SIZE

20 Gal. CASCADE 100. Revolutionary CASCADE 150 35 Gal. . . **Bio-Falls Quad** CASCADE 200 50 Gal. . . Filtration System 100 Gal.. CASCADE 300

TETRA BOXED 10 GALLON TANK

With Economy Kit Just add Heater For Tropical Fish

KORDON WATER CONDITIONERS

Limit 1 Per Family

PET CLUB SALE

SEA SALT

50 Gal. Salt Mix

INSTANT OCEAN

FANCY FEAST **ELEGANT MEDLEY CANNED CAT FOOD**

Selected Varieties - 3 Oz Limit 6 Cans with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 3/9/16 - 3/15/16

PLU 568

Amquel

DOG TREATS Chewy Texture Easy to Digest •Teenies 22 Ct •Petite 10 ct •Regular 6 ct •Large 4ct 6 oz Pkg. Limit 2 Pkgs with Coupon Limit One Coupon Per Family

Price Valid Only With Coupon. Effective 3/9/16 - 3/15/16

CHM

PLU 355

CAT LITTER DEODORIZER 20 Oz Box

Limit 2 Boxes with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 3/9/16 - 3/15/16

CHM **PLU 422**