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# Citrus Heights Messenger

*“Written by the people, for the people”*

Volume 3 Issue 11

Serving the City of Citrus Heights and Sacramento County

First Edition for June 2013

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## High School Alumni Game Raises over \$7,000 for Sports Programs

By Elise Spleiss

CITRUS HEIGHTS, CA - (MPG) On May 17, 2013 over five thousand fans, the highest attendance in the history of McArthur Field at New San Juan High School, cheered on their respective teams at the first ever full contact alumni game between the San Juan High Spartans and Mesa Verde High Mavericks.

The game ended in defeat for San Juan with a score of 23 to 0. Despite the loss, San Juan played a well-fought game according to Mesa Verde assistant coach Justin Llorente, “and many relationships were created on both teams”. A rematch is already being planned for next year when the two teams will again face off for the 2nd Annual Alumni Game.

The event raised over \$7,000 to be shared by the schools for their sports programs and to create an alumni program at Mesa Verde.

Of note was San Juan sibling teammates Jack Pfau, '82, the oldest player at 47 years, and his brothers Bob Pfau '85, and Chuck Pfau, '89. John Lymath the oldest player for Mesa Verde at age 52, class of '79, played against his brother Greg Lymath who graduated from San Juan in 1986. Players came from as far away as Utah, Texas and South Carolina the week before the game to practice and to play on the 17th.



San Juan Spartans and Mesa Verde Mavericks 2013 alumni teams get a pep talk at half time of their 1st Annual Alumni Game on May 17, 2013. Photo by Lifetouch Sports Photography

## The Family That Kicks Together, Sticks Together

Building Families, One Kick at a Time

By Elise Spleiss

CITRUS HEIGHTS, CA - (MPG) Residents of Citrus Heights and beyond will be glad to know there is a place where discipline, respect, good manners, and fair play are the rule, not the exception. No exception!

From the moment one enters the 'Family TaeKwonDo Plus' school at 7700 Sunrise Blvd. in Citrus Heights and observes the interaction between students, staff and parents, the feeling of mutual respect between all is unmistakable and refreshing. This is due to the fact that family is truly the basis of the business, working with families to reinforce values taught at home.

Located next to the California Family Fitness Center, which was formerly Tom Thumb Market, owners Dominic and KaTeena Cirincione have been working for nine years in this location to bring a comprehensive approach to exercise and character building to all students from three years old and up. One family 'kicking together' encompasses four generations, from the 70-year-old grandfather, down to the great grandchildren.

Dominic, a former U.S. Marine, has been involved in the martial arts, first as a student then as a

teacher and in competition, for 43 years. KaTeena, his wife has been studying and teaching marshal arts for over 19 years. They have a 13-year-old daughter, KaSea, a fourth degree Black Belt and Senior Leader at the school. The family came to Citrus Heights from Idaho in 2003 when they opened the school.

The 'Plus' in the name refers all the programs the Cirincione's have created to get and keep families involved, not just to learn the martial arts skills, but to acquire mental as well as physical skills needed to face and overcome challenges in life faced by students of all ages.

Tae Kwon Do is taught to all as a foundation to build on before tackling other marshal arts taught at the school.

The KinderKicks program for three to five year olds teaches basic intellectual, physical, emotional and social skills, which will lay the foundation for continuing to grow into confident and successful adults.

Older children learn how to function safely in an unsure world with honor and respect for themselves and others. Their classes teach discipline and respect, 'bully busting', and how to handle temptation related to drugs, alcohol, guns and gang involvement.

The likelihood of needing to use their skills in self-defense is lessened, as confidence gained through this process keeps them from becoming a target for bullying or other dangers. By the time a student has advanced to Leader status, which is by invitation, he or she has learned a whole spectrum of life skills many adults never learn in a lifetime.

Classes for adults, including those for seniors, help students of all skill levels work towards obtaining, maintaining, and even excelling at their physical and mental improvement goals. There is no age limit.

Classes include TaeKwonDo, Cardio Kick Boxing, Weapons training, and Tai Chi for seniors. Family classes are also offered.

Community outreach is a large part of the Cirincione's commitment to their community. They work closely with the Citrus Heights Police Activities League (PAL), Kops-N-Kids Summer Camp, a unique After School program at the school, Merryhill Preschool and a summer day camp at the center.

For information on classes visit [www.famtkdplus.com](http://www.famtkdplus.com) or call (916) 725-3200. Hours: 4 p.m. to 8p.m. Monday – Friday, and 10 a.m. to noon on Saturday. Visitors are welcome.



The 'family' of Family TaeKwondo Plus school in Citrus Heights. From left: KaTeena; 13-year-old daughter, KaSea and Dominic Cirincione. KaSea, is a fourth degree Black Belt and Senior Leader at the school with her parents. Photo courtesy TaeKwondo Plus



# Citrus Heights Soccer Club Looking For Players Ages 18 and Under

By Elise Spleiss

CITRUS HEIGHTS, CA - (MPG) Parents have many options to keep their children physically active and engaged during the school year. The Citrus Heights Soccer Club invites parents to check out their soccer program for the school year 2013. The club has been growing over the last 3 years and hopes to reach 400 players this season. Team sponsors are always welcome.

The Citrus Heights Soccer Club is part of the Capitol Valley Soccer League. Capital Valley Youth Soccer League (CVYSL) is an official California Youth Soccer Association (CYSA) affiliate serving the communities of Antelope, Carmichael, Citrus Heights, Fair Oaks, Foothill Farms and North Highlands in northern Sacramento County. The purpose of the league



"Soccer ball being given free to players registering on June 20."

shall be to develop, promote and administer the game of soccer

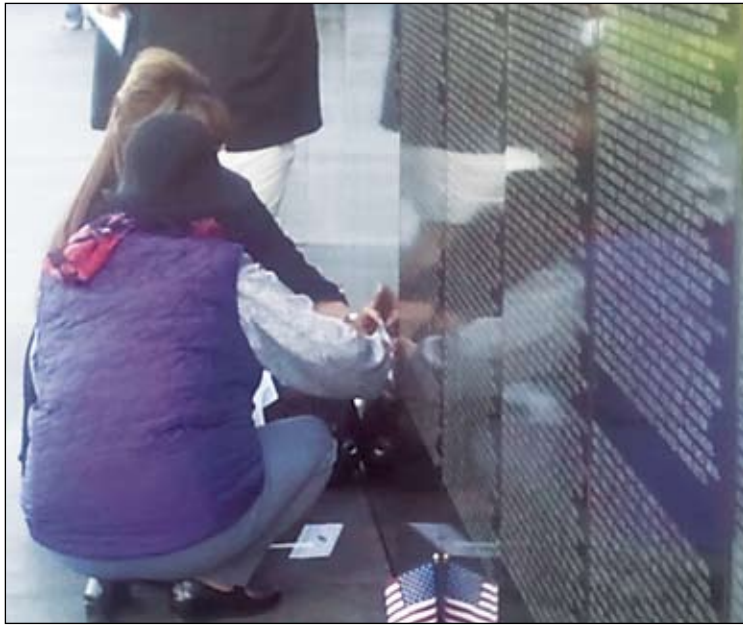
among boys and girls regardless of race, color, creed and/or ability. Teams are and formed according age.

Registration for fall 2013 will be held at the Round Table Pizza, 7867 Lichen Drive, Citrus Heights, on Thursday, June 20 at 6:30 to 8:30 p.m. and Saturday, July 29 from 9 a.m. to 11 a.m. Cost is \$65 for players under 6 years, and \$85 for players under 8 years through 18 years. Players registering June 20 will receive a free soccer ball. Practices begin in July.

A photocopy of player's birth certificate issued from the county of their birth, and a small - 1"x1" - photo of player is required.

For more information on registration, candy fundraiser, uniforms, practices and games visit the C.H. Soccer Club website at <http://chsoccer.org>, or call 916-722-Kick (5425).

## Vietnam Memorial Wall



FAIR OAKS, CA - (MPG) Two visitors to the traveling Dignity Vietnam Memorial Wall at Mt. Vernon Memorial Park, Fair Oaks make a tracing from the inscribed name of a loved who died or was lost in Vietnam. During May 23-27, more than 8 thousand people visited the eight-feet high, 240 feet long wall containing more than 58,000 names. The memorial is dedicated to all Vietnam veterans. The highly reflective stone mirrors viewers who see their own reflection in the wall, bringing together the viewer's past with their present as they see and touch the name(s) of their loved one(s). The wall is being retired to the National Infantry Museum and Soldier Center in Ft. Banning, Georgia.



### THANK A VETERAN TODAY



## CITRUS HEIGHTS SOCCER CLUB

A Nonprofit Organization

### 2013 Soccer Season Registration

Registration will be held at Round Table Pizza, 7867 Lichen Drive, Citrus Heights, CA 95621

Thursday, June 20th  
6:30 pm-8:30 pm

#### ITEMS NEEDED FOR REGISTRATION

1. Cost: U6-\$65 per player, U8 through U19-\$85. Cash, Credit, ATM (w/ Visa or MasterCard symbol), no Checks Every Child who registers for 2013 season by June 20th will receive a FREE Soccer Ball with Citrus Heights Logo on it!!!
2. Candy Fundraiser is mandatory for first child per family only!! \$60 per box of candy or buy-out for \$30 paid at time of Registration
3. Small picture of player (preferably 1"x 1").
4. Photocopy of Birth Certificate issued from the county of child's birth. Hospital birth certificate is not acceptable. A passport or military I.D. is acceptable in lieu of a Birth Certificate. (Note: If you have registered with Citrus Heights Soccer Club in 2012, a birth certificate is not necessary. Your information will be on file.)

Uniforms will be Pre-Ordered @ Registration Full Uniform (Jersey, Shorts, Socks) = \$25 (Returning players not required to purchase Uniform)

Practices begin July 2013. Games will be held on Saturdays beginning September 2013 (U8 and above).

Games for CVYSL U6 program will be held on Friday evenings, beginning August 2013. Any questions please visit our website at [www.chsoccer.org](http://www.chsoccer.org)

**\*\*We will be having a Cleat Drive this year, please bring any extra cleats to Registration to donate, no matter the size or condition!!**

*This is not a program of the San Juan Unified School District and SJUSD accepts no liability or responsibility for the program.*



**Publisher, Paul V. Scholl**

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## Citrus Heights Messenger

"Written by the people, for the people"

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# Memorial Day 2013 at Sylvan Cemetery Honors Fallen and Living Warriors

By Elise Spleiss

CITRUS HEIGHTS, CA - (MPG) Despite the threat of rain, over 150 members of the active and retired United States military, dignitaries from the City of Citrus Heights, family and friends of lost servicemen and servicewomen, and interested members of the community joined together to pay their respects to our fallen heroes of all wars and conflicts on May 27, 2013.

Included were those whose remains were never identified or perhaps even found in order to be officially recognized for their service. Also honored and thanked were military families who serve and sacrifice in their own way right along side their loved one(s) in service to their country.

Attendees entered the park's gazebo to the familiar sight and sounds of the all-veteran choir, Folsom Harmony Express which performed many of their familiar and moving patriotic songs, including their medley of military branch themes and entertaining period songs throughout the service.

Soon after, the traditional colorful procession of walkers led by a Citrus Heights Police motorcycle escort and the Citrus Heights Police Honor Guard, and followed by Boy Scout Troop #228, uniformed members of the military including the American Legion Post 637 and it's Auxiliary, and civilians in period dress along with members of the community, joined those gathered for the service.

Proudly representing the fighters in our earliest wars where fathers, sons and brothers died for their newfound rights and freedoms, were those in the uniforms of Sons of the American Revolution, Sons of Union Veterans of the



Russ Kaiser, president of the Sons of American Revolution speaks while American Legion member Jim Monteton, and members of the Folsom Harmony Express look on.

Civil War, and a walker representing the Spanish American War.

The event was organized by the American Legion and led by member Jim Monteton. He reminded listeners that this is more than just another three-day weekend and the official beginning of summer. It is more than family barbeques, mattress and car sales. Memorial Day is in fact, about remembering those who fought and died for us to have the freedom to hold those barbeques and car sales, and all the other freedoms we enjoy.

Monteton gave a brief history of Memorial Day and the Sylvan Cemetery and the many veterans buried there as early as the Civil War.

Dignitaries addressing the audience included Sacramento County District 4 Roberta MacGlashan, Citrus Height Mayor Steve Miller,

Vice Mayor Mel Turner, City Councilmembers Sue Frost, and Jeannie Bruin, and Citrus Heights Police Chief Christopher Boyd. They shared their family's involvement in past and present service to their country and what it means to them personally.

American Legion Post 637 Commander Paul Reyes reminded attendees "the path of the warrior is one of most difficult, making their commitment and resilience so important. They never sought war but never fled."

Roberta MacGlashan, District 4 County Supervisor said the Vietnam War was her generation's war. MacGlashan urged attendees to visit the traveling Dignity Memorial Vietnam Wall bearing the names of 58,195 known to have been those lost in that war. The Wall was on display at Mt. Vernon Memorial

Park through May 27. She emphasized the highly reflective stone used at both memorials,

meant to be a mirror of the viewers seeing themselves in the wall, bringing together the viewer's past with their present as they see and touch the name(s) of their loved one(s).

Russ Kaiser, president of Sons of the American Revolution also spoke. Former California Congressman and longtime participant of all veteran's memorial events at Sylvan Cemetery, Doug Ossi, was present. Ossi is now managing Gibson Park Ranch in Elverta.

A new feature this year, Monteton asked audience members to stand, say the name, branch of service, and the war their friend or loved one did not return from. Over 40 names with their stories were shared, including the story of 12 pilots who died in 1987 during the Cold War while attempting to land on the USS Nimitz following a reconnaissance mission to Libya.

The morning events ended with a moment of silence followed by the Honor Guard gun salute, and TAPS played by

bugler Ray Latimer. Chaplain Bogart closed with a prayer and a reading of the poignant poem, "Freedom is Not Free" by Kelly Strong.

As rain finally began to fall dozens of volunteer from the American Legion and Boy Scouts scrambled to take down the 170 flags decorating the Avenue of Flags. Families of fallen service people have donated these flags.

In an interview following the service Ron Clark, Sylvan Cemetery manager said that 30 Boy Scouts of troop #228 arrived at 6:00 a.m. that morning to help erect the 170 large flags along the Avenue of Flags. Prior to Memorial Day, members of the American Legion placed the 13,340 crosses and flags on veteran's graves. The park was also lined with all the military branch, POW/MIA and California state flags.

Veterans Day - November 11, will bring the Citrus Heights community back together to honor all our Veterans.



After scrambling to beat the rain following the May 27 Memorial Day Service at Sylvan Cemetery in Citrus Heights, members of Boy Scout Troop #228 and American Legion Post 637 help fold the 170 flags lining the Avenue of Flags. Here we see Haily Brooks folding flags with her mother Amy.



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## Coming up in June at Citrus Town Center.

### Crafty Wednesdays

June 12 and 26, 10am-11am

Looking for fun activities during summer break?  
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### Summer Fair & Free Train Rides

Friday, June 14, 10am-12noon

Ride the train, enjoy the magician and visit safety fair booths.



### Houses of the Holy (Tribute to Led Zeppelin)

Saturday, June 15, 6pm-8pm

Bring your camp chair, no alcohol please. Concert venue between Dress Barn and Marshalls.





# United Way Rolls Out Toilet paper Drive



"It's amazing the expenses nonprofits face that people don't think about," said Steve Heath, United Way president and CEO. "Nonprofits work magic with their budgets to make a positive difference in countless lives in our region. Donating toilet paper is a great way to join together and ensure more money goes toward vital programs that change people's lives." Photo courtesy United Way

SACRAMENTO REGION, CA (MPG) – United Way California Capital Region is asking the community to participate in its 5th annual LIVE UNITED Toilet Paper Drive on June 13 to help local nonprofits offset the cost for this staple item. Local nonprofits spend anywhere from a few hundred to thousands of dollars a year on toilet paper – money that could be invested in programs changing lives. Sacramento's Volunteers of America spends \$20,000 each year on toilet paper, which would pay for five months of meals for every man, woman and child in its family shelter.

"It's amazing the expenses nonprofits face that people don't think about," said Steve Heath, United Way president and CEO. "Nonprofits work magic with their budgets to make a positive

difference in countless lives in our region, but there's only so much they can do. Donating toilet paper is a great way to join together and ensure more money goes toward vital programs that change people's lives."

Last year's drive raised 177,451 rolls of toilet paper and this year's goal is 190,000 rolls in celebration of United Way's 90th anniversary. Sac-Val Janitorial Supply will donate one roll for every three rolls collected.

The drive will take place 7 a.m.-7 p.m. on June 13 at the Cal Expo main entrance, 1600 Exposition Boulevard in Sacramento. Residents also can donate toilet paper online at [www.yourlocalunitedway.org/tp-drive](http://www.yourlocalunitedway.org/tp-drive). For updates, visit [facebook.com/uwccr](http://facebook.com/uwccr) or follow @unitedwayccr and #tpdrive on Twitter.

Foodlink, a Sacramento nonprofit, will store the toilet paper and help distribute it the following week to many of United Way's 148 certified nonprofit partners in Amador, El Dorado, Placer, Sacramento and Yolo counties.

For 90 years, United Way California Capital Region has actively worked to address the community's most pressing issues, now focusing on innovative solutions related to high school graduation rates, household financial stability and obesity. United Way's team of nonprofits, businesses, donors and volunteers are working together to provide positive, measurable results on these issues through United Way projects. For more information, visit [www.yourlocalunitedway.org](http://www.yourlocalunitedway.org).

# 'Save the Old Sylvan School' Brainstorming Session



"Tables set up for card party in Citrus Heights Community Club House. Date unknown". Photo courtesy of Gary Brown

By Elise Spleiss

CITRUS HEIGHTS, CA - (MPG) The dust and 'ghosts' of school children returning from recess, slow moving Gold Rush convoys, and possible Pony Express riders have long disappeared, but the sense of time standing still is still palpable as one enters the Old Sylvan School / Community Center building near Sylvan Corners in Citrus Heights.

Just recently saved from the wrecking ball, the building is 'safe' for now, but not out of the danger unless the community comes together to take 'ownership' of this important piece of its legacy. The image of the school as it looked in 1903 is prominent on the City's emblem. The same photo is also the entire cover of Images of America - Citrus Heights, published by city father and historian, Jim Van Maren in 2011.

The school, constructed in 1862, is one of the oldest surviving grammar school buildings in the county, and has seen numerous improvements and other changes over the years. It has been designated a City of Citrus

Heights Historic Landmark, but is again in need of major renovations. Those who would like to see this piece of history preserved to be enjoyed by future generations are invited to attend an informational and brainstorming meeting on Saturday, June 8 at 10 a.m. at the building at 6921 Sylvan Road, directly across from the new Sylvan Community Center. Refreshments will be served.

Those of any age with a passion for preserving history, an ability to help with any aspect of the renovation, including ideas for raising funds to help with the myriad of upcoming expense are welcome. Help is also needed with grant writing, bookkeeping, and networking with the community to engage nonprofits and businesses for monetary and 'in-kind' donations. People to help with fundraisers will be crucial.

Long-time residents who remember the building in its heyday are invited to reminisce. Tell your friends and neighbors. Please bring photos; especially older ones you have of the building or events held there.

The property and building, which was purchased soon after

a 'For Sale', sign appeared at the site in April, is now being prepped for the long and expensive process of renovation and remodeling needed to bring it up to code and make it Americans with Disabilities Act (ADA) compliant.

Purchased by Jim Rounsavell, a World War II and Korean veteran, the restored center will be used by his non-profit, the Veterans Golf Park for Disabled Vets, to help veterans with Post Traumatic Stress Syndrome and Traumatic Brain Injury. Veterans will also be welcome from 9 a.m. to noon weekdays to gather for free coffee and refreshments and the company of other veterans. Eventually, the building will again be available for rent by the community for public and personal events.

Boy Scout Troop 212 from Holy Family Catholic Church has already been busy cleaning the interior and clearing out brush around the building. More youth are needed for future projects. If you cannot attend this meeting but want to be a part of this exciting process contact Jim Rounsavell at 916-726-7876 or [allveteransgolf.org](http://allveteransgolf.org)

# Exchange Club Expands to Citrus Heights Area

CITRUS HEIGHTS, CA – (MPG) Are you ready to make a difference? The National Exchange Club, a service organization composed of some 700 clubs and 21,000 members across the United States, is building a new club in Citrus Heights, California. Exchange Club members have the opportunity to develop personal and business leadership skills and network with other members while completing service projects that benefit the community. Local Exchangers currently have to drive to Marysville or Oroville and are interested in

having a local club.

Activities that new members can participate in include Americanism projects, helping to prevent child abuse, awarding scholarships to deserving youth and participating in crime prevention among the many other community service projects available. In addition to completing nationally supported projects, Exchange Clubs are encouraged to develop projects that meet the unique needs of their local communities. The primary purpose of the local club is to serve the local community.

Exchange, America's Service

Club, is a group of men and women working together to make our communities better places to live through programs of service in Americanism, Community Service, Youth Activities, and its national project, the Prevention of Child Abuse. Founded in 1911, the non profit organization is headquartered in Toledo, Ohio.

For more information on how to become involved in this progressive service organization see [www.nationalexchangeclub.org](http://www.nationalexchangeclub.org) or contact Dylan Swanson 916-726-4036 or [jbookhout@nationalexchangeclub.org](mailto:jbookhout@nationalexchangeclub.org).

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# Sacramento County DA Reports

## Recent cases of interest

**CASE: Alim Hussain (05/31/13)**  
**PROSECUTOR: Deputy District Attorney Alan Hengel, Insurance Fraud Unit**  
District Attorney Jan Scully announced today that 34-year-old Alim Hussain was sentenced to 120 days in county jail and placed on 5 years formal probation. Last month, Hussain was convicted by jury of felony grand theft auto.  
On June 9, 2010, the registered owner of a 2000 Toyota Land Cruiser left his vehicle at Hussain’s vehicle repair shop for transmission repairs. Soon after, the owner of the vehicle left the country and never paid for the repairs.  
On March 17, 2011, Hussain conducted a fraudulent lien sale of the vehicle by failing to first notify the legal owner of the Land Cruiser, Schools Financial Credit Union, about the lien sale. As a result, the credit union learned of the lien sale after it had been removed as the legal owner of the vehicle. Hussain then sold the Land Cruiser to an unsuspecting buyer. The case was investigated by the Department of Motor Vehicles.

**CASE: Rosemary Eusted (05/31/13)**  
**PROSECUTOR: Deputy District Attorney Quirina Orozco, Special Assault & Child Abuse Unit**  
District Attorney Jan Scully announced today that Rosemary Eusted was sentenced by the Honorable Michael Kenny to 72 years plus 120 years to life in prison. Last month, Eusted was convicted by jury of 17 counts of lewd and lascivious acts with force against a child under the age of 14.  
Eusted began continuously molesting two female family members in November of 1997 at her Rio Linda home. The victims were 6 and 7 years old at the time. They did not report the sexual abuse for several years out of fear of retaliation and further physical abuse.  
In May of 2005, Eusted was convicted of two counts of child molest in Placer County of different victims whose ages ranged from 5 to 10 years old. These victims testified in the Sacramento County case.  
One of the victims, who is now a mother of a little girl, stated, “Rosemary Eusted took away my innocence, my confidence, and my trust. I am sure she is satisfied that she left me with all of this confusion and terror. Little does she know that it is me who is satisfied knowing that there is one less dangerous person in this world who could hurt my daughter and the rest of our children.”

**CASE: Charles Gilbert Demar, III (05/29/13)**  
**PROSECUTOR: Deputy District Attorney Caryn Dubke, Major Narcotics Vendors Unit**  
District Attorney Jan Scully announced that Charles Gilbert Demar was sentenced by the Honorable Marjorie Koller to a total aggregate sentence of 75 years to life in prison plus 9 years determinate, consecutive under California’s Three Strikes Law. On May 1, Demar was convicted by jury of two counts of manufacturing methamphetamine, transporting methamphetamine and possessing methamphetamine for sale. The jury also found true the allegation that the crimes were committed for the benefit of or in association with the Sacramento Skinheads street gang and that Demar had four prior convictions.  
Demar was a known validated member of the Sacramento Skinhead criminal street gang. In March 2011, he was the subject of a surveillance by undercover Citrus Heights police officers. When Demar drove away in his truck, Citrus Heights police requested the assistance of Sacramento County Sheriff’s patrol units to make a traffic stop of Demar on Highway 50. Once the deputy activated his patrol car lights, Demar did not immediately yield and was then seen throwing an object out of the passenger window. This was captured by the patrol car’s in-car camera. The object was 1.4 ounces of methamphetamine, packaging and a scale.  
Subsequent searches of Demar’s apartment and garage revealed a large amount of Sacramento Skinhead related signs and photos of Demar with other known validated Sacramento Skinheads. Pseudoephedrine, chemicals and apparatus used in the manufacture of methamphetamine were also found, along with several containers of methamphetamine in liquid form. A search of Demar’s cell phone revealed a video he had made of himself and another person actively manufacturing methamphetamine in his apartment.  
In 1993, Demar was convicted of first degree residential burglary. In 2000, he was convicted of manufacturing methamphetamine in Nevada. In 2001, he was convicted of a gang-related assault involving two victims for the benefit of a gang.

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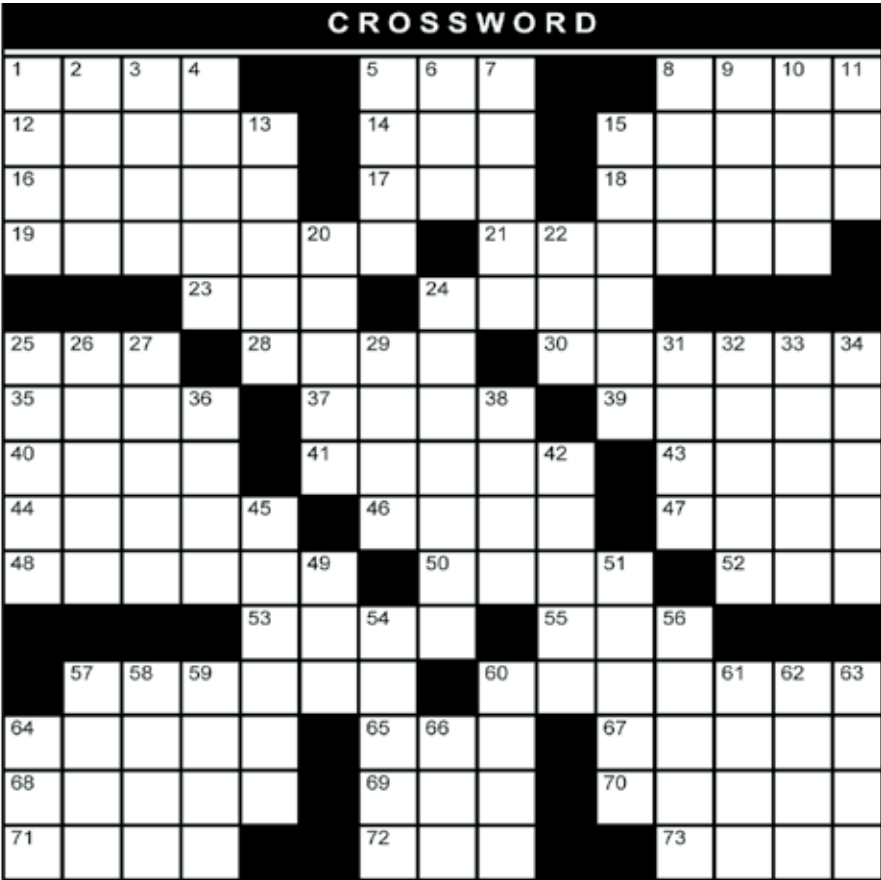
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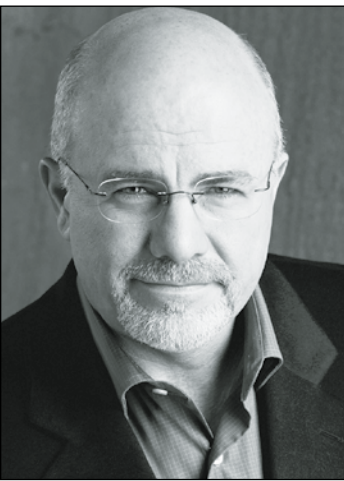
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CLUES

- ACROSS

  - 1. CCCP
  - 5. Slippery sort
  - 8. New Mexico art community
  - 12. Find new tenant
  - 14. Turkish military leader
  - 15. Oscar-winner Jessica
  - 16. Kunta Kinte of "Roots", e.g.
  - 17. \*Peyton or Eli to Archie
  - 18. Eight performers
  - 19. "Married... with Children" dad
  - 21. "All in the Family" dad
  - 23. For every
  - 24. \_\_\_\_ or swim
  - 25. "Modern Family" dad
  - 28. \*Aaron Spelling's daughter
  - 30. Oxygen holder
  - 35. 3rd and 5th in Manhattan, e.g.
  - 37. Court of law opener
  - 39. "\_\_\_\_ Circus"
  - 40. Give a traffic ticket
  - 41. Walkway
- 43. eBay offers
  - 44. Twig of willow tree
  - 46. Ticket leftover
  - 47. Nose-in-the-air type
  - 48. Home to Sarajevo
  - 52. Give it a go
  - 53. Civil rights concern
  - 55. Put two and two together
  - 57. \*Kiefer's dad
  - 60. \*Pa to Laura Ingalls
  - 64. Pertaining to the ear
  - 65. Actress \_\_\_\_ Thompson
  - 67. Dolphin home
  - 68. Work the dough
  - 69. Aggravate
  - 70. Become established
  - 71. Immeasurably long period
  - 72. Busy flyer
- DOWN

  - 1. Sky bear
  - 2. Auction off
  - 3. Block of granite, e.g.
  - 4. Increase rpms
- 5. "Piece of cake!"
  - 6. I, to Claudius
  - 7. Hawaiian veranda
  - 8. It measures rpms
  - 9. Not in favor of
  - 10. Curved molding
  - 11. Workout segment
  - 13. Proclaimed true without proof
  - 15. Make so one can't get out
  - 20. Be limp
  - 22. DNA transmitter
  - 24. Tropical naps
  - 25. \*Father of the twelve tribes of Israel
  - 26. Dispatch boat
  - 27. Abominable snowmen
  - 29. Swedish shag rugs
  - 31. Barbecued anatomy
  - 32. Time on the job
  - 33. Eagerness
  - 34. \*He played Cliff Huxtable on TV
  - 36. "As \_\_\_\_ on TV"
  - 38. \*Greek father to all gods
  - 42. African sorcery
- For Solution See Page 7**



*Dave Ramsey is America's most trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 5,000,000 listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

Too Late for Life Insurance?

Dear Dave,  
Is it ever too late to get life insurance?  
- Tiffany

Dear David,  
The only time it's really too late to get life insurance is after you're dead! But seriously, if you're older than 70 it becomes pretty difficult to get affordable coverage, because insurance companies figure you've pretty much got one foot in the grave already at that point.

You can get term life insurance pretty easily up until about age 70, and there are a few policies available past that point, depending on your health situation. But you really shouldn't need life insurance when you're that age and older. Hopefully, you've invested, saved, and set aside enough money to pay burial expenses and for a spouse—if you have one—to live on after you're gone.

- Dave

Is it in the Will?

Dear Dave,  
My father is terminally ill, and my two brothers and I recently had a talk with dad about his estate. He wants everything,

Dave Says

except his house, left to us. He would like it to go to his long-time girlfriend, but it's not written that way in the will. Should we have the will changed to reflect this desire?  
- Dan

Dear Dan,  
I'm really sorry about your dad. I know this isn't easy for you guys, but I'm glad you're all working together to make things right. Yes, the will needs to be changed to reflect his wishes where the house is concerned. If he is still of sound mind and able to make that decision independently, the will should describe exactly what he wants to happen with every piece of his estate.

There is an alternative though. It's fine if he simply wants to give her the house. But he could also leave her a life estate that says she gets the use of the home as long as she's alive. Then, upon her death, it would revert to you. Essentially, the house would be left to you, but she would have use of it during her life.

This is a more traditional approach in these kinds of situations, but it's your dad's will and his estate. He can do whatever he wants. But remember, if he deeds the house to you and you give it

to her, you'll have a gift-tax situation on your hands. You don't want to get into that mess!

- Dave

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

\*National average savings based on data from customers who reported savings by switching to Esurance between 12/1/11 and 4/30/12. Excludes customers who switched to Esurance from Allstate.

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.

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For Solution See Page 7.

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**Sudoku Puzzle on Page 6**

6	9	5	3	4	7	8	2	1
2	7	4	8	1	9	5	3	6
8	1	3	5	2	6	9	4	7
9	4	7	2	3	5	1	6	8
3	6	2	1	9	8	7	5	4
5	8	1	6	7	4	2	9	3
7	3	6	9	5	1	4	8	2
4	5	8	7	6	2	3	1	9
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By Ronnie McBrayer

Beware of the multitasker. He or she isn't being honest., for anyone who claims the ability to talk on the phone, surf the web, cook dinner, send a text message, balance the checkbook, and fly a crop duster all at the same time is terribly misguided. He or she might even be suffering from madness.

Neuroscientist and MIT professor Earl Miller says, "People can't multitask very well, and when people say they can, they're deluding themselves." What we humans can do, according to Miller, is shift our focus from one thing to the next with astonishing speed.

So when we quickly switch from task to task, we think we are simultaneously paying careful and skillful attention to everything around us, but this is a trick of the brain. We are actually hopscotching rapidly between activities.

As a test, try to write an in-depth email and have a detailed conversation on the phone at the same time. Or try to study for an algebra test while playing an Xbox game. It's almost impossible to mix any of these together. The tasks will compete one against the other until the conflicting impulses produce a sort of numb paralysis within the struggling brain.

Some researchers have even suggested that if one attempted

# Multitasking Madness

to work while stoned, he or she would be more efficient than when attempting to focus on too many things at once. And while I wouldn't suggest keeping a dime bag in your office cubicle, the science makes a compelling case for being a "monotasker" rather than a multitasker.

The stupefying effect of multitasking may have been first observed in felines, not humans. Many years ago it was observed that cats could not focus on more than one target at a time. But scientists did not make this breakthrough. Lion tamers did.

Thankfully, the lion taming business has fallen on hard times in recent years. After all, such magnificent creatures were never meant to be caged. But some of us still remember the sensational lion tamers of the great circuses. Men like Clyde Beatty and Gunther Gebel-Williams would strut into the steel cage with little more than a costume, a cracking whip in one hand, and a chair in the other.

Of course, these big cat masters knew that a dining chair wouldn't keep the lions from devouring them (nor would the whip). What they knew was that the chair would confuse the lion. The four points of the chair's legs, bobbing about as they were, tangled the lion's mind just enough so that the animal could not act on his carnivorous intentions.

Lion tamers realized that the big cats could be kept in a catatonic state (no pun intended) by splitting their attention. By focusing on the multiple moving pieces, the lion could never

focus solely on the tamer. This multitasking fragmentation kept the lion from being what it really was born to be. It kept the animal, caged.

What an apropos parallel for those of us living in a world gone mad with multifarious activity – so appropriate it barely deserves comment. With our jobs, families, careers, hobbies, sports programs, deadlines, doctor appointments, ringing and dinging reminders, news reports, buzzing cellphones, and screaming calendars it's a wonder any of us remain functional.

Our energy is so entirely defused and our attention so thoroughly diverted, that we are essentially incapacitated. With our heads turned down, gazing long and deep into our smart screens, we are at risk of being smashed out of our minds by all the static and interference.

We would do well to hear the words of Jesus for ourselves as he gently but categorically rebuked a dear friend by saying, "You are so worried and distracted by many things, when only a few things are needed."

We aren't super-sized computers built and equipped with central processing units. We are human beings, born to laugh and to love; born to take life slowly and deeply as it comes to us; and we are born to be uncaged, set free from the madness of multitasking.

*Ronnie McBrayer is a syndicated columnist, speaker, and author of multiple books. You can read more and receive regular e-columns in your inbox at [www.ronniemcbrayer.net](http://www.ronniemcbrayer.net).*

# The Many Excuses of a Man in Midlife Crisis!

By Rev. James L. Snyder, D. Litt

Sometimes it is best to err on the side of caution. This, however, has not always been my modus operandi down through the years. In fact, I am not very good when it comes to practicing anything, just ask the Gracious Mistress of the Parsonage.

As of late, though, I have been practicing caution like I was going to Carnegie Hall. I am not very good at it yet, but my goal is to come to the point of perfection in the area of caution as it touches my person, particularly my health and well-being. This may be because I have reached that age when most men go through a midlife crisis.

You can always tell when a man is going through his midlife crisis. He usually wants to prove he is as good at 60-something as he was when he was 20-something. Carelessly throwing caution to the wind, he attempts to do something beyond the energy of his existing body. One sure way to tell if a man is having a midlife crisis is to notice his recent injuries.

Personally, when I was 20 I was not good at anything, which has enabled me to skip my midlife crisis. I am glad to be 60 (okay, maybe I am a tad over 60) because now when I get tired I can say I am tired and sit down. At 60-something I have absolutely nothing to prove. I am no better or worse than I was when I was 20. It is, as my wife notes, the ageless wonder of incompetency.

The difficulty with growing older is that the old memory juices do not flow as swiftly as they once did. Of course, some of us never had a real gusher in that department anyway. The more memories I have, the less I am able to recall them in the innocence of their reality. Like the fisherman who tells the size of

the one that got away. Memory seems to add or subtract according to the benefit of the person conjuring up the memory.

A big problem a man in midlife crisis has is that he does not remember how good he actually was when he was 20, unless of course, his wife knew him at that time. If he could, he would not have to try to replicate it when he is 60. This is one of the unique advantages of maturing. Forgetting always leads to exaggerating. Exaggerating at 60-something leads to injuries. The only purpose of this is to impress people who really are not being impressed.

As we grow older things begin to change, and some things change for the better. When I was 20, I could not admit to anybody that I was tired. I would have been the laughing stock in my community if I would admit any such phenomena. You know what they say about the unlimited energy that young people have. Now that I am in my 60s, I can blame my advancing years on just about anything.

"I love to do that, but at my age I don't have the energy." This has covered a multitude of sins, for which I am so grateful. Of course, it does have one drawback, when someone in their 80s invites me to go for a walk, what in the world can you say to that?

This next one has to be one of my favorites. "I would love to do that but I have to get home for my afternoon nap." The person will look at me, notice my maturing features and understand that I desperately do need a nap, or something resembling beauty sleep.

I found one the other week that has proved quite beneficial. I was invited to a function during the evening, which turned out to be a rather boring affair. Once the meal was over people were

milling around engaged in small talk. Nothing bores me quicker than small talk. Not knowing what to do, I pondered the situation for sometime. Then, like lightning from the heavens, I was struck with a brilliant idea. I went up to my host and said, "I'm sorry, but it is getting near my bedtime and I have strict orders from my doctor to go to bed early. You'll have to excuse me."

It worked like a charm. Everybody understood that a person of my age needs to go to bed early. I do not know who thought this up, probably Benjamin Franklin, but whoever it was, I owe them a steak dinner at the restaurant of their choice. It has now become part of my get-out-of-boring-situations arsenal.

I was thinking about this the other day another good excuse popped into my head. Somebody invited me to come and play softball. At the time, they caught me off guard and I was trying to wiggle out of such an invitation. Then it dawned on me. "I am sorry, I would like to but my health insurance does not cover that kind of activity."

Whether my health insurance would cover that, I have no idea, but neither does anybody else, only my doctor knows for sure.

While I was pondering this, I was reminded of a word from the Proverbs. "Whoso boasteth himself of a false gift is like clouds and wind without rain" (Proverbs 25:14 KJV).

Whoever boasts to others about their physical prowess is only fooling himself.

*Rev. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at 1-866-552-2543 or e-mail [jamesnsnyder2@att.net](mailto:jamesnsnyder2@att.net). His web site is [www.jamesnsnyderministries.com](http://www.jamesnsnyderministries.com).*



By Karen Anderson

Can you see it? I mean, can you really see what is there before you?! One beautiful evening at the Monterey shoreline, my soul-sister, Debra-Diane and I were just watching the sunset. We saw one of the most beautiful sunsets with the varying clouds and color. As we watched

# Potential: Hang Onto God's Hand

we both saw something changing in the clouds. She started clicking away with her camera as the sunset changed. It was an open hand with another coming together as if to pray...it was the "Hands of God!" We stood there in awe realizing what a gift this was.

You see what looked like some beautiful clouds and a beautiful scene as the sun set slowly behind it; but there was so much more. God's gift to us was that we have so much potential that we need to grab onto His hand and let Him lead us. You may not see that potential at first. Yet as you let your life develop, things you did not see at first become

very clear.

Reach out dear ones, take hold of the hand of God and walk into a life full of the possibilities God has for you. Don't shrink back, because His loving hands will guide you. Every time I see this picture it reminds me that I will never let go of God's hand again.

*Karen Anderson is an accomplished speaker, author, and chaplain. Women's Retreat planned for March 2014 at [www.renewingyourspiritretreat.com](http://www.renewingyourspiritretreat.com). Receive a copy of her latest book, "Nikki's Tail-Waggin' Lessons." Leave a message or questions for Karen through her website [www.doablesteps.com/contact](http://www.doablesteps.com/contact).*



By Marlys Norris, Christian Author

Whether it is a special ticket for an opera, a play, or football required to attend, it is gladly purchased. Whatever the price, it is paid! However when it comes to accepting the "free-gift" God provides -- man/woman hesitates and questions. Why? They are not familiar with the promises of God provided in His Holy Word, the Bible. And a commercial holiday has been made out of a sacred event God has provided through the death of His Beloved Son..

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Someday every knee shall bow and acknowledge that "Jesus is Lord." May your eyes open today and your name be written in the Lamb's Book of Life. When you make Jesus Lord of your life - You become Jesus gift to the Heavenly Father. Imagine that - you receive God's gift and then you become Jesus gift to the Father!

*"Let this mind (thought) be in you, which was also in Christ Jesus; Who, being in the form of God, thought it not robbery to be equal with God; But made himself of no reputation and took upon him the form of servant and was made in the likeness of men; and being found in fashion as a man, he humbled himself,*

*and became obedient unto death, even the death of the cross. Wherefore God (the Father) also hath highly exalted him, and given him a name which is above every name; That at the name of Jesus every knee shall bow, of things in heaven, and things in earth, and things under the earth; and that every tongue should confess that Jesus Christ is Lord to the glory of God the Father."* (Philippians 2:8-11)

Read John 17 and recognize Jesus, the Holy Spirit and the Father are ONE. They existed forever before the foundation of the earth. *"For it is written, As I live, said the Lord,- one day - every knee shall bow to me, and every tongue shall confess - I AM - God. So then every one of us shall give an account of himself to God"* (Romans 14:11-12) And the proof of God's diety runs through the book of John. He says: "I AM the bread of life (John 6:35) "I AM the light of the world. (8:12) "Before Abraham was born, I AM." (8:58) "I AM the good shepherd" (10:11) "I AM the Resurrection and the life" (11:25) "I AM the way and the truth and the life" (11:25) "I AM the true vine (15:1)

*Marlys Johnsen Norris Award Winning Author Book: Recipes for a Happier Marriage Contact: [Marlysjn@gmail.com](mailto:Marlysjn@gmail.com)*

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By Pastor Ray Dare

God always answers prayer, but sometimes there's a delay in receiving the answer. God hears our prayer immediately. There's no problem with it taking time for your prayer to get to God. It is there instantly. But sometimes He delays the giving of the answer for a period of time and that is one of the hardest things we have to learn.

As a parent, the hardest concept for my kids to learn was the difference between "no" and "not yet". That was hard for them to understand. When they were younger, they'd say "Daddy can I have a cookie?" I'd say, "No, not right now." They might go into a fit as if they think I'm never going to give them a cookie. Why? Because immature people don't understand the difference between "No." and "Not yet." A mark of maturity in the Christian life is this: How long can you wait? That's a mark of maturity in life. Babies always have to have it right away, but a mature person can wait.

I talked to a person once who

# God is Working Behind the Scenes

said, "I tried prayer. I prayed for two weeks and nothing happened so I've given up on prayer. I've lost my faith in prayer." No, you haven't lost your faith. You've lost your patience. You spell faith — PATIENCE. Faith is patience.

Why does God delay our answers to prayer? Usually it's because He needs to prepare us first. He needs to get us ready. He wants to bless us and in order to give that blessing to us, He has to prepare us for it. My 15 year old son comes to me and says, "Dad can I drive the car?" I say, "Not at this time, but someday. When you grow up and you're mature and you've learned how to drive, then you'll get the request answered, but not yet, because you need to grow up." God often waits for us to grow up.

You think, "But if God sees everything I'm going through and if God really cares about me, why doesn't He work things out for me?" That's a legitimate question. The answer is, He usually wants to change you first. He wants to change your attitude. After you've learned the right attitude, then God's free to go to work on the problem. God is more interested in making you mature than He is about making life easy. So He starts by saying, "You get your life changed and then I'll help you work on the problem." Instead

of going out and saying, "Lord, change this situation!" you start by saying, "Lord, change me." "Lord, change me in this marriage and not my spouse." "Lord change me in this job problem." Once you're in line, then God can go ahead and answer.

The fact of the matter is this: God is never late. His timing is perfect. We may think He's late but He's never late. God's delays are not God's denials. "Not yet" does not mean "No". What do you do when the answer is delayed? You keep on praying until you get the answer, you get assurance of the answer or until God reveals to you that it's not His will.

What you need to remember is God loves you more than you'll ever know and He knows what's best for you. He knows when you're ready for the answer. He knows when you can handle it. Trust in His timing and know that God's delays are not God's denials. God is working behind the scenes to bring things together and God is working in you.

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**HAPPY FATHER'S DAY**

It's time to honor that dad, but what to do for him on this special day? We have all kinds of ideas coming at us for mom from flowers and candy to brunch! Can it be that easy for dad? Probably the brunch part would be, but the flowers and the candy? Probably not! So, off to the internet I went in search of some fun things for dad this year. I didn't want to tell you not to shop for another tie, but if he doesn't need tie number 100, maybe one of the following ideas might be something he would really enjoy. So here goes.

- 1) You may not be into it, but how about a trip to the bowling alley or batting cage or even go cart racing? Remember, this is his day, not your comfort zone.
- 2) A personalized t-shirt might be to his liking with a favorite saying of his, or a pic of his favorite team or sport.
- 3) Maybe you can score tickets to a game, and go with him. You can take it for one day, even if

**POPPOFF!**  
with Mary Jane Popp

you don't get all the rules.

4) Even dads like breakfast in bed. It doesn't have to be elaborate like crepes. How about cereal or toast or bacon and eggs with some hot coffee? It doesn't have to be gourmet. It's the thought that counts.

5) Don't forget a Father's Day cake! Personalize it with his name. If he's on a diet, do cupcakes. These days you can find sugar-free too, if need be. And how about an ice cream cake? Well, perhaps that's one I like too.

6) This day might be a good time to help dad get a few things done he's been trying to avoid. Volunteer to wash/detail/vacuum the car. He deserves to drive a good lookin' car. Hey, here's a thought. Fill it up out of your own pocket. How many times have you driven it and not put in any fuel?

7) How about a day off? Let him sleep in and watch all HIS favorite programs instead of hogging the technology.

8) A gift basket might make him happy. Just chock it full of stuff he enjoys, not girly stuff like bubble bath and croissants. Body wash for guys is fun and good coffees. You know what he likes best!

9) How about a card promising to do his chores for a month? Don't panic. It could do you good. From mowing the grass

to cleaning out the garage, you know what he does everyday and never complains. Well. Maybe he complains a little. Make it a coupon book. In it, you can put coupons that are redeemable for a home cooked meal or watering the lawn, or any other chores.

10) If you live a long way away, a simple phone call...not rushed... but Heartfelt can do the trick. Show him you care about what's going on in HIS life. He sure cared about you for a long time, and didn't ask for anything but love in return!

11) How about just spending the day with dad? I know, you might miss your favorite activity, but I know it will mean so much to him to know you are giving up something just for him. Besides, as we get our own lives on track, there is so little time to spend with him.

And if you are getting him a card, don't count on someone else's words to share your sentiments. And no, you don't have to be a poet. A simple "I love you dad" can go a long way. Just keep in mind, he won't always be there. Time goes so fast, and then he is gone. You don't want to say "I wish." Make it so today! And **HAPPY FATHER'S DAY !!!**

Join Mary Jane for the **KAHI Noon News Monday-Friday** and then again for **POPOFF 10 PM - Midnight.**

## Union Gospel Mission Sacramento



For more than 50 years, Union Gospel Mission has been serving Sacramento's homeless with shelter, meals, clothing, a rehabilitation program and a life-changing Gospel message. Founded in 1962 by concerned Christians for men in need, the Mission now serves women and children, too, and is an amazing testament to the good that comes with committed volunteers, inspired leadership and the community's support.

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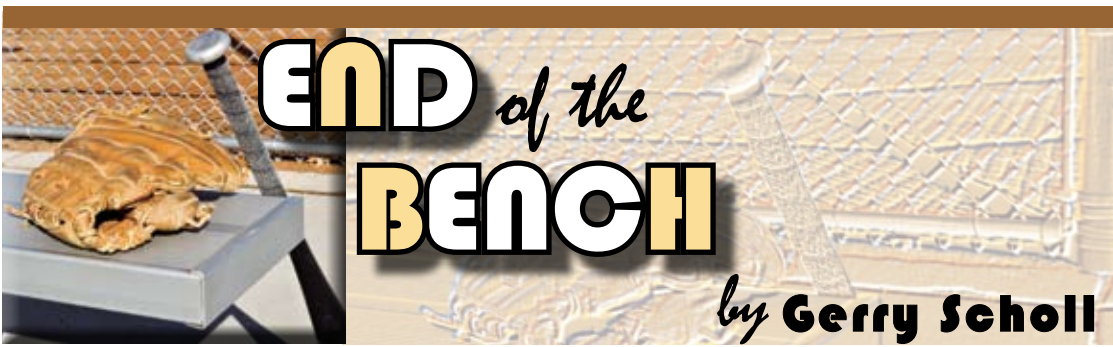
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## An Angel In the Outfield

Each year when the Memorial Day weekend comes around and we honor our fallen heroes across the nation, in this space, of course, we like to relate the idea to the world of sports. The subject was an easy choice this time around.

Sandwiched between Mother's Day and Memorial Day, Mother was caught in the final rundown and was lost to the great outfield beyond.

Throughout her long career as matriarch of an unusually large clan, Mother had no choice but to tolerate and be involved in the sports world on a wide variety of motherly levels.

From covering for Dad on bowling night, to cleaning fish, to making sure sign-ups were done on time, to washing or mending uniforms, to patching up cuts and scrapes and so on, Mother was there to take care of those behind-the-scenes little details.

Her number-one regret (she didn't let on if there were others) with regard to all of the many sports a number of her children were involved in throughout the years probably was that she could not attend as many of the games as she would have liked. Due to the sheer numbers — she, ironically, would have had her own twelve little apostles, but one, sadly, didn't make the cut — it was impossible to be on hand very often. We're sure she did the best she could.

Basketball was her favorite. She was able to sit in the stands with a baby on her lap and a toddler or two at her side, while the oldest kids watched the other younger ones at home and Dad



Mom, Hero, Angel

coached the boys in the middle in the grammar-school league at a gym near our home.

Attending baseball games was an entirely different matter. In our little town games often were played in rather cool and breezy conditions — very Candlestick Park-like. If you weren't actually playing in the games, it could be a rather tough go. Mother would almost rather be home doing laundry, hanging our shirts in the dirty breeze.

But it was a baseball game that she did make it to that produced her favorite memory of her number-five son playing ball.

The bases were loaded and her 10-year-old Little Leaguer was on the mound under a new kind of pressure. It was an era when most northern California young players emulated the likes of Juan Marichal with the long elaborate windups into the delivery of each pitch.

The young White Sox right-hander went into his pitching motion — rocking back, hands together, raising both arms above and slightly behind his head. As

he brought his hands and arms forward he clipped the top of his cap and knocked the bill of the cap down over his eyes. Blinded, he stopped and a balk was called. A run scored and the other runners moved up a base.

All the while there were snickers and chuckles throughout the peanut gallery, and laughter from the opposing dugout. The coach went out to the mound for a few words to try to squelch the embarrassment. That didn't work.

There was just one way to deal with it all. Nine straight faster-than-ever fastballs right down the middle struck out the side and number-five had come into his own right before Mother's very eyes, walking off the field to a hearty round of applause. At least, that's the way we liked to remember it.

There are, of course, so many thoughts, emotions and memories that come to mind when the leader of the band plays her final notes.

For a little personalized therapy, this temporary-zombie chilled quietly on the couch in front of the television watching some baseball and that old shared memory came to mind.

Perhaps it was no coincidence that on this fateful day to remember, with those thoughts and memories swirling, it was a Giant Angel (Angel Pagan of the Giants and his game-winning, walk-off, inside-the-park home run) that was the hero of the moment.

Mother was a hero of many a moment. It's a good thing to have an angel in your outfield.

## Obituary: Margaret G. (Archer) Scholl

It is with great sadness that the Scholl family announces the passing of their mother, Margaret G. (Archer) Scholl on May 25, 2013. Margaret was born June 16, 1923 in Vallejo, CA to James Archer and Margaret E. Hanns (a descendant of the Hanns pioneer family). She was baptized at St. Vincent's Catholic Church. She graduated from St. Vincent High School (Class of 1941) and was joined to the love of her life, Francis (Frank) N. Scholl of Fairfield on January 12, 1943, in the Sacrament of Holy Matrimony.

Margaret and Frank lived in Fairfield since 1949 where they raised their children: Nick (Marilyn) of Winters, Tom (Patti) of Suisun, Dave (Pat) of Dixon, Dennis (Karen) of Somerset, TX, Gerry (Sally) of Woodland, Regina (Mike) Adams of Lake Mills, Iowa, Lorna (Curt) Schroeder of Phuket, Thailand, Mary Williams of Los Angeles, Paul (Gwen) of Sacramento, Maggie (Tom) Graney of Rosemount, MN, and Don (Becky) of Manteca.

During her lifetime, Margaret



Margaret G. (Archer) Scholl

was an active member of Holy Spirit Catholic Church in Fairfield and the Legion of Mary. Her devotion to her faith was seen not only through her prayers but through her actions. Margaret dedicated over forty years to the Legion of Mary, holding every office of the Fairfield chapter. She initiated and organized Eucharistic Adoration at Holy Spirit Church. Her works extended to visitations of many ill and elderly parishioners, and the offering of the Holy Sacrament

to many people in her role as Eucharistic Minister. Margaret was truly a loving servant of God. Her message to everyone in her final days was, "Love never dies".

Margaret was preceded in death by her husband Frank, brother James Archer, and sister Lorraine Gaser. Her legacy of love lives on through her 11 children, 36 grandchildren and 47 great-grandchildren — in whom she took tremendous pride and who brought her great happiness throughout her life.

## Find Your Treasure Rummage Sale

ROSEVILLE, CA – (MPG) Find your treasure or sell it at the St. Rose of Lima's 2nd Annual "Rummage Sale." It is sponsored by the St. Rose A.C.T.S. community and occurs on Saturday, June 8th, 2013, 9:00am to 2:00pm and Sunday June 9th 8:30am to 3:00pm. The Rummage Sale will be in the Gym at St. Rose of Lima Church, 615 Vine Avenue, Roseville. All are invited! Buy, sell or

just browse. Food and Drink will be available. This is an opportunity to clean out those closets, cabinets and garages, and turn those still useful items into cash.

To rent a space and table to sell your own items, contact Debbie Magallanes at 916-672-ACTS (672-2287) and reserve a space (\$25). The sponsoring A.C.T.S. community (Adoration, Community, Theology, and Service) will

have its own table space to sell useful donated items; if you would prefer to just donate your items, please call Lucy Magonigal at 916-783-5971 or Lynne Brys at 916-784-2649. Please no large electronics or large appliances. Proceeds from the event will help fund future St. Rose A.C.T.S. retreats. A.C.T.S. retreats are open to people of all Faiths. [www.actroseville.org](http://www.actroseville.org)

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# Wealthy by Design

A new book reveals one entrepreneur’s unique road to financial security -- and shares how anyone can create their own path to prosperity by living according to their needs and goals.

The most powerful word in wealth building is choice. Yet many people limit their financial futures based on conventional wisdom. Instead, they could be taking control of their money and leveraging it to create the ideal future, not somebody else’s version of security.

In *Wealthy by Design: A 5-Step Plan for Financial Security*, financial expert Kimberly Foss, CFP®, CPWA®, offers the insight and tools investors need to confidently design a plan for making wise choices and sustainably growing their money. By guiding them through the five fundamental principles of investing – goal setting, planning, commitment, assessment, and flexibility – she helps investors map a course with integrity.

Drawing upon her three decades of investment experience, she offers powerful and enlightening stories. Through them, investors learn how to leverage personality, situation, and belief, and apply proven, wealth-building strategies to fulfill their needs and dreams.

Kimberly is the founder of the 24-year-old investment firm, Empyrion Wealth Management Inc., with over \$200 million in assets under management. She is frequently interviewed by top media outlets and has appeared on *Today*, *Good Morning America*, *CNBC*, and *Fox News*, and has been quoted in *The Wall Street Journal*, *MSN Money*, *Forbes*, *Investor’s Business Daily*, and *US News & World Report*.

Kimberly grew up as the youngest of six in a low-income household. Further, being a single mother of four for over a



**"Solid investment advice. Kimberly Foss puts the hay down on the ground where the goats can get it; this is wisdom anyone can follow, learn from, and from it, draw financial freedom."**

-- Ben Stein, Economist, writer, actor, commentator, & author of *How to Ruin Your Financial Life*

decade, she fully understands the importance of seizing control of one’s own financial fate. Today, Kimberly brings special expertise and real passion to her work with women in transition, including: widows and divorcees; small business owners interested in developing or selling their company; pre-retirees and retirees; “tweeners” (45 – 60 year olds; boomers too young to retire, too old to begin a new career); and Generation X and Y who have wealth but are in search of solid financial wisdom and guidance.

Perhaps money is in her DNA. Her great-great grandfather was the first Wells Fargo agent in the greater Sacramento Valley. He was responsible for transporting gold for the bank and, as the story stands even to this day, he would leave a sack of

gold as a “payoff” for the notorious Richard Barter (AKA “Rattlesnake Dick”) to save the Wells Fargo stage from being robbed time and time again.

- Her book shows readers how:
- To discover and set financial goals that transform ideals into a reality.
  - To build a tangible plan for accumulating and protecting wealth – and to secure a future for themselves, their loved ones, and the causes they believe in.
  - One implements a five-step plan to financial independence, employing the management strategies of the elite 1% to fulfill needs of the 99%.
  - To truly achieve financial security and define financial prosperity.
  - Kimberly did not let the financial status she was born into determine her position in life.
  - She not only survived, but thrived, during the Great Recession, managing to navigate safely through the uncertain, anxiety-filled days shortly following the October 2008 stock market crash.
  - To choose a financial advisor using a 16-question test and to make sure you choose a “client- centric advisor” over a commission-based broker.
  - One can’t time the market or play it like a casino.
  - Her 2008 bailout of a big bank yielded a windfall in the millions for her clients.
  - To avoid what she coins as hopium, and instead live life by design and not by chance.
  - Investors can avoid the greed/fear cycle of investing that plagues too many people.
- Kimberly shows you how to



**Book Excerpt: “Only commitment to my goals and my plan saw me through the obstacles I faced on my path to finding my true career niche. The road to investment success can be just as challenging. The market might take a tumble, interest rates may rise, inflation may return, and tax laws may change. Any number of things may happen – many that can’t be foreseen – that will at times make you question the plan you’ve put in place. But commitment to your course is the only way to achieve success over these obstacles and attain true sustaining wealth in your life. You can’t allow temporary discouragements or difficulties to deter you from continuing on the path that you’ve charted.”**

build a wealth strategy around your lifestyle goals while assessing the economic landscape. She

also shares compelling stories, interwoven with professional advice and proven strategies

for achieving wealth. She distills her best practices so that Generation X and Y investors, women in transition, “tweeners” – 45 - 60 year olds, and pre/post-retirees can take five real steps to secure a financially viable future. She inspires readers to pursue their personal goals when crafting a customized investment portfolio.

She believes that hope is important, but “hopium” is not a viable investment strategy, especially when looking to weather financial storms like the Great Recession. Her book weaves a personal story with heart-felt insights and professional truisms, combining to lend an authentic and genuine voice to those seeking guidance in determining their financial fate.

“During my career, I have learned one central fact about life: It’s not really about money,” says Kimberly. “Instead, it’s about people first, then profits. Family, schooling, and career history have as much to do with financial security as savings and income do. Because I realize that my own personal history played a large part in making my financial career what it is today, I have my clients examine their own lives as their first step toward achieving financial success.”

Finally, readers learn to build wealth, invest wisely, and create a level of financial freedom – not through “timing the market, lucky breaks or random events,” but instead by becoming *Wealthy by Design*.

She resides in the Sacramento area. For more information, please consult [www.KimberlyFoss.com](http://www.KimberlyFoss.com) and [www.EmpyrionWealth.com](http://www.EmpyrionWealth.com)



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