



Jungle Jim Sez'
"Here it is Spring Again..."

Page 3

PLUS: *Sacramento
County DA Reports:
Recent Cases of Interest*

Page 9

Citrus Heights Messenger

"Written by the people, for the people"

Volume 3 Issue 5

Serving the City of Citrus Heights and Sacramento County

First Edition for March 2013

David Graulich:
**The Case of the
Bad Brakes**



Page 4

Pastor Ray Dare:
**The Meaning
of Easter**



Page 9

For Love or Money
**A Fast-paced,
Classic Farce at
Arden Playhouse**



Page 11



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Rotary Club Raises Thousands



Rotarians of Citrus Heights served hundreds to raise thousands at the Annual Crab Feed Fundraiser at the Community Center.. Photo by Diana Miller Photography.

By Elise Spleiss

CITRUS HEIGHTS, CA – (MPG) Bring together over 700 Rotarians, family and friends, the City, local businesses and other community organizations, add a serious crab feed, over 160 silent auction items, a myriad of raffle prizes, and a spirited live auction, mix in a superb Power Point of everything Rotarian, and of course dancing, and you have created an evening of culinary and fundraising magic!

The annual Citrus Heights Rotary fundraiser Crab Feed had all these ingredients and more! Held at the Citrus Heights Community Center on February 16, 2013, festivities kicked off with the Casa Roble High School Jr. ROTC Color Guard presenting the Colors, followed by the Pledge of Allegiance, National Anthem, and Invocation. City Council members, all Rotarians filled various rolls during the evening, helping to make the experience a memorable one for participants.

Long-time Rotarian James G. "Jim" Van Maren, who passed away November 16, 2012 at the age of 84, was honored with an audiovisual memorial. Van Maren was a fourth generation

Citrus Heights resident and city historian. To help preserve Citrus Heights history he wrote and published its history for Arcadia Publishing's Images of America series in 2011. The James Van Maren Scholarship Fund has been created in his honor.

Rotary International is a global network of volunteers. Founded in 1905, it is the world's first service club, and 'encourages professional men and women to use their vocational skills toward humanitarian services'. It is known throughout the world as one of the largest service organizations, with members consistently giving back through invaluable monetary returns and services to their communities on a hard-to-match scale.

One of the main premises on the domestic side of Rotary is 'Keeping it local and Working together.' This event brought together the best of all those involved, with collaboration between Rotary members, the City, event sponsors, Citrus Heights businesses, and others who care about growing their city and all the components that make it what it is today. Citrus Heights Rotary will be celebrating its 50-year anniversary in 2014. Bidding was fast and furious

for over a dozen live auction items including exotic get-aways, sports prizes, wine country items, a Coast Guard Tour, and a favorite, a day at a Citrus Heights Police Department SWAT training. Auctioneer Dave Sobon kept things moving with energetic assistance from Vice Mayor Mel Turner; he kept that red flag moving!

Whatever portion of the evening's goal of \$50 thousand is raised will go right back into the many Rotary projects and ongoing programs such as improving the lives of children and their families, mentoring at risk youth, and helping those of all ages with health related issues.

An event like this counts on many volunteers! The young adults seen helping throughout the evening were from two programs also close to the hearts of Rotary members. Students from the Mesa Verde High School Business Academy helped in the kitchen and served the food, including the 2,500 pounds of cracked crab! The Academy is a three-year program designed to give students exposure to the world of small business management, and works with local businesses to provide real-world experience

and mentoring for participants.

Students with the CHPD Explorer Program worked tirelessly from check-in to closing at many diverse assignments. Explorers are local students ages 14-20, who get an inside view of many aspects of police work while helping officers at community events throughout the year.

Additional volunteers included members of the Interact Clubs of Mesa Verde High School and New San Juan High School.

The education of children here and throughout the world is a special passion of Rotary. Ongoing educational programs include the creation of permanent chalk maps of the United States on school playgrounds throughout the city, and the presentation of high quality reference dictionaries to every third grader in Citrus Heights. This is a tradition both students and members look forward to each year. A one-day independent living skills training day, youth leadership summer camp, and an international youth exchange all continue to demonstrate Rotary members' dedication to the success of our youth.

Continued on Page 3

Snow Survey Shows Continuing Dry Conditions

SACRAMENTO Region, CA – (MPG) Snow surveyors have confirmed that water content in the mountain snowpack is well below normal for this date. The snowpack hasn't actually lost much water content since the season's first survey on January 2, when it was 134 percent of normal for that date, but it hasn't continued to build as winter has deepened because of the continuing warm weather that set in after the storms of late November and early December. In other words, the snowpack has not kept pace with the calendar.

As a result, the snowpack water content is only 66 percent of average for this time of year, and only 57 percent of the average April 1 reading, when the snowpack normally is at its peak before beginning to melt into the state's streams, reservoirs and aquifers. The snowpack – often called California's "frozen reservoir" – normally provides about a third of the water for California's farms and communities.

With no precipitation in the forecast, the Northern California region whose storms fill key reservoirs that supply water to farms and millions of Californians is headed toward the driest January-February on record (since 1920).

This is the normally rain-rich, mountainous area from Shasta Lake in the north to the American River basin in the south, where a scant 2.2 inches of rain has fallen since December, 13 percent of average.

The next driest January-February was in 1991, with 4 inches of precipitation. Forecasters note there could be a weather turnaround in March, but it is unlikely late-season storms will make up the water supply deficit.

"Near-record dry weather combined with pumping restrictions to protect Delta smelt are making this a gloomy water supply year," said Department of Water Resources Director Mark Cowin.

"This scenario is exactly why we need an alternative water conveyance system as proposed in the Bay Delta Conservation Plan to both protect fish species and give California a reliable water supply."

Source: DWR

County Fair Becomes Self-Supporting

SACRAMENTO REGION, CA- (MPG) When Pamela Fyock became chief executive officer of the Sacramento's County Fair last year, she said her goal for the 2012 event was to make the event self-supporting.

Not only did the 2012 Fair become self-supporting after losing State funding in 2011, but attendance shot up by 40 percent, surpassing all previous records in its 77-year history. Eighty eight thousand people attended the 2012 Memorial Day Weekend Fair.

According to Fyock, the annual County Fair is drawing increased attention across the region as progress is being made to make

the event more relevant to today's urban children and families.

"In 1939, when the Sacramento County Fair first opened, FDR had just been reelected to his second term, the average California family income was about \$1255 a year and McClellan Air Force Base had just opened. It was absolutely critical that we rethink how we could integrate fresh, relevant educational exhibits about the region's agricultural history into the fair's attractions," said Fyock.

According to Fyock, one example of the progress being made in this arena is the County Fair's "Farm Garden in a Wheelbarrow" program.

"There's no better time and no better place to educate children about the 'Farm to Fork' agricultural movement than in the formative years in grades Pre-K through 6," she said.

This project gives students in Sacramento County public, private and home school classrooms a cost-free opportunity to compete for prizes by planting, maintaining, and harvesting their own garden.

There's not even a need for a plot of land to enter this year's competition.

Continued on Page 2



Memorial Day magnet event for region's students, [parents and visitors]. Photo provided by Sacramento County Fair.

County Fair Becomes Self-Supporting



Yes, Deere! Kids will have a great time at the fair. Photo provided by Sacramento County Fair

Continued from Page 1

Students and teachers can get all the supplies they need, including soil, a wheelbarrow, seeds and even class curriculum materials to grow a winning exhibit from Sacramento County Fair office. This is another record, 180 teachers have signed up to grow a Farm Garden this year.

“Up from 73 teachers when Fyock took over the Fair.” We work to get new teachers involved each year. The County Fair’s Wheelbarrow program is designed to focus teacher, student and parent attention on the fundamental role that healthy food choices make in children’s lives.

“This is a program that helps children translate the buzzphrase ‘Farm to Fork’ into a real, hands-on learning experience. It’s a fun-filled educational project that enables urban young people to appreciate the benefits of healthy, locally grown food. No where is this more important than in Sacramento County, the Farm to Fork Capital of America,” says Fyock.

Using the materials provided

and children. It offers visitors a patriotic way to acknowledge the region’s agricultural heritage and an educational alternative to more costly, crowded weekend events. We’re hoping businesses recognize Fair sponsorship opportunities an excellent chance to demonstrate their commitment to education,” she said.

Restaurants, food service supply companies, organic farming, sustainable agricultural and gardening enthusiasts are encouraged to contact the Sacramento County Fair at (916) 263-2975 or e-mail pamealfyock@sacfair.com to learn more about sponsorship opportunities. This year’s Sacramento County Fair will be held May 23-27 at Cal Expo.

Over 88,000 guests will enjoy the Sacramento County Fair May 23-27, 2013 on the grounds of Cal Expo. Close to 10,000 school children enjoy free educational school tours. Over 5,000 local residents compete for awards in the livestock and competitive exhibit programs. Kids under 12 enjoy free admission every day at the Fair. This year’s theme is Let’s Eat, Have Fun & Celebrate the Red, White, & blue. Admission is only \$5.00 for adults, and children under 12 are always free at the Sacramento County Fair. Tickets will be available on-line at sacfair.com starting March 15. Pamela Fyock CEO Sacramento County Fair May 23-27, 2013 Look For a New Memorial Day Celebration Let’s Eat, Have Fun & Celebrate the Red, White & Blue PO Box 15028 Sacramento, CA 95851 pamelafyock@sacfair.com 916-263-2975 Office 602-743-9990 Cell 916-263-2973 Fax www.SacFair.com Become our Friend on Facebook

Governor Brown Releases 2012 Judicial Appointment Data

SACRAMENTO, CA – MPG Governor Edmund G. Brown Jr. today released applicant and appointee data for the administration’s judicial appointments.

Since Governor Brown took office, there have been a total of 1,168 applicants for judicial appointments and 90 appointments. Women accounted for about one-third of the applicant pool and more than 34% of Governor Brown’s judicial appointees. Approximately 34% of the applicant pool identified themselves as American Indian or Alaska Native; Asian; Black or African-American; Hispanic; Native Hawaiian or Other Pacific Islander; or Other/Unknown and 37% of Governor Brown’s appointees were from these groups in his first two years in office.

Like 2011, Governor Brown’s 2012 judicial appointees included a number of notable firsts:



Governor Jerry Brown

- Halim Dhanidina, the first American-Muslim judge ever appointed in California
- Jim Humes, the first openly gay justice to serve on the California Court of Appeal
- Miguel Marquez, the first Latino justice to serve on the Sixth District Court of Appeal

- Rosendo Peña, the first Latino justice to serve on the Fifth District Court of Appeal
- Chris Doehle, the first female judge to serve on the Del Norte County Superior Court
- Kimberly Colwell, the first openly lesbian judge to be appointed to the Alameda County Superior Court
- Mark Andrew Talamantes, the first Latino judge to serve on the Marin County Superior Court

This is also the first time in the state’s history that a Latino/a is serving on all six Courts of Appeal in California.

Under SB 56 and SB 182, the Governor is required to disclose aggregate statewide demographic data provided by all judicial appointees by March 1.

Source: The Office of Governor Edmund G. Brown

CITRUS HEIGHTS City Ride

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The Sacramento Regional Transit District (RT), in partnership with the City of Citrus Heights, now offers a new shuttle service for travel in Citrus Heights called "City Ride."

City Ride offers curb-to-curb service to and from any destination within the boundaries of the city of Citrus Heights and Mercy San Juan Medical Center on Coyle Avenue in Carmichael. In the near future, RT plans to offer service to Kaiser Medical Offices on Riverside Avenue in Roseville.

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Rotary Club Raises Thousands



Mayor Steve Miller “caught” serving others. Photo by Diana Miller Photography.

Rotary has also gained the trust of others community organizations around the world. One can travel anywhere in the world, hear or mention ‘Rotary’, and an immediate bond is created. Despite all other differences, they know they share the same value of Service Above Self.

Ray Riehle, past president and Crab Feed chair, noted that the fifty men and women who worked very hard for months to make this evening happen, made his job the easiest one of the night. That work ethic is what makes Rotary appealing to prospective members. Rotarians are men and women who work hard and who put service to the community ahead of themselves.

Giving back to the community is foremost in Rotary’s mission both at home and throughout the world. Identify a need, and then join together to raise the funds, do the work or pass the funds on to partners who can do the work. Whether improving a neighborhood school or participating in an educational or health project across the globe, the heart of the Rotary volunteer is the same, to make the world a better place, a little piece at a time.

You can relive this event again or visit for the first time with over 300 photos taken by local photographer Diana Miller, at her website at ‘dianamiller.com’. Click on “View your Session”, then on “click HERE to view your event”. Look for crab feed photo.

Learn more about Citrus Heights Rotary at ‘chrotary.org’ Visit the CHPD PAL program at: <http://citrusheightspal.com> Visit the CHPD Explorer program at <http://cops.citrusheights.net>

Click on “Cadet Program” under “Inside CHPD.”

Continued from Page 1

The many Rotary members throughout the city, with eyes and ears to learn of needs as they arise, plus funds made available from events such as this, make it possible to also fill one-time needs as they are found in the community. Houses are repaired and painted, yards are cleaned and landscaped. Cars are repaired and vehicles may even be donated to a person in need when possible. Something as simple as a donated Wal-Mart gift card can allow a police officer to help out

a family at their discretion during an emergency.

Rotary’s long relationship with the Citrus Heights Police Department also includes work with the Police Activities League (PAL), which provides services to youth in the community through sports and recreational activities and mentoring. Working with matching funds from Rotary International, Rotary and PAL members recently descended upon the Sports Authority store to purchase over \$3,000 of athletic equipment for PAL’s sports and recreation programs.



Carol with her Dad James Rogers



Here it is Spring again and a new gardening season is starting. The days are getting longer and the weather is warmer. Well maybe. Early Spring can be cold, depending.

For a lot of people gardening can be a chore like cleaning the bathroom or washing the walls. For real gardeners, nature lovers, or people that live in the real world, gardening is a joy, an artistic endeavor and a way to connect to the living world.

I am a long time teacher of the way gardening can be fun. I have spent the last fifty years teaching people in nurseries, giving seminars and doing garden design for people. This column is dedicated to showing you how to have success gardening and learn to enjoy it.

Sacramento is blessed with one of the best gardening climates in the country. Yes, I know about Hawaii, Florida and San Diego but I also know about Nevada, North Dakota and New York. We are blessed!

Going outside now you should

see things starting to grow and bloom. If you are lucky there are some bulbs starting to break through the ground in your garden, maybe even blooming. Some of the camellias are starting to open. A few of the deciduous trees and shrubs are starting to stir. If your garden doesn’t have anything happening now it should. It’s too late to plant early spring bulbs now, but you have a calendar right? Mark down next October and get yourself down to the nursery and look for bulbs.

I am not a big fan of the traditional large daffodils and tulips because they tend have a life span of just a few years and then they dwindle. I prefer to plant some of the small flowered species Tulips, small flowered Narcissus (Daffodils) and a host of other naturalizing bulbs. These will last years and always surprise you when they come up!

Moving on to what you can do now. For me the least enjoyable task is weed control. The trick to

long term weed control is preventing weeds from seeding. If you are open to chemical weed control, kill the existing weeds, if not hoe them down and clean up. Immediately, put a two inch mulch of Mini or Micro Bark over the ground. No – two inch mulch is not a misprint. This will dramatically reduce the seedling weed invasion, and keeping the rest of the weeds OUT will be much easier. Remember, DO NOT allow weeds to seed.

This one project will simplify the rest of the gardening year. In my garden I mulch ALL the planting areas and renew every three to four years.

Next time I will be talking about how to make your garden interesting year round.

Happy gardening,
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A Case in Point
The Case of the Bad Brakes

By David Graulich, Esq.

President Harry Truman kept a sign on his desk that said, “The Buck Stops Here.” Truman believed that certain responsibilities were the exclusive domain of the President and could not be delegated.

California has a similar legal concept, although the phrase is less colorful than “the buck stops here.” Lawyers and judges call this concept “a nondelegable duty.” Here’s an example of how it works. I’m using fictitious names, but the story is based on an actual case called *Maloney v. Rath*:

Lucy brought her car to Fred’s Repair Shop to have the brakes overhauled. Lucy picked up the car, paid Fred for the work and drove around town without any problem.

About three months later, Ethel was driving to Raley’s for her weekly grocery shopping. She stopped in a left-hand turn lane on Sunrise Avenue to wait for the traffic signal to change. Lucy, en route to a yoga class, pulled into the left-hand turn lane behind Ethel. When Lucy stepped on her brake pedal, the brakes failed, and Lucy’s car collided with the rear of Ethel’s car. Ethel suffered neck and spine injuries and sued Lucy for damages.

After the accident, the brakes on Lucy’s car were examined by her insurance company. It was determined that the failure was caused by a hole in the hydraulic hose, which caused the hose to rub against the right front wheel. After three months of friction, the hose ruptured, without

warning, and the brakes failed. That’s when Lucy could not stop her car and hit Ethel. The rubbing against the wheel resulted from the faulty installation of the hose at Fred’s when the brakes were overhauled.

Lucy’s attorney asked the judge to dismiss the case against her. Lucy neither knew, nor had reason to know, that her brakes were defective until the moment of the accident. The brakes had given no warning of their imminent failure. The hole in the hose would have been apparent only to a mechanic, not to the average person. Lucy was abiding by all traffic laws when she collided with Ethel and had a good faith belief that her car was fine. Why should Lucy, rather than Fred, be liable to Ethel?

Here’s where the nondelegable duty entered the case. The court’s decision was that Ethel definitely could sue Lucy for liability. The vehicle owner is liable for injuries caused by defective brakes – even if a service garage supposedly repaired the brakes but did a negligent job. California’s Vehicle Code imposes on the vehicle owner the duty to maintain the brakes in good working order, and that duty is nondelegable.

The law’s reasoning is based on a concern for public safety. If the work in question involves a grave risk of bodily harm or death, liability is assigned to the person who selects the contractor. The vehicle owner can select a reputable repair shop that provides a customer with indemnity (i.e., the repair shop

will reimburse the customer for loss or damages resulting from the repair shop’s negligence.) Although Lucy may be liable to Ethel, Fred may be liable to Lucy.

There are other nondelegable duties in everyday life. A property owner has a nondelegable duty to keep his or her property reasonably free from hazards. An apartment building landlord has a nondelegable duty to keep the lobby, elevators and staircases safe. A trucking company is liable for the negligence of an independent contractor drivers if he or she causes a traffic accident. Surgeons have a nondelegable duty to remove sponges and clamps from the patient’s body when finishing an operation. The bottom line is that an improperly maintained car poses a grave risk of serious bodily injury or death. California courts say that the responsibility for minimizing that risk rests with the person who owns and operates the vehicle. To paraphrase Harry Truman: if your car has bad brakes, and those brakes cause an accident that hurts somebody, the buck stops with you.

David Graulich, Esq. is an attorney with the Law Office of Jeffrey D. Fulton in Sacramento. David can be contacted at (916) 993-4900 or dgraulich@jfulton-law.com. He is available to speak to community groups at no charge. This column is not intended as an offer of legal advice. Contact a qualified attorney to obtain advice with respect to any particular issue or problem.

**Citrus Heights Bookkeeper Sentenced
Nine Months in Prison for \$1.7 Million Fraud and Tax Evasion**

CITRUS HEIGHTS, CA-(MPG)United States District Judge Garland E. Burrell Jr. sentenced Kathe Rascher, 53, of Citrus Heights, to 57 months in prison for one count of mail fraud and one count of tax evasion, United States Attorney Benjamin B. Wagner announced. She was ordered to pay \$1.5 million in restitution.

This case was the product of an investigation by the Internal Revenue Service-Criminal Investigation. Assistant United

States Attorney S. Robert Tice-Raskin prosecuted the case.

According to court documents, Rascher, a bookkeeper for River Valley Insurance Associates Inc., embezzled more than \$1.7 million from her employer. Rascher wrote checks to herself and her family members from the River Valley bank account. In order to make it look like the checks were issued for legitimate expenses, she changed the name of the payees on the unauthorized checks in the accounting records, altered

carbon copies of the checks, and created fictitious invoices. She also reviewed the monthly bank statements and cancelled checks sent to River Valley and deliberately removed and destroyed any returned unauthorized checks that had been issued to her and her family. Rascher further failed to disclose the embezzled income in May 2006 when she filed her federal tax returns for tax years 2004 and 2005.

Citrus Heights Police Department

Hit and Run Pursuit During DUI Checkpoint

CITRUS HEIGHTS, CA (MPG)On February 22nd 2013, Citrus Heights Police officers conducted a DUI/Drivers License Checkpoint in the area of Greenback Lane and Birdcage Drive. The checkpoint was funded by a grant from the California Office of Traffic Safety, through the National Highway Traffic Safety Administration.

During the checkpoint operation, officers assigned to roving patrol spotted a reckless driver in the area of Sayonara Drive and San Simeon Drive. Officers attempted to make an enforcement stop of the driver, later identified as Michael Ballard (25 years old). Ballard refused to stop and led officers on a chase towards the checkpoint. During the chase, Ballard drove the wrong way on Greenback Lane,



Michael Ballard (24 years old)

struck the center divider, and destroyed city property including a curb and fencing.

As the chase approached the checkpoint an order was given for all personnel to abandon the checkpoint immediately. Ballard turned southbound on a side street just prior to reaching the

checkpoint. Ballard’s vehicle became disabled and he eventually abandoned the vehicle and fled on foot. A perimeter was set up and Ballard was apprehended minutes later. Ballard demonstrated objective signs and symptoms of intoxication. He was taken into custody for several violations including driving under the influence.

DUI checkpoints are a proven enforcement tool effective in reducing the number of persons killed and injured in alcohol involved crashes. Research shows that crashes involving alcohol drop by an average of 20 percent when well publicized checkpoints are conducted often enough. Officers administered several field sobriety tests during tonight’s checkpoint operation. There were two DUI arrests made.

**Members of the Citrus Heights History & Arts Commission
to Evaluate Starting Community Theatre**

CITRUS HEIGHTS, CA (MPG) The Citrus Heights History & Arts Commission has formed a Subcommittee to study the feasibility of the

establishment of a Community Theatre within Citrus Heights. Interested persons should plan on attending an informational meeting at 7PM, Mon, March 25, in

the Trellis Room, which is in the complex of City buildings near the City Council Chambers. For more information, contact Bob Pitvorec, (916) 813-4599

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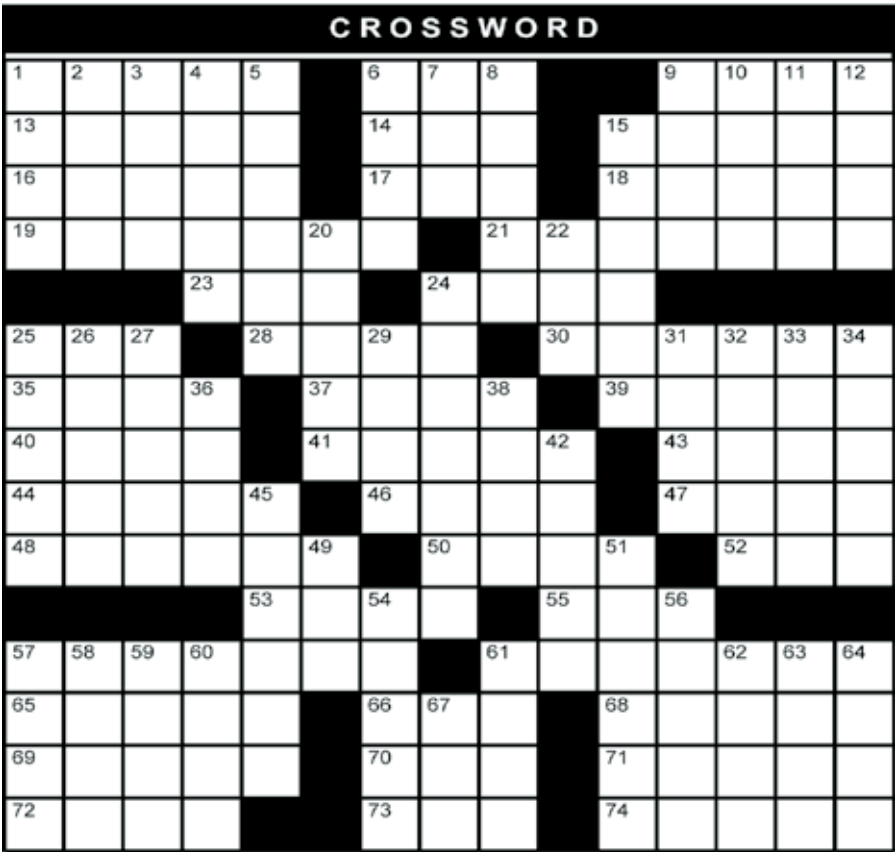
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If you're serious about boating the fish of a lifetime here's some things to remember. Catching big fish demands a level of concentration, experimentation and focus that's difficult to achieve when you're spinning tales with a buddy, so fish alone. Get your face out of your depthfinder or tackle box long enough to notice shifting winds, current, water conditions and diving birds after baitfish. Soon you'll start noticing patterns in the way big fish feed. Remember that big fish don't feed often. When they do though, they want a mouthful, so use big fresh caught live baits and big artificial baits. Do your homework by researching topo maps and looking for new untapped waters to try and keep those best places to yourself.
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CLUES

- ACROSS

 - 1. Squirrel away
 - 6. Young newt
 - 9. They put the bitter in beer
 - 13. Jousting pole
 - 14. Tap choice
 - 15. Bone-chilling
 - 16. Cast member
 - 17. Greater than the whole?
 - 18. Dismal
 - 19. *Cotton gin inventor
 - 21. Do this for a waltz, e.g.
 - 23. *___ Isaac Newton
 - 24. Shirts on their backs, e.g.
 - 25. Farmer's ___
 - 28. Turkish honorific
 - 30. Lots
 - 35. Brother of Jacob
 - 37. Uh-oh
 - 39. Poet's "below"
 - 40. Slash mark
 - 41. Fine-tune
 - 43. A fit of shivering
 - 44. Sarong
 - 46. Therefore
47. Connecting point

48. Acquiesce

50. *___ Tupper, inventor of Tupperware

52. Actor's domain

53. "Null and ___"

55. Payment for an eye

57. *Corn Flakes inventor

61. *Motorcycle inventor

65. Eskimo boat

66. a.k.a sodium hydroxide

68. Pleasant Island

69. Electron tube

70. Goon

71. Barry Bonds formerly was one

72. Large pots

73. Choose instead

74. Wintry mix
- DOWN

 - 1. Deli side
 - 2. Dash gauge
 - 3. Opposed to
 - 4. *Alexander Graham Bell
- and John Boyd Dunlop

5. Possible consequence of heavy lifting

6. No problem

7. Common winter bug

8. Time in Italian

9. German title

10. Cream-filled treat

11. "La Vie en rose" singer

12. Owned by the lord

15. *He saw the light

20. Cereal killer

22. Often preceded by a time period

24. Gradually diminished

25. *Namesake of electric car maker

26. Singular form of "asci"

27. Indian cuisine staple, pl.

29. *Sewing machine inventor

31. *___ Kamen, inventor of the Segway

32. Chief port of Nigeria

33. Short composition for solo instrument

34. ___ music

36. Instinctive motive

38. It's a long story

42. Land of "Gangnam Style"

45. Conjure up

49. Clothe

51. Pinocchio's fabrications

54. Inuit shelter

56. Modern letter

57. Spiral-homed African antelope

58. Arabic for commander

59. He gets bigger share?

60. Boys

61. Adroit

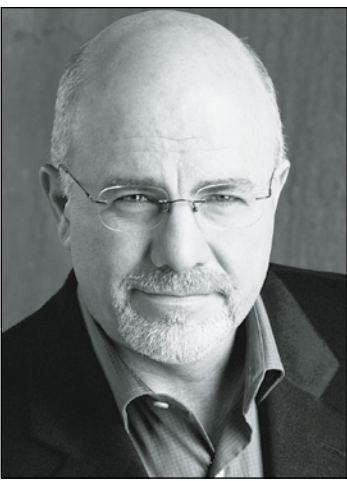
62. Molokai party

63. Sea eagles

64. *___ Handler, Barbie doll inventor

67. Small dog's bark

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.

In-laws and Out of Debt

Dear Dave,
I'm 27 and married, and we have two kids. I make \$90,000 a year, but we have \$80,000 in consumer debt—\$48,000 of which is in car loans. The rest is credit card debt. My wife's parents have offered to let us move in with them so we can get out of debt faster. Do you think this is a good idea
- Kevin

Dear Kevin,
If I were in your situation, I would *not* move in with the in-laws. You've got an absurd amount of money wrapped up in those cars. I'd sell the stupid things, start living on a budget and paying down debt, and keep my dignity.
In my mind there are only two scenarios where you'd even consider taking the in-laws up on their offer. One is where they're absolutely wonderful people and you have a great, non-toxic relationship with them, where everyone involved knows their boundaries. Even then, I'd only consider this if it were for a very short, agreed-upon amount of time.

The second scenario would

Dave Says

be if moving in with the in-laws were the only way to accomplish your goal. And you don't pass that test. You guys can get out of debt pretty quickly if you'll just lose these ridiculous cars! Think about it. If you had two little paid-for beaters, your lives would be so much different. You could even save a little money on the side while you were paying down debt and buy a better car as soon as the debt was gone.

If you can't tell, I'm pretty big on maintaining dignity. You might love your cars so much that you're unwilling to make the sacrifice. Not me. The money going into your automobiles is insane, and that's your biggest problem
- Dave

Dave's Thoughts on HARP

Dear Dave,
What do you think about the HARP program, and what exactly is it?
- Ivy

Dear Ivy,
The Home Affordable Refinance Program is designed for people who have made their

payments on time but are underwater on their mortgages. Being "underwater" means they owe more on their homes than the homes are worth. So basically it gives them the opportunity to refinance their home loans.

The HARP program is the only part of the Making Home Affordable program that actually worked. And to be honest, it has worked well. In contrast, the recent Home Loan Modification program is a piece of junk and all about political posturing. About 93 percent of the people who applied for a home loan modification didn't get one. It was just another case of the government pretending to do something.

I'd advise looking into the HARP program if you've got a good credit history and you're underwater on your current home. Lots of HARP program applications are being approved, and the deals are closing. That's what really matters when you find yourself in a situation like this.

- Dave

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		3	4	1				
		2	5		6			

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

Come back every week for Sudoku!

For Solution See Page 7.

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Sudoku Puzzle on Page 6

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By Ronnie McBrayer

It “God said it, I believe it, and that settles it.” This slogan is one of today’s all too common bumper sticker defenses of the Bible. The phrase is sometimes amended to read, “God said it... and that settles it,” to reflect that personal belief is inconsequential in the matter.

Proponents of this view caricaturize the Bible as a divinely dictated book of statutes whose truth is crystal clear to anyone who has sense enough to simply read. Of course they fail to clarify that what they call the “truth” is their view of the truth, shaped by their unique set of circumstances, experiences, and presuppositions.

I often encounter fervent, sincere, Bible-believing people who say things like, “We need more of the Bible around here.” I don’t disagree, but the sense I get is that what some people really want are for their interpretations of the Bible to be upheld, validated, and shouted at everyone else in the room.

They want the preacher to hit all the hot buttons on all the hot issues – and hit these buttons with some zing – so that they can shout “Hallelujah, we are right and everybody else is wrong!” Then they can continue with business as usual, celebrating their own spiritual beauty and criticizing the ugliness of those with whom they disagree.

God Said It... And That Unsettles It

Thus, “believing the Bible” can create hard-hearted, judgmental, graceless religionists who patrol society with their personalized weapons of rigidity and arrogance. In such cases, both belief and the Bible have been misappropriated. Christians can become “settled” for sure, but are simultaneously nothing like their namesake, Jesus Christ.

I think there is a more principled approach to dealing with the Scriptures (even if my suggestion is shaped by my own unique set of assumptions): What if we begin to read the Bible descriptively rather than just prescriptively? That is, what if the Bible describes the human search for the Holy – and the Holy’s interaction with the human – rather than simply prescribing religious behavior?

Such a change would allow us to be set free from stagnant dogma that “settles it,” and instead put us on a journey of faithful exploration. We could then read the Scriptures, not to confirm our righteousness and others’ wrongness, but looking for clues to how we can better know God.

After all, that’s what I believe the Bible is all about: God spoke through the lives, experiences, and writing of those who went before us, so we could know him. And he is best known in the person of Jesus. Everything before Jesus is prelude, everything we read about him is gospel, and everything we read after him is reflection.

So we can see that the goal of the Scriptures is not to give us

ideas about religion; not to help us form sharper or better doctrinal statements; or to build theological armaments against those who believe differently than we do, or to answer all of our questions. It is to bring us face to face with Christ, and to become like him.

Consequently, we must be cautious not to fall more in love with the statues of the Scriptures than the actual Subject of the Scripture. We must guard against being more committed to our presuppositions about God than the Person who came to show us who God is and who we can become. We cannot be more smitten with the Bible than we are with Jesus, as strange as that may sound, for that is nothing less than a subtle form of idolatry.

Our faith isn’t built on the Bible. It is built on a Person. There is only one foundation for Christian faith (the Bible says as much!), and that foundation is Jesus Christ. Upon him our faith rests, upon him the church is built, and he is what the Bible is about.

I’m not advocating setting the Bible aside, but to actually embrace it, and see to whom it points. This may be an unsettling way to approach the Scriptures, but being “settled” isn’t the point; knowing and becoming like Jesus is.

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.

As Brilliant Schemes Go, Mine Didn’t

By Rev. James L. Snyder, D. Litt

Throughout the years, I have come up with a few schemes. None of which has ever done me anything good, and yet I still spend the energy to try to come up with one that will.

It all began quite innocently enough as a Christmas present. When it comes to shopping for Christmas presents I just flop triumphantly. I was not made to go shopping. When I get into a mall, I begin to feel the walls closing in on me. I develop a panic, begin sweating profusely and then head for my car without looking back.

About the Christmas present. Aha, that was the solution to my Christmas shopping and a brilliant scheme that would benefit both of us.

This past Christmas I purchased for my lovely wife a round-trip ticket to New York to visit her family for a week. A week of her enjoying her family and they reciprocating the enjoyment. I did mention it was a “round-trip ticket.” I do not mind sending her away as long as it includes a plan to return.

Now, the brilliant side of my scheme.

While she is in New York visiting with her relatives, I would be king of the castle. I have been looking forward to this for a long time. She gets to have fun with her relatives, and I get to have fun with myself.

For the week, I will turn our rather pleasant little domicile into a rip, snorting man cave. Ah, the thought of it was wonderful. The house would be mine for a week, and nobody would be supervising me. Nothing I like more than a week of no supervision. Oh sure, I could get into a lot of trouble, but what’s life for if we cannot sample a wee bit of trouble occasionally.

For one, I would be in charge of the menu for the week. I was really looking forward to this.

Before she left, my wife made me promise that I would eat my fruits and vegetables and I would have a balanced diet every day. With a twinkle in my eye, more twinkly than normal, I agreed to her stipulations. I had my diet already planned in my head.

For a whole week, there would be no such things as salads for every meal. How she can come up with the variety of salads she serves is beyond my aching head. She honestly believes that a salad makes the world go round. Now, no salads in this house, correction, man cave, for a whole week. I love it when a plan comes together.

I shall be faithful to the fruits and vegetable regimen she made me promise. After all, one woman’s vegetable is another man’s speculation.

My main vegetable of the week would be [drum roll] carrot cake. Don’t try to tell me carrot is not a vegetable. I will sick Bugs Bunny on you if you do. I plan to have a carrot every day of the week.

And for fruit? You guessed it. Apple fritters. You know the old saying, “An Apple fritter a day makes any man happy.” I have made every plan to be happy this week. I am not sure if the bakery is going to be able to keep up with my orders this week. A man has to have his fruit.

My basic philosophy during this week is summed up in the old saying, “The world could end at any minute. Eat dessert first!” My dessert of course is fruit by nature. A banana split. Any meal that begins with a banana split is going to be an awesome meal to be sure.

It was only Thursday when I became aware of something. There was this smell in the house. I looked into the kitchen area and

dishes were piled upon the counter. The table where I usually sit down to eat was filled with all kinds of stuff. I do not want to know what it was. I looked in the bedroom, the laundry basket was full and overflowing and I could not see the bed.

I thought to myself, why are these things piling up? They would not do that if my wife were here. Are they trying to embarrass me or what?

I stood in the kitchen with my hands on my hips and I was about to give this man cave a good piece of my mind. Then I stopped. At that moment, I realized I had become my wife.

Perhaps, and I am just making a suggestion here, I have gained a new appreciation for my better half. Things just do not happen around the house. Somebody has to make them happen.

By Friday, I had come to my senses and realized the old saying I did not quite appreciate until this week. “Two can live cheaper than one.” I am not sure about the cheaper part of it, but I know two can live cleaner than one, especially if that one is Yours Truly.

I thought of a Bible verse throughout the week, “Likewise, ye husbands, dwell with them according to knowledge, giving honor unto the wife, as unto the weaker vessel, and as being heirs together of the grace of life; that your prayers be not hindered” (1 Peter 3:7).

After all these years, I am just beginning to understand what it means to “dwell” with my wife.

The 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 (352) 687-4240 or e-mail jamessnyder2@att.net. The church web site is www.whatafellowship.com.



By Karen Anderson

It bothers me when I keep hearing others talk about how bad life is and everything is sooo tough. Now, don’t get me wrong, in this day and age life is a challenge. But where is your attitude getting you? The person that thinks this way has got to be the most miserable person alive. When everywhere all you see is doom and gloom, I believe that is all you will ever see. You may think you want something different but your mind and heart are not working together. God is telling me that He wants you to get the two connected. You also need to take control of that evil little organ in your body that has destroyed so many lives including your

I’m Okay!

own...YOUR MOUTH. Yes, I will say it again; that mouth can either change your life forever in a positive way or it can keep you in that life of doom and destruction forever. That doesn’t sound very appealing to me. Which one do you really want?

We have all heard the statement when something goes wrong that “Murphy’s Law” strikes again. Here is what the law says, “Nothing is as easy as it looks, everything takes longer than you expect; and if anything can go wrong, it will—at the worst possible moment.” I saw where a writer had taken this “law” and changed it to be “God’s Law.” Now that is a novel idea to take a negative and turn it into a positive. Get the “Negative Nellie” out of your life forever. I think this is a really good exercise. Today, I want to you to write God’s Law for your life and change that sour attitude to a POSITIVE according to God. Here is a scripture to encourage you:

“A twinkle in the eye means joy in the heart, and good news makes you feel fit as a fiddle.”

Are there times when

“Negative Nellie” peeks out and causes you to become discouraged and you just don’t know what to do with her? Did you know that this is actually the enemy in women’s clothing to trip you up? Do as I do; find your special scripture, say it out loud and the enemy in all his disguises will flee from you! The other thing I will do is force myself to smile and say, “I’m Okay!” The trick is that you have to believe it. With God’s help and my believing Him with all my heart, I am truly OKAY.

What are you doing today to change your Negative Nellie attitude to a God-inspired attitude? Change your Murphy’s Law into a life following YOUR “God’s Law.”

Proverbs 15:30 (The Message)

Karen Anderson is an accomplished speaker, author, and chaplain. Receive a copy of her latest book, “Nikki’s Tail-Waggin’ Lessons” and “The Little Book of BIG Thoughts” series. Leave a message or questions for Karen through her website www.doablesteps.com/contact.



By Marlys Norris, Christian Author

We really know so little about heaven because only a few have had experiences where they have visited there. God gave me a personal glimpse of its beauty. The transition from this life to the next will be in a twinkling of an eye. The beauty of this world will be bit a shadow compared to what we will see when we arrive in our eternal home.

Not only will we be in the presence of the Master-Creator of it all but, because of the work, life, death and resurrection of His Beloved Son, we will be like Him (1 John 3:2) Once we saw through a darkened mirror, (1 Cor 13:12) but now we will see and know all things clearly. The mystery of life and death will longer exist, we will know all things. We will see God as ONE (Father, Son and Holy Spirit) as He IS. We will instantly understand the “Trinity,” (How three could be One) completely. No longer do we have pre-conceived ideas of our own making about God, and what the Bible teaches and instructs. We know, we actually know!

No longer will we have

My Glimpse of Heaven!

unanswered questions. No longer do we compromise truth or sit on fences wondering what is right and what is not right. We will just know! We know the true value of what we used to believe, and what we believe now, because all our beliefs have been transformed by the infinite power of our Creator and we become unified in spirit in all things.

An indescribable peace fills the atmosphere and enters our being. We rest, we trust and we worship, praise and glorify the Master Creator of it all. A love beyond any earthly love we have known and it penetrates deep into our souls. There are no words to express the emotion within our being. God has always known our thoughts. We communicate only “silent unspoken words of affection” to one another and understand completely every single word.

We enter God’s workshop called “heaven”. In one corner we see “prayer warriors” listening to the prayers of the saints on earth below and record them on a tablet. They stop periodically and are silent, but we hear their words uplifting the saints in prayer.

We enter another corner and see “angels” waiting anxiously for an earthly assignment to bring about a miracle in someone’s life. They are gently singing with their arms lifted in worship.

In the last corner we see people dressed like farmers. They are gathering beautiful flowers, seeds, bushes and various plants together and putting them in a cart with

wheels. It seems like they are the ones who tend to the natural beauty we saw as we crossed over the bridge where Jesus met us as we entered His eternal home.

Oh I forgot to mention? The beauty of what we called “nature” on earth is seen even more exquisite than we have ever seen on earth. The colors are so pure and perfect as we have never seen before The sky is blue, but as we walk or move through the air, brilliant colors form and dance around us. We are encircled by their beautiful varied hues as though they are caressing us with their beauty.

WE never feel alone, and the moment our thoughts of someone comes to mind, they miraculously appear in front of us. Sharing in our “silent unspoken words”, we talk about our new existence and new life with God. As naturally as breathing, we acknowledge His Glory and Praise Him continually.

We see the angels coming our way singing and exalting God. As they approach we see everyone coming out of their homes to join in. The burst of melody and music fill the air and we willingly and joyfully join in. Because of the love and faithful obedience of Jesus Christ to die for us we are “One” forever and ever (John 17)

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Sunday Worship 11:00 am

Sunday Evening 6:00 pm

Wednesday Evening 7:00 pm

Come and Experience God's Amazing Grace (Located south of Madison; just east of Dewey)

Call for More Information

CASE: Robert Thompson (03/04/13)
PROSECUTOR: Deputy District Attorney Sheri Greco
District Attorney Jan Scully announced that the Honorable Russell Hom sentenced Robert Thompson to 57 years to life in prison. Thompson was convicted by jury for the first degree murder of 43-year-old Sharion King and for personally using a knife in the commission of the offense. The Court also found true an alleged prison prior and a prior robbery strike conviction from 2001.
On February 14, 2012, a fire was extinguished in the southeast portion of Discovery Park near the bike trail. The badly burned body of Sharion King was discovered. She was killed by a single stab wound to the heart and her body was saturated in gasoline and set on fire.

CASE: Derk Ross (02/27/13)
PROSECUTOR: Deputy District Attorney Timothy Carr, Special Assault & Child Abuse Unit
 District Attorney Jan Scully announced that Derk Ross was convicted by jury of committing a lewd and lascivious act on a child under the age of 14, and five counts of sexual assault on a child under the age of 10.
 Ross was the live-in boyfriend of the victim's mother. He molested the young girl from age 6 through age 8.
 Ross will be sentenced on March 22, 2013 at 9:00 a.m. in Department 33 by the Honorable Michael Savage.

CASE: Ladell Lamont Sanders (02/13/13)
PROSECUTOR: Deputy District Attorney Amy Holliday, Adult Sexual Assault Prosecution Unit

District Attorney Jan Scully announced that Ladell Lamont Sanders was convicted by jury of six charges, including forcible sexual intercourse and forcible oral copulation of three separate female victims.

On November 15, December 10, and December 13 of 2011, Sanders committed three sexual displaying a gun, and then drove them to remote areas where he sexually assaulted them. After the assaults, Sanders fled and left the victims stranded in the remote area.

Sanders was determined to be a suspect after an attentive Sacramento police officer recognized the description of the suspect and suspect's car from a vehicle stop he made on November 1, 2011 in the same area. In addition, Sanders was determined to be a suspect in the December 13, 2011 sexual assault through the use of DNA analysis that was performed by the Sacramento County District Attorney's Crime Lab.

Deputy District Attorney Amy Holliday states, "I commend and thank Officer Richard Kawasaki and Detective Theresa Castiglia of the Sacramento Police Department and Victim Advocate Mailyn Chuong and Criminal Investigator Cathy Barker of the District Attorney's Office for their hard work and dedication to obtaining justice for these victims of crime."

Sanders will be sentenced on March 15, 2013 at 9:00 a.m. in Department 14 by the Honorable Eugene Balanon.



By Pastor Ray Dare

Easter is the greatest event that has ever been recorded. It is the most celebrated event in history. This year over a billion people around the world will celebrate Easter. The resurrection of Jesus Christ is more than just a nice idea – it's a historical fact. When Jesus rose from the dead, it was big news. The entire city knew about it and eventually the entire world would know. You may think, "Big deal...that happened two thousand ago...what does it mean to me today?"

Easter means God keeps His promises. Jesus made some outrageous and amazing statements while He was on earth. He said things like, *“I am God...I am the savior of the world...I am the way the truth and the life...no one gets to heaven except through me.”* (See John 14:6) But then He said something else, He said, *“I’m going to prove it.”* He said, *“They’re going to kill me, but in three days I’m going to come back to life.”* (see Mark 8:31) That’s exactly what He did! God keeps His promises.

and He will keep the promises He's made to YOU. You can rely on Him.

Easter means God is in control. The religious leaders of the day thought they had done away with Jesus. But they forgot that God knows how to turn crucifixions into resurrections. Let me ask you: What needs to be resurrected in your life? What have you been worried about? Your finances? A relationship? Your health? A job? Your home? Whatever seems out of your control, turn it over to God, because it's not out of His control. If God can raise Jesus Christ from the dead, He can do anything in your life.

Easter means God loves you. You may think, "You don't know the type of person I've been." Your right, but God does. He knows everything that you've ever done and He still loves you. You may have known Him in the past and have turned your back on Him, but He still loves you. The Bible says, "*God was using Christ to restore His relationship with humanity. He didn't hold people's faults against them.*" *2 Corinthians 5:19* God says, "I don't hold your faults against you." That means God wants a relationship with you. That's what Christianity is all about, a relationship with God, not a religion.

You're not reading this by accident. No, God knew before you were born that you would be here in this moment. He planned to get your attention for just a few seconds so he could say this to you: "I've seen every hurt in your life, and I've never stopped loving you. You matter to me. I love you more than you will ever know. I made you to love you, and I've been waiting for you to love me back."

God wants a relationship with you. It doesn't matter what your background is. You may have a Catholic background, or some type of Protestant, or maybe you have no background of religion. It really doesn't matter, because God's not into religion, God's into relationships. He wants a relationship with you.

I would like to personally invite to be my guest this Easter Sunday at New Beginnings Church. We have two services to choose from: 9:30am and 11:00am. After our 11:00am service, will be having a huge Easter Egg Hunt for all the children. There will be food, fun and games. For more information call (916) 992-1997 or visit our website at www.newchurchcomingsoon.org.

See you Sunday,

Pastor Ray
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**March 31st
Church Services**

9:30 & 11am

Children's Church

During 11am Service Only

*Come and hear a special message
by Pastor Ray entitled*
How to Make A Fresh Start

*Easter Egg Hunt
After Church*

**"A Community Church
Your Entire Family Will Enjoy"**



TAX HELP

from a Tax Pro

Dean Alexander Sr.

What Should I Do If I am Missing My W-2?

If you are missing your w-2 you could call the IRS and inform them that you are missing your w-2. Before calling them make sure you contact your employer. If they don't respond then make the call to the IRS. Have your information available such as your Social Security number to verify your identity. They may ask you about your previous filing status. Even if you don't know it that would not stop the conversation. At least you should provide them with Social Security, your address and possibly your birth date.

Can I Use Pay Stub Information If I don't Have MY W-2?

If you are about to file and you still don't have your w-2 you may file a substitute for w-2 form 4852. Basically you will be filling out the information that is normally on the w-2 which is your gross wages and your tax withholdings. The IRS may be able to give you the information possibly

after mid-February. But let us assume that they don't have this information recorded yet because sometimes they don't have it until May of each year, then you can to the best of your knowledge estimate your YTD income and your withholdings. Your last pay stub may have this cumulative information.

File Substitute for W-2

File the tax return with this information on form 4852 which is the substitute for the w-2. Suppose that you discovered that your information is substantially inaccurate. You may then file an amended tax return form 1040 X. Amended returns are a nuisance. I would suggest that if the information that you submitted originally needs just a minor correction that you don't worry about it. Just when you receive an IRS notice telling you that your information is not correct agree to whatever information they have if theirs is

accurate. Thus you can save the expensive amended return fees.

File an Extension of Time

Alternatively you can file an extension of time on April 15 until the IRS has the accurate information available to you. Make sure to send the IRS any payments that you may know that you are going to owe. Extension of filing is not an extension of payments. You have six months from April 15 to meet the final filing deadline of October 15 for the year.

Summary: If you cannot get your w-2 you can file a substitute for w-2 form 4852.

Dean has 30 years experience as a CPA and tax consultant and he is currently on two radio shows. He is the managing director of National Financial Advisors (NFA Tax Help), a national firm headquartered in Houston. He is also a Chartered Financial Consultant and Chartered Life Underwriter. He consults exclusively on tax matters particularly tax audits and tax collections at both the federal and the state levels..



POPPOFF!

with Mary Jane Popp

home, then we sit in the car, and we sit at our computers at work, back to the car and home again to park it in front of the TV set. Movement is minimal, and the body was not made for that life-style and doesn't like it.

In the past, we were mobile and active because we had to be. Now our low activity causes the muscles in our body to atrophy from the big muscles like biceps to structural muscles that keep your body properly aligned. It's actually pretty simple. When your muscles turn to mush, your body falls out of alignment, increases pressure on your joints, in the wrong way, and voila...PAIN!!!

Then we turn to surgery or pain meds, and the results are not encouraging. Patrick, a Division One college athlete with a degree in Kinesiology and Biomechanics has developed a program called Postural Alignment Therapy, PAT for short. PAT is physics-based and uses software to measure your individual alignment. Then that same software determines your misalignments and recommends specific exercises to correct them. Each person has a tailored exercise program that you do in the privacy of your own home for about fifteen minutes, twice a day, over a four-month period. After that, you transition into a maintenance program to fit your particular time commitment.

And here's the most exciting news. I have to tell you, it was a major surprise for me. Symmetry for Health has hit a home run for my situation. I began the program about three

months ago. Why? I was told by my docs that I was losing bone mass at a much too high a rate. My fear...osteoporosis. And I didn't want to take meds that have some possibly terrible side effects. I approached Patrick with my dilemma, and he said, "Let's give it a try." At about two months into the program, I took another test, and you are not going to believe what I discovered. My bone loss dropped in half, and I still had two of the four month program to go. I was thrilled, and so was my doctor. I know it works for me personally, and I think it might work for you too. You won't know til you try. And I can tell you, the exercises are not all that hard or painful.

I want to make a difference in your life, so I got Patrick to agree to give you a full evaluation and consultation absolutely free, if you mention POPPOFF. I am personally looking for a long-term solution without medication, and I think I've found it. You can too. Check out **Symmetry for Health** at www.symmetryforhealth.com and then call Patrick at 916-467-7764 to make your appointment today. It's free! All you have to lose is your pain. I always want to keep you informed about new technologies to keep you pain free! I'll keep you up to date on my progress too! Pain is a warning! No pain is good health!!! Let's get there together!

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




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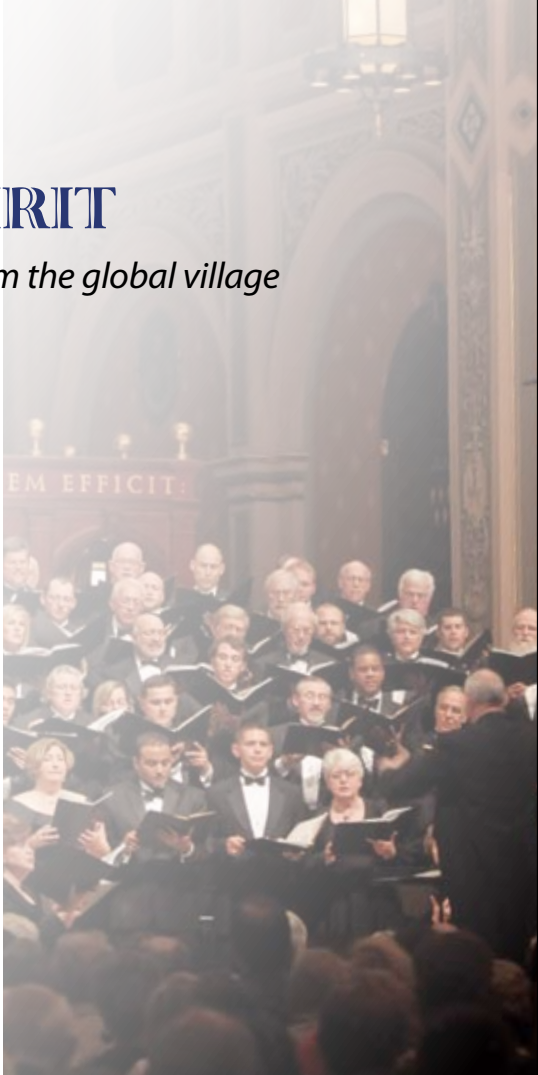
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**March 29th, 2013 • 7:00 pm • Rusch Park Auditorium, Citrus Heights
Director, Mary Purvis • 721-3824**

A portrait of a middle-aged man with short, graying hair, smiling broadly. He is wearing a light blue button-down shirt and has his arms crossed. The background is plain white.

As co-founder of **The Make a Difference Project**, a non-profit organization committed to ending domestic violence, Gary has dedicated his life to assisting others. With a life goal to donate 90% of his earnings to charity, he also volunteers his time to many charitable and spiritual organizations.

Gary is happily married to his wife Jenene and is a proud father of five daughters. He considers his family his most successful achievement in life.

Gary can be contacted through BusinessCoach.com or email him at gary@businesscoach.com



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