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Colorful Feast

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AMERICAN RIVER MESSENGER

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First Edition for November 2014

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and Teens



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Supporters Line the Streets to Show Respect for Fallen Sheriff's Deputy



Hundreds of law enforcement officers participated in the funeral procession for fallen Sacramento Sheriff's Deputy Danny Oliver on Monday afternoon. Local sheriff, police, fire, and CHP units were on hand to show support, as well as departmental representatives from as far away as Mission Viejo, Butte County, Napa County, and Vacaville. Donna Martinez (at right) of Placer County came to honor fallen Sacramento Sheriff's Deputy Danny Oliver at his funeral procession Monday afternoon. "My husband is a Sacramento County Sheriff officer, so I'm here to support them and all fallen officers," she said.

**Story and photos
by Anne Stokes**

SACRAMENTO COUNTY, CA (MPG) - Supporters greeted the funeral procession of fallen Sacramento Sheriff's Deputy Danny Oliver Monday

afternoon as it traveled from Interstate 80 eastbound, down Greenback Lane. Law enforcement and first-responder agencies from all over California participated in the solemn show of solidarity, coming from as far away as San Luis Obispo, Riverside County,

Inyo County, and even Sparks, Nevada. Hundreds of sheriff's department, police, fire, and California Highway Patrol units accompanied the procession as it departed from the public funeral services held at Adventure

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Arms and Legs are Not a Luxury

By Linda Harper

SACRAMENTO REGION (MPG) - Did I get your attention? If you're reading this article in your community newspaper, you're probably turning the pages to view vital stories, features, and advertisements published to keep you informed of the happenings in your neighborhood. Now, imagine the frustration you would feel if you have no arms or hands to aid you in grasping the pages, the simplest of every day tasks. You have an artificial limb to provide you physical freedom, give you self reliance and ability, but it's propped up on the sofa a few feet away, unable to be utilized. It doesn't fit properly, and your medical insurance won't pay to have it repaired or adjusted because you've used up your allotted yearly or lifetime benefit. For the over two million people in the United States who have suffered the loss of one or more of their limbs, this situation is not unusual and is a harsh reminder that things are just not what they seem within President Obama's Affordable Healthcare Act. In California, it's been given the catchy name Covered California.

The main goal of the Affordable Care Act (Obamacare), signed into law in 2010, was to make health insurance not only affordable but comprehensive for everyone.

Federal law contains a set of 10 "essential health benefits" providers must guarantee consumers of individual, small business insurance policies, and government sponsored programs (Medi-Cal). The White House has said repeatedly that these Obamacare guarantees "eliminate substandard policies that don't provide minimum services." States were allowed to craft their own set of essential health benefits, and California even came up with several additional benefits that range from organ transplants for HIV sufferers to Phenylketonuria treatment. Although a minimal allowance for prosthesis is available under the Rehabilitative and Habilitative portion of California's declared essential benefits, there doesn't appear to be an equitable provision for the replacement, repair, and maintenance of artificial limbs.

According to the healthcare cost and utilization project state in-patient database, California leads the country in hospital amputations performed: 14,800 in 2012. Due to this staggering number of new surgeries, California insurance carriers realize providing prosthesis coverage for an amputee who has suffered the trauma of losing a limb is vital. But when there are financial caps put on the lifelong process of actually being able to use the device, it can be devastating. Losing a limb is obviously a permanent occurrence.

During the lifetime of an amputee, the physiology of their severed limb changes due to many different reasons. Since a prosthesis is individually made in the initial stages of loss, any variance in weight, shrinkage of a stump, infection, etc. can

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In a study performed by the California Insurance Commissioner's office, it was determined that the overall cost to consumers to include comprehensive prosthetic coverage to Covered California's Essential Benefits list would be 16 cents per month, or less than \$2.00 per year. In perspective, paying to ensure an amputee can walk or have the use of their arms and hands would cost California insurance consumers less than purchasing 40 pieces of bubble gum within a year's time. Photos courtesy of the Amputee Coalition



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Event Raises Funds for Free Medical Services for Pregnant Women and Teens

Dinner and Auction Tickets on Sale



Tickets are on sale for Sacramento Life Center's Annual Salute to Life dinner and auction. More than 600 local residents will celebrate the Sacramento Life Center's free medical care, counseling, and education for pregnant women and teens at the organization's annual fundraising dinner on November 8th.

SACRAMENTO, CA (MPG) - More than 600 local residents will celebrate the Sacramento Life Center's free medical care, counseling, and education for pregnant women and teens at the organization's annual fundraising dinner on November 8th. The Salute to Life Dinner and Auction will begin at 5 p.m. at the Hyatt Regency Ballroom in Sacramento and will include a gourmet dinner, auction, raffle and stories of people who have received help from the Sacramento Life Center. Last year's event raised \$350,000. To purchase tickets, visit www.saclife.org. For sponsorship information, contact Marie Leatherby, executive director, at (916) 451-

4357 or mariel@saclife.org. "We rely on this event for the funding to continue the work we are doing, and last year we saw nearly double the number of women and teens that we expected," Leatherby said. "With help from the community, we can continue to reach even more women and teens who feel scared and alone and instead provide them with a support system." The Sacramento Life Center's mission is to offer compassion, support, resources and free medical care to women and couples facing an unplanned or unsupported pregnancy. The center's licensed Sac Valley Pregnancy Clinic includes a primary clinic

and two mobile clinics, all providing free services including well woman exams, pregnancy tests, STD tests, ultrasounds, counseling for men and women, education and resource referrals. The Sacramento Life Center also offers a school-based teen education program, a 24-hour hotline, and a program for women seeking support after having an abortion. For more information about the Sacramento Life Center's Sac Valley Pregnancy Clinic, visit www.svpclinic.com. For more information about the Sacramento Life Center, visit www.saclife.org. *Source: Kristin Th baud Communications* ★

Arrest Made in Recent Threat of Violence Against Bella Vista High School

FAIR OAKS, CA (MPG) - A 14-year-old Bella Vista High School student suspected of authoring a threat of violence last week was arrested on campus today following an investigation by school and law enforcement officials. She faces a felony charge of making criminal threats and was booked into juvenile hall by the Sacramento County Sheriff's Department. The arrest comes as investigations into copycat incidents at other district schools continue. Threats have been discovered at five high schools in the last two weeks. Although no evidence has been found indicating any of the threats are credible, law enforcement and district staff members have had an increased presence at

each affected school. The Bella Vista student, a freshman, told school officials she had hoped to get a day off school and had no intent to carry out the threat. "The impact of the threat has been very real. Instructional time was lost when students stayed home, and the threat caused anguish, uncertainty and fear in our community," said Bella Vista High School Principal Peggy Haskins. "Though it saddens me greatly to see one of our students face such harsh consequences for a poor choice, the nature of the threat and anxiety it caused are unacceptable for our community." A message to update Bella Vista High School families on today's

development has been sent via automated call and e-mail. The threat was found in a girl's restroom Friday afternoon indicating a school shooting would occur Monday, Oct. 27. School staff members immediately notified the Sheriff's Department and the district's Safe Schools office and began an investigation. Attendance was down nearly 50 percent on Monday as families kept students home as a result of the threat. Anyone with information about the series of threats is asked to call the Sheriff's Department at (916) 874-5115. *Source: San Juan Unified School District* ★

Solo Vehicle Collision Resulting in Fatality

FAIR OAKS, CA (MPG) - The California Highway Patrol, East Sacramento Area Office, is investigating a fatal collision that occurred on Sunset Avenue east of Sunset Place Lane, in Fair Oaks, CA. The collision occurred on October 28, 2014, at approximately 2:30 a.m. An unidentified driver was driving a 2007 Nissan Frontier eastbound on Sunset Avenue when the driver entered a left curve and allowed

the Nissan to leave the south roadway edge. The Nissan overturned and struck a tree, where it caught fire and became fully engulfed in flames. The Sacramento Metro Fire Department arrived on scene shortly after and extinguished the flames; however, the driver, who remained in the vehicle, perished at the scene and remains unidentifiable. Excessive speed appears to be a contributing factor to this traffic

collision. Whether or not the driver was wearing a seatbelt at the time of this collision is unknown. The collision is still under investigation. The California Highway Patrol urges anyone who may have information regarding the identity of the driver to please contact CHP Officer Tommy Riggan at (916) 464-1450. *Source: California Highway Patrol* ★

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Supporters Line the Streets to Show Respect for Fallen Sheriff's Deputy



Engineer-Paramedic Brendon Brown and his fellow Sacramento Metro Fire department comrades wait with solemn respect for the funeral procession of Sacramento Sheriff's Deputy Danny Oliver to exit Interstate 80 to Greenback Lane. Hundreds of first responders were on hand to show their respect.

Continued from Page 1

Christian Church in Roseville and traveled to the East Lawn Cemetery in Sacramento for the family's private burial service.

"All of us in the first responder industry, from the police to fire, we all consider each other brothers and sisters," said Sacramento Metro Fire Department Captain Brad Reynolds. "It's vitally important that we all share in this and show our support for their family members. As sad as an event as this is to bring us all together, it's very heartfelt to see this all happen."

Patrick Fintel of Sacramento County was present for the entire half-hour long procession to honor the sacrifice made by Deputy Oliver and his family. "I came to show respect to the fallen officers and their family and to let them know that we're all thinking



Sacramento Sheriff's Deputies lead the funeral procession of fallen Deputy Danny Oliver eastbound on Greenback Lane to the Sierra Hills Memorial Park and East Lawn Cemetery on Monday afternoon. Oliver, a 15-year veteran of the Sacramento County Sheriff's Department, was killed in the line of duty on October 24th, 2014.

about them," said Fintel. "It is very important to come out and support our community and law enforcement."

Donna Martinez of Placer County had a more personal inspiration. Her husband is a Sacramento County Sheriff officer. "The community support, I think it's fabulous," she said. "Oftentimes you don't realize how big your community is or how much they care about your officers until something like this happens, which is unfortunate. But it is a truly good thing to see these people out here today."

Deputy Danny Oliver, a 15-year veteran of the of the Sacramento County Sheriff's Department, was killed in the line of duty on October 24th while investigating a suspicious vehicle on the 2000 block of Arden Way. He is survived by his wife and two daughters. ★



Nichole Johnston of Citrus Heights brought her daughter Lilly, 6, and son Vinny, 3, to watch the funeral procession of fallen Sacramento Sheriff's Deputy Danny Oliver as it traveled from Roseville to the East Lawn Cemetery in Sacramento on Monday afternoon. "I wanted them to see how you support your community," she said.

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California Dungeness Crab Season to Open November 1st



CDFW reminds sport crabbers that traps and nets for Dungeness crab may not be set before 12:01 a.m. on November 1st. Those fishing with hoop nets should remember that regulations require raising the nets to the surface to inspect the contents at least every two hours.

SACRAMENTO REGION, CA (MPG)

- California's Dungeness crab sport fishery opens statewide this Saturday, November 1st. Every year at this time, recreational crab fishers eagerly set out in pursuit of these tasty crustaceans. Some set hoop nets and crab traps from boats and piers, while others fish crab loop traps on the end of a fishing rod. Still others will dive in to take the crabs by hand. Regardless of the method, Dungeness crabs are one of California's most popular shellfish.

"Dungeness crab catches tend to be cyclic with several years of high crab numbers followed by a few years of lower catches," said CDFW Environmental Scientist Christy Juhasz. "Recent seasons have been characterized by high Dungeness crab production so we may begin to see more average catches in the near future."

The most popular methods for catching the crustaceans are with crab pots (or traps), loop traps and hoop nets. There is no limit to the number of pots or nets

that can be fished recreationally, except when fishing from a public fishing pier where only two fishing appliances may be used. Recreational crabbers may keep up to 10 Dungeness crabs per day of either sex, or six crabs if fishing from a party boat south of Mendocino County. No one may possess more than one daily bag limit, and no Dungeness crab may be taken from San Francisco or San Pablo bays, which are important crab nursery areas.

CDFW reminds sport crabbers that traps and nets for Dungeness crab may not be set before 12:01 a.m. on November 1st. Those fishing with hoop nets should remember that regulations require raising the nets to the surface to inspect the contents at least every two hours. Any undersized crabs or other species that are accidentally caught can be more quickly released. This regulation ensures that fishermen closely monitor their gear and do not allow any equipment to be abandoned in state waters. Trap fishermen should also closely

monitor their traps because lost trap gear can become a self-baiting crab killer.

The recreational size limit for Dungeness crab is five and three-quarter inches measured across the shell, directly in front of and excluding the lateral spines. Crab taken from party boats south of Mendocino County must measure at least six inches across.

Unlike rock crab species that are fished along rocky reefs, Dungeness crabs are usually found on sandy or sand-mud bottoms. Dungeness crabs generally prefer cooler northern and central California waters and are uncommon south of Point Conception. They are typically found at depths of less than 300 feet, although they have been documented down to 750 feet.

For more information regarding recreational Dungeness crab fishing regulations and other crab species, please visit the CDFW Marine Region website at www.dfg.ca.gov/marine/invertebrate/crabs.asp.

Source: CDFW News ★

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By Pastor Ray Dare

We all get stressed from time to time. We all get tempted, need wisdom and guidance for decisions, need comfort when we're sad, need help sharing the things of God with others, and need peace when we're worried. All these things can be realized through memorizing Scripture. I know of no other single spiritual exercise as powerful as memorizing God's Word.

No other single exercise pays greater spiritual dividends! Your spiritual walk is strengthened.

Your attitudes and outlook change. Your confidence soars! Your faith will grow stronger.

Decision making and sharing what God is doing in your life will become easier. All this happens through memorizing Scripture.

You may be thinking, "I'm not disciplined enough!" Remember discipline is "delayed gratification". That's all it is. I do the difficult now to enjoy the benefits later. If you understood the benefits of Scripture

The Power of Memorization

memorization, you would have no problem memorizing a verse a week. If you're not memorizing Scripture, it just means that you don't yet understand the tremendous benefits.

Some of you are saying, "I just can't memorize anything." Baloney! We remember what is important to us. I know guys who can give you batting averages of every S.F. Giants player! I know teenagers who can quote the top ten for the last five years. I know ladies that can give you recipes or the phone numbers of their friends. You remember what's important to you.

If you're interested in spiritual strength and power then you're going to be able to do it. How important was it to David? Psalm 119:72 "The law you gave me means more to me than all the money in the world." That's how important God's Word ought to be to us.

So how do you do it? You can memorize during your quiet time. Another good time is when you're exercising. I like to do it while I'm waiting in a line at the store or in spare moments.

Many times I'll take a scripture verse written on a little card or tag and I'll work on it, memorize it, speak it out loud or whisper it. At bedtime is a good time so you go to sleep thinking spiritual

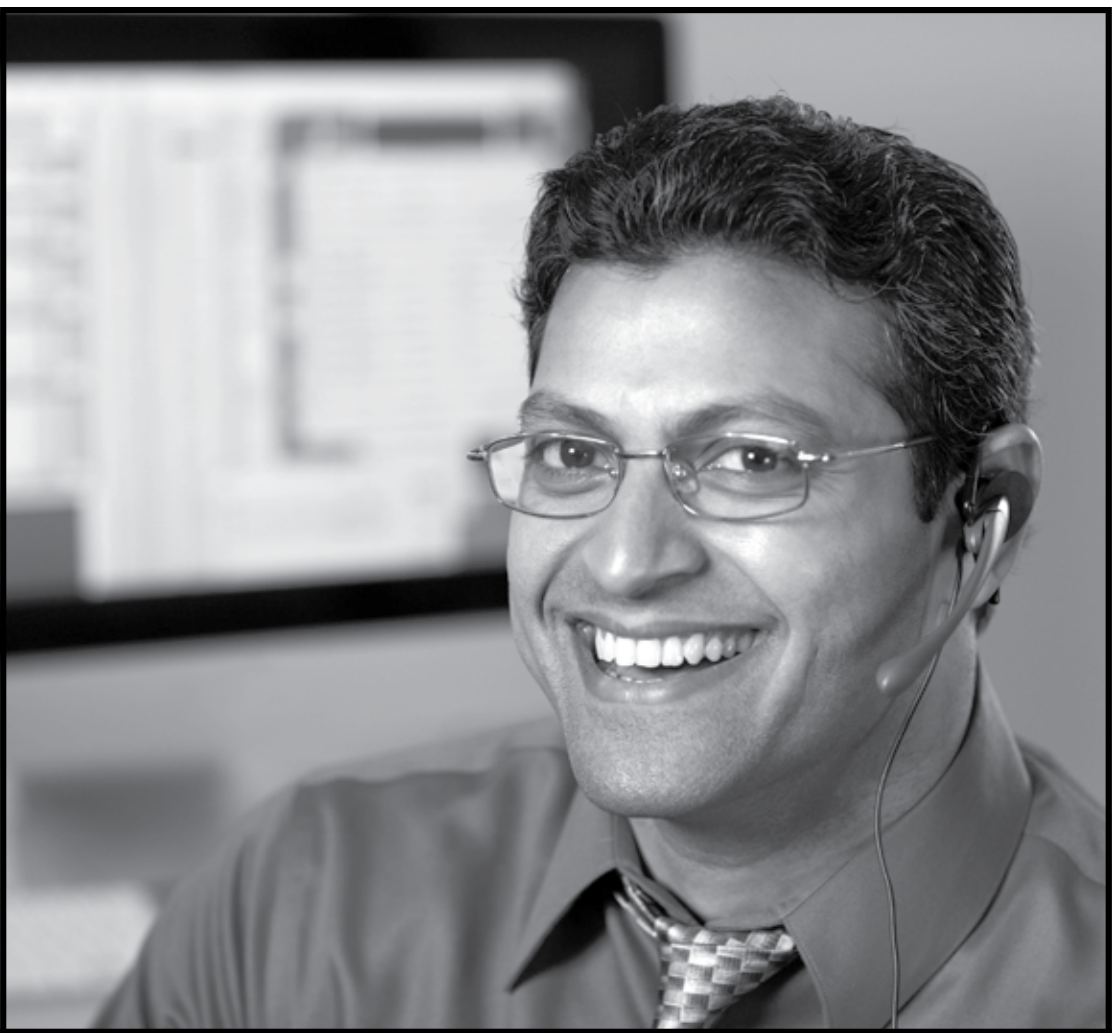
thoughts.

There are three major keys to memorizing scripture: The first key is to review. Go over and over it. The second key to memorizing scripture is to review. The third key is to review.

Say the verse reference before and after. The hardest part to remember is the reference, the address. So say it at the start and at the end. Read the verse aloud many times. You memorize by saying it aloud. You don't memorize things by reading it. You memorize things because your ear is a large factor with what you memorize.

Memory is a skill you can learn. It's a muscle you can strengthen. In fact, memorizing Scripture will cause your brain to have a stronger memory in other areas. Study after study has shown this. Most important, Jesus Christ will help you. "I can do all things through Christ who strengthens me." Philippians 4:13. By the way, that verse would be a great verse to memorize.

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1. British elevators
6. Mischief-maker
9. "One ____ Over the Cuckoo's Nest"
13. Licorice-like flavor
14. Crew tool
15. Canines, e.g.
16. "Sinatra was Danny ____ in 1960's "Ocean's 11"
17. Also
18. Musical show
19. *Home to 32 newly-independent countries in Sixties
21. *Where the music invasion came from
23. Sense of humor, in text
24. Look for
25. Cartographer's creation
28. Royal Indian
30. Like Black Mamba's bite
35. Deserter
37. Cry weakly
39. *Twiggy didn't tip it
40. Gardening tool
41. Like a snicker
43. Prayer leader in a mosque
44. Groups of workers
46. At any time
47. Capitol feature
48. *Like the 1960s to "The Four Seasons"
50. Black tropical American cuckoo
52. Grandmother in Britain
53. Not as much
55. Pigeon sound
57. *Woodstock to NYC
61. *It intersects Ashbury
64. *Flower ____
65. Exist
67. *Steve McQueen in "The ____ Escape"
69. A bootlicker
70. Summer chore
71. Approaches
72. Crumbs or scraps
73. Hankering
74. To impede or bar

DOWN

1. Indochinese language
2. Ancient Peruvian
3. Medieval domain
4. Ivan and Nicholas, e.g.
5. Junior's predecessor
6. I, to a Greek
7. *First name of mastermind behind the Great Leap Forward
8. Exploratory spacecraft
9. *Many ran bare in the mud at Woodstock
10. Bulgarian money
11. Small ornamental case
12. At what time?
15. Kids ride, pl.
20. Leg protectors
22. *1966 hit, " ____ Rubber Ball"
24. Drool, pl.
25. *King's ____ on Washington
26. Cognizant
27. Hokey- ____
29. *Johnny's "Jackson" partner
31. *Like some rock by Grateful Dead or Jimi Hendrix
32. Bourne's portrayer
33. Andean animal
34. Arab country
36. Obscene
38. Genesis garden
42. "Fear of Flying" author ____ Jong
45. Wages that aren't hourly
49. Up to the present time
51. Well-groomed
54. Morally degraded
56. Shrek and Fiona, e.g.
57. As far as
58. Standard's partner
59. Special law enforcement unit
60. Koppel and Turner, e.g.
61. Shaped with an ax
62. Furnace output
63. Hawaiian tuber
66. Wade's opponent
68. Recipe amount

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

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

For Solutions See Page 7

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Sudoku Puzzle on Page 6								
9	8	2	6	4	1	3	5	7
4	6	3	7	9	5	8	2	1
1	5	7	3	2	8	9	6	4
6	7	5	9	8	2	1	4	3
3	4	1	5	6	7	2	8	9
2	9	8	4	1	3	5	7	6
7	2	9	1	5	4	6	3	8
8	3	6	2	7	9	4	1	5
5	1	4	8	3	6	7	9	2

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By Ronnie McBrayer

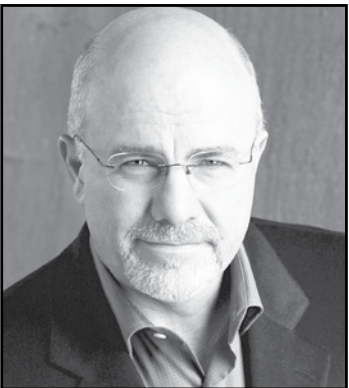
Lately, I’ve been thinking about my friend, Charles, and missing him. He was a husband, father, English teacher, social worker, canoeist, bluegrass player, therapist, connoisseur of green-apple moonshine, and a good friend. He spent the last decade of his life as the Director of Student Services in my hometown school district, on the front lines of advocacy for some of the most vulnerable children in the community. It was a role he relished almost as much as playing Gordon Lightfoot and John Prine songs on his guitar. Charles died a few years ago, succumbing to leukemia. Friends of his gathered on a scraggly piece of land along the Tallapoosa River in North Georgia for his memorial service. I am certain that we gathered exactly where Charles wanted us. He loved that piece of land and the river that runs through it. He used it as a retreat for his body and soul. It was his sanctuary. I use the word “sanctuary” intentionally, for Charles wouldn’t enter a church. You see, there was always a rebel’s spirit behind Charles’ jolly smile, and he had

Imagine and Implement

lost a good deal of faith in politics, education, matrimony - in the human race in general. He seemed to have lost the most faith in religion. He and I would often speak of religion. At such times I could always count on him to sum up his faith by quoting Emily Dickinson: “Some keep the Sabbath going to church; I keep it staying at home; With a bobolink for a chorister, and an orchard for a dome...God preaches - a noted clergyman - and the sermon is never long; So instead of getting to heaven at last, I’m going all along!” Yet, for all the lost confidence, Charles never lost his hope for living in a better world. This was, after all, his calling. He wanted life to be better, more just, peaceful, and whole. While often disappointed, he kept wishing - and working - for nothing less than the Kingdom of God (though he disagreed with my terminology).

The “Kingdom of God,” can invoke images of a faraway heaven where we will live in the sweet by-and-by. I don’t think that is accurate, because heaven is just not that far away. Jesus taught that while there is an eternal element to Christianity, having faith is not so much about moving up and out when we die; it is about embracing and fostering the presence of God in this current world. Imagine (to quote another of Charles’ favorite musicians) a world with “nothing to kill for.” Imagine all people “living life in peace.” Imagine a world where the

“lion will live with the lamb, where swords are beaten into plowshares, and justice rolls down like the waters.” But do more than imagine such a future - do more than simply wish for it - work for it. Implement it. Practice it. Live it. I believe, with all my heart, that one day all of creation will be remade. I believe the universe will be divinely washed clean of all that has gone wrong, and the world will be set right. But I do not believe such faith gives me permission to be a spectator waiting for utopia. Such faith compels me to act, as Charles did, living as God would have this world to be. So it never troubled me that Charles didn’t go to the “House of God” on Sundays. Rather, it encouraged me that he went to do the work of God every day. I was never bothered by his claims to have no faith. Rather, I was challenged by how he actually practiced his faith. So what if he wanted the church to be “better?” He was making the world better. Let this be a challenge to us all - especially those of us who enthusiastically gather each Sunday or Sabbath: Not all of God’s work is done within the four walls of the church house. In fact, the lion’s share of it is done outside. And that’s good, because that is where it is needed the most. *Ronnie McBrayer is a syndicated columnist, pastor, and author. His newest book is “The Gospel According to Waffle House.” You can read more at www.ronniemcbrayer.me.* ★



Dave Says

Just push the pause button on paying off debt for the moment, and build up your emergency fund a bit more. That will give you a little more wiggle room in case life decides to throw something unexpected at you. Then, go back to paying off debt before you increase your emergency fund to a full three to six months of expenses. Having a little financial stability is a big thing for you right now, Sarah. It will help you feel a little more secure until the debt is gone. And once that happens, you’ll really be able to fly! - Dave

Income is the problem

Dear Dave, We had our first child a few months ago, and some of the bills have gone to collections. We’ve paid what we could, but we each make only about \$15,000 a year. Now, we’re getting calls and letters from collectors wanting our checking account information and electronic access. When we won’t give it to them, they accuse us of not following the terms and conditions of the agreements. They say we’ll be penalized if we don’t comply. What should we do? Stephanie

Dear Stephanie, You’re doing the right thing by not giving them your account information and electronic access. The stuff they’re saying is just collector talk, and they’re full of crap. The

next time you talk to one of them, just let them know you have every intention of paying what’s owed. But the bill is going to be paid by you. There’s nothing in an agreement like that which gives them the right to your account numbers or electronic access. These people can stop lying and act right, or they can go jump in the lake. The biggest issue here is your income. If I’m your husband, I’m going to find an extra job delivering pizzas a few nights a week for the time being. He could make an additional \$1,000 a month for the next 10 months, and that problem would be solved. Instead of working 40 to 45 hours a week, try working 60 to 80 for just a little while. Still, you both need to examine your career track for the future. Look into different types of training and education with the attitude of doubling or even tripling your income in the next five years. I want you both to develop long-term plans to increase your income, and a short-term plan to get out from under this debt in a hurry. That’s the kind of thinking that will get rid of collectors faster than anything else. They’re just a symptom of the bigger problem. - Dave

** Dave Ramsey is America’s trusted voice on money and business. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.* ★

I Wasn’t Born Old It Just Happened That Way

Dr. James L. Snyder

Everywhere I look these days people are obsessed with age. More products are sold today to make you look younger than anything else. Everybody desires to look younger than what they actually are. I think that is rather hypocritical. Just saying. It seems to me that nobody is happy with the way they are. When you are young, you want to be old and then when you get old you want to be young. Nobody is happy being what they are at the time. The problem with me is that not all my clocks are ticking at the same time. Things seem to just creep up on me without me being aware of any of it. For one, I did not know I was old. It dawned on me this past week when I was sitting in my chair in the middle of the afternoon with no inspiration to get out of the chair and go do something. I was just feeling a little tired. You know, sometimes it is important just to chill out for a little bit. Not everybody thinks this. The Gracious Mistress of the Parsonage has a different view of all of this. As I said, I was just chilling in my chair when my wife walked by, stopped in front of me, put both hands on her hips and stared at me for a moment giving me that look. Then she said, “I guess you’re getting old, aren’t you?” With that, she whirled around and walked away, leaving me to my own thoughts. Nothing is scarier in the whole world than to be left with your own thoughts. However, as I thought about this, certain things seemed to come to the surface. I did appear to be “old,” whatever that may entail. It is funny how people use words and they

mean different things to different people at different times. I never thought of myself as “old,” but then, my wife would never lie to me. If she thinks I am getting old, well, I must be getting old. Then I chuckled to myself. I like to keep my chuckles to myself for a variety of reasons. As I thought about me being old and my wife recognizing that I am old, it dawned on me that she is older than me. Now please, do not let her know I let this slip out of the bag. But, if I’m old, what does that make her? You did not hear it from me, but I had a nice chuckle as I thought about this whole scenario of being old. Being the gentleman that I am, and a great lover of life, I will never bring this to her attention. If she finds out that she is old, she will never learn this information from me. I may be old, but my goal is to get older. Right after this little incident, I walked into a McDonald’s restaurant to get some coffee. I prefer to keep certain things to myself and my age is one of them. I cannot hide my good looks; it is all out there in the open for everybody to see. But my age is something a little different. I try to keep that to myself. “Are you a senior citizen?” The waitress behind the counter asked chipperly. At first, this really irritated me. What business is it of her with regards to my age? I was just about ready to ask her what her age was when she changed the whole conversation. “If you are a senior citizen your coffee is only \$.80.” With that she smiled quite gingerly. That puts age in a very different perspective for me. Normally, coffee is \$1.39, but for senior citizens, it is only \$.80. A lot of

things I am not very proficient at, but arithmetic is not one of them. If I would admit to this young lady that I was a senior citizen, I could save \$.59. I do not know about anybody else, but \$.59 is \$.59! “Why, yes,” I muttered, “I am a senior citizen.” “Oh dear,” she giggled, “you sure do not look like a senior citizen to me.” Now, I do not know if she really meant that or not but allow me to repeat myself, \$.59 is \$.59! I have never thought of myself as old, just older. And, as a friend of mine used to say, “I plan to get as old as I possibly can get.” Getting old has many benefits and \$.59 is only the beginning. My great objective from this time on is to cash in on as much Senior Citizen benefits as I can get. After all, \$.59 is \$.59! And, if I get a cup of coffee every day, I will save \$215.35 in the year, every year. Who would have thought that getting old would pay such rich dividends? There is a strange anomaly that most people do not want to get old but then they do not want to die either. The only remedy for not getting old is... It is not getting old that is the problem, it is not discovering the real foundation of life which is none other than Jesus Christ. “The glory of young men is their strength: and the beauty of old men is the gray head” (Proverbs 20:29). Getting old is not for sissies. It takes a real man to get old. ★ Rev. James L. Snyder is pastor of the Family of God Fellowship, P.O. Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at 866-552-2543 or e-mail jamesnsnyder2@att.net. His website is www.jamesnsnyderministries.com.



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Arms and Legs are Not a Luxury

Continued from page 1

cause the device to become ill fitting and useless. Multiple trips to the prosthetist (limb maker) are necessary to correct the problem. Sometimes it even requires more than one artificial limb be crafted within the same year. Because there are financial caps and special rules associated with this ongoing treatment by insurance companies, the likelihood of a complete restoration, repair, or replacement is diminished and an otherwise vibrant, self sufficient member of society is reduced to becoming a slave to their disability, and in some cases, an invalid requiring constant assistance; a costly insurance benefit which IS offered under most California insurance plans. To better understand the demoralizing and hopeless lifelong ramifications that can result from state controlled insurance exchanges placing financial caps, and thoughtless rules on the needs of people who have lost limbs, we can look at New York's lifetime cap.

If an individual suffers the loss of two limbs and requires prosthetics, under the "one limb per lifetime" rule, that person may have to make a choice as to which limb he or she wants to replace with an artificial device. In the event both legs or both arms are amputated, does the patient choose the right or the left, since only one may be paid for? Many children fall victims of accident or illness that result in the loss of a limb. At their young age, they will receive an artificial arm or leg. However, as they grow, the device doesn't grow with them, rendering them in need of additional artificial limbs throughout their life to continue on a path of independence and normalcy. This rule and the practice of "capping," no matter what the level in any state, is cruel and in the long run, due to secondary complications, has the potential to carry excessive expense above what the initial cost would be.

California passed a law in 1986 (10123.7 CA Insurance Commissioner) recognizing that prosthetic limbs need to be covered by private insurance. In 2007, the



In a study performed by the California Insurance Commissioner's office, it was determined that the overall cost to consumers to include comprehensive prosthetic coverage to Covered California's Essential Benefits list would be 16 cents per month, or less than \$2.00 per year. In perspective, paying to ensure an amputee can walk or have the use of their arms and hands would cost California insurance consumers less than purchasing 40 pieces of bubble gum within a year's time. Photo courtesy of the Amputee Coalition

wording was amended to proclaim that coverage must be "adequate." Unfortunately, it does not stipulate that insurance companies must cover prosthetic devices and ongoing care. According to the Amputee Coalition, this has created a situation where some plans (including many California Kaiser Plans) provide minimal or no coverage for prosthetic devices. By enacting the Insurance Fairness Amputee Act through government legislation, the needs of limbless individuals would be treated as other basic essential care items, guaranteeing amputees receive the attention they deserve at a reasonable cost.

Even with ongoing federal health reform, the Department of Health and Human Services bulletin released earlier this year indicated that prosthetic coverage was included with physician and specific office visits and surgery among other classifications. In simple terms, receiving an artificial limb

and the necessary ongoing care that will assure it's useful is put in the same category as going to the doctor when you have the flu or having an appendix removed. This means the same percentage of co-payments and financial caps would come into play. Since an artificial limb can cost between \$5,000 and \$50,000 depending on the type and mobility requirements, the out of pocket expense to an amputee can be prohibitive under this interpretation.

According to the Covered California information office based in Sacramento, under the Covered California guidelines, the amount of "adequate coverage" provided by private insurance and government health care guidelines is determined by the level of insurance coverage an individual purchases (bronze, silver, or gold plans). The least expensive plan would warrant the most out of pocket expense. In a study performed by the California Insurance Commissioner's office, it

was determined that the overall cost to consumers to include comprehensive prosthetic coverage to Covered California's Essential Benefits list would be 16 cents per month, or less than \$2.00 per year. In perspective, paying to insure an amputee can walk or have the use of their arms and hands would cost California insurance consumers less than purchasing 40 pieces of bubble gum within a year's time. It seems like a small price to pay to guarantee the growing population of those who have lost limbs, and future amputees, the right to experience the same life everyone else can. Let's remember that arms and legs are not a luxury. If limbless individuals are not given the opportunity to be independent by offering them the allowance they need, they will have no choice but to rely on other aspects of the medical insurance industry and government sponsored programs to compensate, creating an unnecessary taxpayer burden.

We as California constituents can do something to eliminate

Covered California's unfair practice of placing financial caps on the needs of those who have suffered the loss of one or more limbs. The Amputee Coalition, a national organization committed to enriching the lives of America's amputees, has worked to raise awareness of this issue since the passage of the Affordable Healthcare Act (Obamacare) in 2010. They've provided public comments to Health and Human Services (HHS) and the Center for Medicare Services (CMS) as well as to state governors, legislators, and insurance commissioners, emphasizing the importance of including prosthetic and orthotic devices and vital continuing care in the mandated Essential Health Benefits. Four years later, there is little resolve nationwide. The members of the coalition are working with federal legislators to provide a sign-on letter to members of Congress. The instrument requests that the HHS and CMS offices use the enforcement powers they were bestowed by the Affordable Healthcare Act to

include necessary, on-going care to amputees. Join in to make a positive, worthwhile change to a growing population by contacting your elected officials and asking them to "do the right thing." After all, it's an election year in many districts, and politicians should be reminded that voters can't get out to the polls without legs, and they can't punch the ballot without arms and hands.

For more information, visit www.amputee-coalition.org. There, under the advocacy heading, you can find sample scripts, a downloadable letter to email to our elected officials, and personal stories outlining the difficulties amputees have in attaining medical insurance coverage for the basics: arms and legs.

Sources: www.amputee-coalition.org, www.mobilitysaves.com; www.affordablehealthca.com; www.coveredcalifornia.com; Assembly Bill 1453 (Manning); Senate Bill 951 (Hernandez); www.healthbenefitexchange.ny.gov ★

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THE SACRAMENTO BEE
FOOD REVIEW
FEB 2013

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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Holiday Craft Fair

Hosted by the Citrus Heights Lions Club

Saturday, November 8th, 2014
9am - 3pm
at the
Citrus Heights Community Center
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This Holiday, Create a COLORFUL FEAST

FAMILY FEATURES

As you prepare for this season of celebrations, consider recipes that offer a fresh approach to the traditional holiday menu. With its sweet simplicity and vibrant color, a garnish featuring California grapes can make your meal presentation even more enticing. Keep those mealtime traditions intact by serving favorites like Brussels sprouts, but pair them with sweet California grapes in a salad for the perfect balance of flavor and crunchy texture. A beloved side dish, such as cornbread dressing, will exceed all expectations with ingredients like red and green grapes, butternut squash, walnuts and pancetta. Complete the meal with a new twist on a trifle that results in a rich dessert worthy of any gathering for the holidays and beyond. For more ways to increase the freshness and flavor of your holiday meals, visit GrapesfromCalifornia.com, [Facebook.com/GrapesfromCalifornia](https://www.facebook.com/GrapesfromCalifornia) and [Pinterest.com/GrapesfromCA](https://www.pinterest.com/GrapesfromCA).



Raw Vegetable and Grape Salad

- Servings: 6
- Salad:**
- 2 cups shredded or very thinly sliced Brussels sprouts
 - 1 cup shredded carrots
 - 1 cup thinly sliced fennel
 - 1/2 cup cooked, chopped bacon (6 slices)
 - 4 cups green and red seedless California grapes, halved
 - 1/2 cup sliced green onions
- Dressing:**
- 3 tablespoons balsamic vinegar
 - 2 tablespoons extra virgin olive oil
 - 1 teaspoon minced garlic
 - 1/2 teaspoon salt
 - 1/4 teaspoon pepper

Toss all salad ingredients together in large bowl. Whisk together all dressing ingredients in medium bowl and drizzle over salad. Toss until ingredients are well coated with dressing.

Nutrition information per serving: 226 calories; 14 g fat (4 g saturated fat); 55% calories from fat; 8 g protein; 19 g carbohydrate; 3 g fiber; 17 mg cholesterol; 516 mg sodium; 471 mg potassium.

Peanut Butter and Grape Trifle

- Servings: 14
- 1 (16-ounce) container nonfat vanilla Greek yogurt
 - 8 tablespoons creamy peanut butter
 - 2 tablespoons honey
 - 1 (8-ounce) container lite whipped topping, divided
 - 1 (16-ounce) store-bought pound cake, sliced into 1-inch cubes
 - 3 cups red seedless California grapes, plus more for garnish
 - 3 cups green seedless California grapes, plus more for garnish
 - 1/4 cup honey-roasted peanuts, chopped (optional garnish)

In medium bowl, stir together yogurt, peanut butter and honey until well combined. Gently fold in half of whipped topping. Set aside. In clear glass trifle dish or bowl, layer half each of pound cake cubes, peanut butter mixture, red grapes and green grapes. Repeat layers a second time and top with remaining whipped topping. Garnish with additional grapes (sliced in half) if desired, and chopped peanuts, if desired.

Nutrition information per serving (with peanuts): 313 calories; 15 g fat (5 g saturated fat); 42% calories from fat; 8 g protein; 38 g carbohydrate; 1 g fiber; 73 mg cholesterol; 197 mg sodium; 206 mg potassium.

A Tasty Tradition
A Spanish custom spanning back to 1895, those who practice “the twelve grapes of luck” are said to be provided with a year of prosperity. Add this festive ritual to your celebration by eating a grape with the ringing of each bell at midnight on New Year’s Eve.



Helpful Tips for the Perfect Holiday Turkey

- When shopping for your turkey, look for one with a pop-up timer.
- To thaw your turkey, keep it in the refrigerator based on its weight. For example, it should remain in the refrigerator for 24 hours for every 5 pounds. To thaw quickly, place it in the sink and cover with cold water, changing the water every half hour per pound.
- Once the turkey has thawed, always refrigerate or cook immediately.
- When you’re ready to cook, baste the bird with extra virgin olive oil. Place turkey with the breast up on a rack in a shallow roasting pan in an oven preheated to 325°F. Loosely cover turkey with foil to prevent over-browning.
- The turkey is done cooking when the meat thermometer reads 180°F, or if the red stem on the pop-up timer is up and the drumstick feels soft or moves easily.
- Always allow the bird to rest for at least 20 minutes for easy carving.
- Present your turkey on a platter with a fresh and colorful garnish, such as California grapes.



Cornbread Dressing with Roasted Grapes, Walnuts and Pancetta

- Servings: 12
- 2 cups red seedless California grapes
 - 2 cups green seedless California grapes
 - 2 cups cubed butternut squash
 - 1 1/2 tablespoons olive oil
 - Salt and pepper, to taste
 - 6 ounces diced pancetta
 - 3/4 cup sliced celery
 - 1 large onion, chopped
 - 2 cloves garlic, minced
 - 5 cups coarsely crumbled cornbread (either store-bought or prepared from a mix), toasted
 - 3/4 cup coarsely chopped walnuts, toasted
 - 2 tablespoons chopped fresh sage
 - 1 cup reduced-sodium chicken broth
 - 3 tablespoons butter, melted
 - 3 tablespoons white balsamic vinegar
 - 1 egg, beaten

Preheat oven to 400°F. Toss grapes and squash cubes together in large bowl with oil, salt and pepper, to taste. Spread in single layer on baking sheet and roast for about 20–30 minutes, until grapes have begun to slightly shrivel and squash is tender. Set aside.

Heat large nonstick skillet over medium-high heat and cook pancetta until it begins to brown slightly. Add celery and onions and cook until tender and onions are translucent, about 5–6 minutes. Add garlic and cook for one minute more. Remove from heat. In large bowl, combine cornbread, pancetta mixture, grapes, squash, walnuts, sage and salt and pepper to taste, if desired. Set aside. In medium bowl, whisk together broth, butter, vinegar and egg. Pour over cornbread mixture and toss well to combine. Spray 9-by-13-inch baking dish with cooking spray. Spoon dressing evenly into dish. (At this point, you can either bake immediately or cover and refrigerate overnight to bake the next day.) Bake, covered with foil, at 350°F for 20 minutes. Uncover and bake another 20 minutes, or until warmed through and golden brown.

Nutrition information per serving: 442 calories; 18 g fat (4 g saturated fat); 37% calories from fat; 14 g protein; 54 g carbohydrate; 2 g fiber; 75 mg cholesterol; 1103 mg sodium; 475 mg potassium.

History of Veterans Day in the United States

By Jim Monetenon

At the eleventh hour of the eleventh day of the eleventh month in 1918, an armistice (or temporary cessation of hostilities) was declared between the Allied nations and Germany in the First World War.

Since no one knew there would be a sequel in 20 years, it was known as “The Great War” or the war to end all wars, but it didn’t have a number.

Commemorated as Armistice Day beginning the following year, November 11th became a legal federal holiday in the United States in 1938.

In the aftermath of World War II and the Korean War, Armistice Day became Veterans Day, a holiday dedicated to American veterans. Unlike Memorial Day, it was not intended to just remember those who fell in battle. Instead, it was a day to recognize all those men and women who served over the course of the 238 years of this nation’s existence.

Whether the service was in wartime or peacetime, in foreign countries or at home, veterans would be recognized on this day. The veteran knows not what the situation will be when they sign the bottom line and raise their right hand and promise to support and defend the constitution. Peacetime can quickly become wartime.

★

Sacramento SPCA Hosts Four Different Events This Holiday Season

SACRAMENTO, CA (MPG) - The Sacramento SPCA is currently putting the final touches on a handful of events that will provide the Sacramento community the opportunity to support the long-established organization this holiday season and the thousands of animals it cares for each year.

The following events are scheduled through early December, with all proceeds benefitting the programs and services of the Sacramento SPCA:

Santa Paws
Saturday and Sunday, November 8th and 9th from 10 a.m.-3 p.m.
Holiday photo shoot with Photographer Patrick Storm. Packages start at \$25 with prints, enlargements, and photo greeting cards available. No appointment necessary.

Held at the Sacramento SPCA at 6201 Florin-Perkins Rd., Sacramento.

Fall Book Sale
Thursday-Saturday, November 13th-15th from 10 a.m.-6 p.m.
Sunday, November 14th from 11 a.m.-5 p.m.

The longest running charity book sale in the region offering gently used books in more than 40 categories.

Held at Greenfaire Village at 8095 Greenback Lane, Sacramento.

Purrses for Pets
Thursday, November 20th from 6-8 p.m.
Cocktail party featuring hundreds of purses, bags, jewelry, and accessories. Evening includes a silent auction, raffle, appetizers, cocktails, and desserts.

Tickets: \$45
Held at Arden Hills Resort Club & Spa at 1220 Arden Hills Lane, Sacramento.

For more information or to purchase tickets for Purrses for Pets, visit www.sspca.org/holidays or call (916) 383-7387.

Source: *Sacramento Society for the Prevention of Cruelty to Animals*

★

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- 1 Duette Vertiglide® Honeycomb Shade or 1 Luminette® Privacy Sheer or 1 Skyline® Gliding Window Panels (plus \$100 rebate each additional unit)

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FARMERS MARKET

COMING SOON!
Land Park Farmers Market
Opening in November (open date TBA) 9 AM to 1 PM; 3800 S. Land Park (at the Y - cross St. Sutterville)

Enjoy organic produce, specialty gourmet foods, live music, chef demos and craft/health fairs.

SATURDAY

Unity of Sacramento Farmers Market
9249 Folsom Blvd, Sacramento (in front of the Unity of Sacramento Church).
Every Saturday 8 am – 1 pm. Seasonal, closes 11/29.

SATURDAY

Sunrise Mall Farmers Market
6190 Sunrise Blvd, Citrus Heights (behind Sears in the SE parking lot).
Every Saturday 8 am – 1 pm. Open year round.

SATURDAY

Sacramento Midtown Farmers Market
20th St. between J and K, Sacramento.
Every Saturday 8 am – 1 pm. Open year round.

SATURDAY

Historic Folsom Farmers Market
915 Sutter St, Folsom (Historic Folsom Public Plaza).
Every Saturday 8 am – 1 pm. Open year round.

SUNDAY

Carmichael Park Farmers Market
5750 Grant Ave, Carmichael (corner of Grant and Fair Oaks Blvd).
Every Sunday 9 am – 2 pm. Open year round.

WEDNESDAY

VA Mather Farmers Market
10535 Hospital Wy, Mather (VA Hospital).
Every Wednesday 9 am – 1 pm. Seasonal, closes 11/26.

WEDNESDAY

Fair Oaks Sunset Farmers Market
8101 Sunset Ave, Fair Oaks (New Life Church parking lot).
Every Wednesday 3 pm – 7 pm. Seasonal, closes 11/26.

THURSDAY

UC Davis Health System Farmers Market
45th and Y St, Sacramento (UC Davis Medical Center Campus).
Every Thursday 3 pm – 7:30 pm. Seasonal, closes 11/13.

Runs throughout October at all our weekend market locations.

Choose your very own pumpkin and paint it at the market with us – great family event to get in the fall spirit!

For more information: www.bemoneysmartusa.org

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