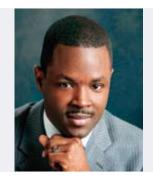
# AMERICAN RIVER



Remember to Vote on Tuesday, November 2nd!



Rev. Kev Ross: "Your Power to Forgive"

Page 6

Volume 5 Issue 20

Serving Citrus Heights, Fair Oaks, Carmichael, Orangevale & Gold River

**Second Edition for October 2010** 

# New Facilities an Investment in Students



Joining a SJHS student in the ribbon cutting are - from left to right: Tony Oddo, Principal, New San Juan High School; Larry Mile, Clerk, San Juan Board of Education; Larry Masuoka, D.M.D., Member, San Juan Board of Education; Brenda Isabel Ruiz Hurtado, New San Juan Senior Class President; Clark Fales, Career Tech Teacher; SJHS Student; Congressman Dan Lungren; Richard Launey, President, San Juan Board of Education; Lucinda Luttgen, Vice President, San Juan Board of Education; Greg Paulo, Member, San Juan Board of Education (Photos provided by SJUSD)

From San Juan Unified School District

Citrus Heights - Valuing diversity and excellence, the San Juan Unified School District's mission is to educate and inspire each student to succeed and responsibly contribute to a radically evolving world by providing innovative, rigorous, student-focused instruction and programs in a safe, caring, and collab-

orative learning community. Students, alumni, and community

leaders gathered Friday, Oct. 8 at New San Juan High School in Citrus Heights to celebrate the grand opening of the school's new career technical facilities. The \$17.6 million project has brought a state-ofthe-art culinary facility, construction technology lab, engineering lab, transportation technology lab, and classrooms to Sacramento County's second oldest high school.

"These new facilities represent an investment in the students of New San Juan High and the future," said New San Juan High Senior Class President Brenda Hurtado.

Others in attendance to celebrate agreed with Congressman Dan Lungren and Pat Ainsworth, director for Secondary, Career & Adult Learning for the California Department of Education, calling the school's efforts to join rigorous college prep classes with career

skills an example for the state. New San Juan High has been undergoing changes to not only its facility but also the classes and

learning that go on inside its walls. "Three years ago, all of the teachers at this school gave up their jobs and had to reapply to be part of a completely new educational effort. Every one of them made the commitment to change the way instruction and learning take place here, and we have done just that," said New San Juan High Principal seen with the school posting an impressive 57 point leap in its Academic Performance Index (API) score this year.

The school now offers five career pathways for students to choose from including hospitality management, construction technology, engineering, transportation technology, and media production. Teachers at the school work to tie what students learn in their academic core classes to the work they accomplish in their chosen career pathway.

Freshmen at the school are placed on a career "wheel" that allows them to sample each of the five pathways before picking one area of focus. The goal is to graduate students who have the skills that allow them to choose their own path after graduation whether it be a rigorous four-



Students will now enjoy the new facility as they prepare to enter into today's work environment.



Many new careers open up for students at San Juan High School.

year college experience, post-high school career training, or entering directly into the local workforce.

The new culinary arts building is just over 10,500 square feet and includes a demonstration kitchen, full commercial café, industrial kitchen, bakery, and classroom space. The career tech lab wing is just over 9,500 square feet including labs for construction, transportation, and engineering along with

The improvements were paid for with funds that can legally only be spent on facility improvements including state grants and local bond dollars approved by voters as part of Measure J in 2002. More than \$10 million in additional work is slated for the campus which dates back to 1915 including a new media production studio as well as additional work to the school's infrastructure.



Lucille and Kent Prim celebrate their 70th anniversary.

Carmichael - The "Official Sponsor of Longevity" Eskaton is home to Lucille and Kent Prim, who this October 5 celebrate the 70th anniversary of their wedding. The couple's

advice to others' seeking the secret to longevity in marriage is simply: "We never go to bed mad. We don't always agree. But we work things out by the end of the day," Lucille explained.

## **Eskaton Couple Celebrates Their 70th Anniversary**

Ironically, she then recalls what she said to Kent the first time the two Oklahoma State freshmen met in January 1936: "Do you hate me as much as I hate you?" After a perceived "slight" was clarified, the two went on a date that evening and have

been together since. By their senior year, they were engaged and soon after married on October 5, 1940. A military life followed, which included travelling across the globe - living in 25 places in 27 years. They settled into the Eskaton Village Carmichael continuing care retirement community five-and-a-half years ago, because, as Lucille tells it, "Eskaton could give us a tour in the morning and our other choice couldn't take us until the afternoon. We liked what we saw and that was that." The couple have two sons, both attorneys, who live close by, and three grandchildren and three great grandchildren.

One granddaughter gets credit for coordinating a special celebration for their historic 50th anniversary, when the more than 60 guests heard Kent serenade his wife with his own version of Kenny Rogers' "(You picked a fine time to leave me) Lucille."

The two healthy 92-year-olds are involved in many of Eskaton's activities and social events. And while Lucille also keeps busy with family and friends, Kent spends his extra time playing golf. Though Lucille tried the sport, they both laugh now retelling how Kent's observation that "You're not trying" nearly caused a divorce. When Lucille quit, "It was the happiest day of our lives," the two agree. All kidding aside, Lucille adds "It's a very loverly life."

Eskaton boasts a resident population with an average age of 83, including more than three dozen centenarians. The 42-year-old nonprofit aging services organization provides community living and home-based support for more than 3,500 older adults throughout Northern California. Learn more at www.eskaton.org.

## AR Messenger and eVoter Offer Voters **Election Information**

Citrus Heights – The American River Messenger and eVoter (www. evoter.com) are offering a partnership that connects local area voters to polling place locations, election information, candidate profiles and endorsements prior to Election Day on November 2nd.

eVoter is a non-partisan website that allows voters to directly interact with candidates and access accurate, up-to-date information to make informed decisions on Election Day. From statewide races to local county and municipal races, eVoter provides voters with a list of every candidate on their ballot.

The American River Messenger has launched an online service that directs voters to their personalized sample ballot information, powered by eVoter, at

www.AmericanRiverMessenger.com eVoter allows voters to locate their

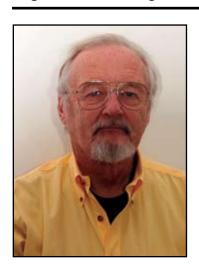
polling place, generate and print a cus-

tomized sample ballot, after reviewing

candidate profiles and organizational endorsements. In order to reach these motivated voters who are actively looking for information, candidates can purchase a customizable profile at a low cost and organizations can publicize their endorsements for free.

Candidates or organizations that are interested in creating a profile should visit AmericanRiverMessenger.com and click on "Visit eVoter.com" in the eVoter search box or call (866) 976-

eVoter is the unbiased, non-partisan election information site where voters can generate a personalized sample ballot instantly, view candidate profiles, make contributions, view organizational endorsements, find polling places, and more. Owned by Political Technologies LLC, eVoter is designed to provide voters with concise unbiased information on every candidate and measure on their ballot.



By Donald Kaul, Other Words

If life were an old-fashioned movie serial we'd be at the scene where Barack Obama is tied to railroad tracks while an oncoming train sounds in the distance.

And if it were a movie, he'd escape. I'm not sure how, but at the last moment he'd slip his bonds and roll off the tracks just as the train roared by.

That's the difference between movies and real life.

It's beginning to look as though President Obama won't escape his current predicament, that indeed he's going to be run over by the train that is, for want of a better name, the Angry American Voter.

The polls going into the midterm congressional elections, while improving some in recent weeks, are still a bloody nose for the

A recent Associated Press poll, for example, shows working class whites favoring Republican candidates by twice the margin of the last two

Democrats are used to losing out with this group. But to see that cohort abandon ship at this rate is alarming

## **Tied to the Tracks**

to those hoping the party will hang on to its control of Congress for the next two years.

And it's getting hard to find any polls that offer good news for Democrats. The latest one from Gallup has Republicans leading Democrats 53-41 in a high-turnout election; 56-39 with low turnout.

Conservative analyst Michael Barone says it's beginning to look like the '94 election. Not 1994 when the Democrats lost about 50 House seats but 1894 when the Republicans gained 100. That election was conducted in the aftermath of the Panic of 1893, the nation's worse economic collapse up to that time.

OK, so the economy isn't so great right now but it could be worse and almost was.

I think people have forgotten just how bad things were when Obama took office. The economy was cratering and our financial system was on the brink of collapse. We were hemorrhaging jobs. The stock market was tanking, with the Dow Jones Industrial Average at about 8,000 and heading down.

Obama fixed that, kind of. He stabilized the economy at a price. But you didn't expect it to be free, did you? He got a health insurance bill passed. Not a perfect bill, but a lot of people who didn't have insurance are now going to. He managed to install some brakes into our financial system that might, just might, forestall another meltdown. He saved two American auto companies from extinction and the Dow crossed the 11,000 mark the

He gets credit for none of it. Even liberals do little but complain. He's too slow in getting out of wars. His economic advisers are too Wall Street. The health insurance plan sucks.

Stop already. This is politics.

Part of the problem, maybe a lot of it, is the Vast Right Wing Conspiracy. Hillary Clinton coined that phrase when she was defending her husband against various right-wing attacks, many of them financed by Richard Scaife, the DuPont billionaire and right-wing nut.

She was on the mark, of course, but the mainstream "liberal" press ridiculed her for it. (Our press hates conspiracy theories.)

Well, I'm sorry to break the news to you but there is a right wing conspiracy and it's more vast than ever. It centers now on Rupert Murdoch, owner of Fox News and The Wall Street Journal, among other things. He not only gave \$1 million to a Republican campaign committee, he's got four Republican presidential hopefuls on his Fox News payroll. That's the "fair and balanced" network.

And he's a piker compared to Texas oilmen Charles and David Koch, who have financed just about every right-wing think tank and project that Scaife neglected.

No wonder a third of the American people think Obama's a Muslim.

In a year or two, they'll think he's a Martian.

OtherWords columnist Donald Kaul lives in Ann Arbor, Michigan. www. otherwords.org



By JoAnne Berkenkamp, Other Words

Schools throughout the country are shaking up the cafeteria through new initiatives to improve children's health while giving a boost to local farmers. It's time to give the mystery meat a break and bring out locally produced apples, squash, tomatoes, and chicken.

You'd think that a program linking local farmers producing fresh, minimally processed foods with local schools would be a no-brainer. But several decades of federal farm programs have discouraged farmers from targeting local markets—instead encouraging farmers to expand acreage with a few commodity program crops (like corn, soybeans, or wheat) or get out of farming all together. At the same time, school lunch programs dealing with tight budgets have taken advantage of more highly processed foods over buying fresh from local farmers.

We're clearly seeing some of the consequences of a flawed farm policy and tight finances for school lunch programs. Approximately 17 percent of U.S. schoolchildren are obese, according to the Centers for Disease Control. And we have the highest obesity rate among 40 countries amounts from farmers.

Farm-to-School's

**Teachable Moment** 

Teaching the value of healthy

eating in schools is a great way to

start turning these numbers around.

Aside from the great tasting local

food, "farm-to-school" programs

help improve kids' "food literacy"

by teaching them what food is grown

nearby, how their food is grown, and

what a healthy diet looks like. Some

schools are scheduling field trips to

local farms and making farm- to-

school a part of their classroom cur-

riculum. Others are starting their own

gardens, or teaching children to cook

Farm-to-school programs also

support small- and mid-sized farms

that have often been left out of school

lunch programs. Thanks to our

flawed federal farm programs, one

of the challenges schools often face

is finding enough steady supply of

locally produced food to serve at their

schools. But the economic benefits to

the community can be considerable

when more of the "food dollar" stays

in local economies. A University

of Minnesota study estimated that

the economic benefit to the local

region ranged from about \$20,000

if each school in the area served one

locally grown meal a month, and up

to \$430,000 if schools bought larger

what's sourced locally.

Other challenges to expanding farm-to-school programs are related to infrastructure, such as the labor, kitchen equipment, and preparation time needed to bring locally produced food to the lunch table.

Despite these obstacles, these programs are taking off. Just think of what could happen if federal nutrition and farm programs were geared more toward supporting farm-to-school. This fall, Congress was expected to reauthorize the Child Nutrition Act. Both the House and Senate versions of the bill contain a number of provisions to increase fruits and vegetables, including relatively small, but significant, mandatory funding to support farm-to-school programs designed to address some of the challenges schools face.

But while members of Congress from both sides of the aisle support the Child Nutrition Act, budgetary issues have stalled the bill and it likely won't be considered until after

Congress can do better. No matter how you calculate it, farm-to-school programs are an investment in the education and health of our children, and the economic future of our farmers. The farm-to-school approach will pay us all back many times over.

JoAnne Berkenkamp is the direct of the Local Foods Program at the Minneapolis-based Institute for Agriculture and Trade Policy. www.iatp.org

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> Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at 773-1111.

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#### **Widowed Persons** Association of California, Inc.

Office Hours 10:00 am- 3:00 pm Monday through Friday 916-972-9722

> **Newcomer's Buffet** & Social

Any and all widows or

widowers may attend

Third Monday evening at 5:30 pm

In the private dining room at the Plaza Hoff Brau, corner of El Camino and Watt Avenues; cost varies as the choice is from a no-host buffet menu

This is a public service to all widows and widowers and there is no charge to attend the social other than the meal they chose.

#### **Sunday Support**

Any and all widows or widowers are invited

**Every Sunday from** 3:00 pm-5:00 pm

In the meeting room of the WPAC office. Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18.

Realizing how difficult it is to go into

new social situations when one is first widowed, the Widowed Persons Association of California encourages widowed men and women to come to Sunday Support each Sunday from 3:00 pm-5:00pm with some going to dinner as a group following the session. The Widowed Persons Association is designed to be of help to recently widowed men and women, but any and all widows and widowers are welcome as a community service by WPAC. Participants do not need to be members and there is no charge.

## City of Citrus Heights RE-ELECT Steve "Sparky" CITY COUNCIL



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#### Dear Citizens of Citrus Heights,

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Citrus Heights has been my family's home since 1986. My wife and I have raised our two children here. I own a small business and volunteer with the Relay for Life, Chamber of Commerce, Lions and Rotary clubs. I have served on the City Council for the past five years and as your Mayor in 2008.

I have consistently voted to keep our City financially sound, improve public safety and fix our roadways. I have helped to successfully lobby state and federal officials for police, street improvement and energy saving grants.

Our budget was balanced on time this year with a reserve of \$35 million. Over the past four years we have formed our own Police Department, improved Greenback Lane and Antelope Road, moved forward on rebuilding Sayonara Drive and opened a beautiful Community Center.

My immediate goals are to make our neighborhoods safer, attract and retain quality businesses and restaurants, offer more activities for our young and young at heart, keep our garbage rates among the lowest in the region and restore a transit system that will work for everyone including seniors, commuters and students.

I would appreciate your vote for re-election. Thank you,

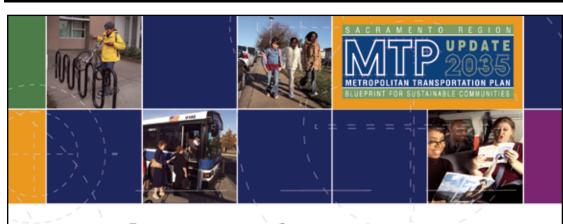
Steve "Sparky" Miller

Council Member

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Attend a Metropolitan Transportation Plan 2035 (MTP2035) workshop in your community to help inform how money is spent on public transit, bicycle, pedestrian, and road improvements. MTP2035 is a 24-year plan for transportation throughout the six-county Sacramento region.

The workshops are FREE and food will be provided.

For more information or to register visit **www.sacog.org/update** or call (916) 321-9000.

#### **UPCOMING WORKSHOP**

#### SACRAMENTO COUNTY - CENTRAL

Wednesday, October 27
Day 11 a.m.-2 p.m. or Evening 6-9 p.m.
Sacramento Convention Center
1400 J Street, Sacramento, 95814

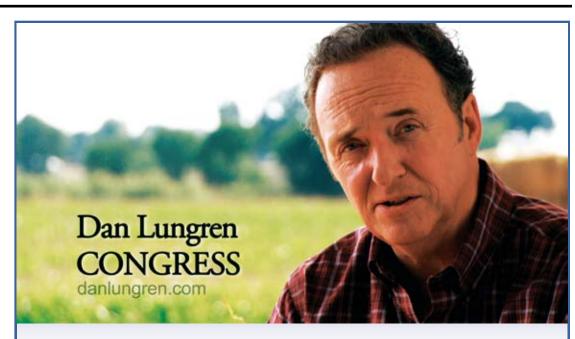










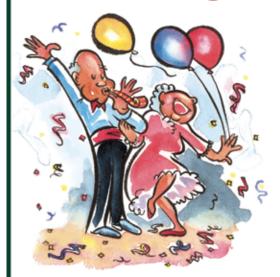


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- Voted to establish our police force now a model for policing state-wide
- Created Leadership Citrus Heights
- Charter Board Member of Police Activities League, a program pairing youth with law establishment
- Established the Sylvan Ranch Community Garden
- Mayor in 2006; Vice Mayor in 2005 & 2010
- Board member of the Sacramento Regional County Sanitation District and the Sacramento Area Sewer District
- Governs our city to keep it debt-free, maintain a \$36 million reserve and continue to invest in infrastructure improvements

### Endorsed by

As your longest serving seated councilmember, mayor and vice mayor, I work diligently to address the needs of our citizens and businesses. In the midst of this economic downturn we will still attract new business, put people to work, improve the quality of life for our citizens, upgrade roads, sidewalks, lights, beautify the city, offer first time homebuyer assistance, address the needs of seniors, youth and the needy-and remain financially strong. This is the result of smart leadership and diligent government. Please vote to re-elect Jeannie Bruins.

Jeannie Bruins, Candidate for Citrus Heights City Council

- Congressman Dan Lungren
- Assemblyman Roger Niello
- Supervisor Roberta MacGlashan
- Mayor Jayna Karpinski-Costa
- Councilmember Steve Miller
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- Sheriff John McGinness
- Sacramento Rental Housing Association
- Sacramento Builders Exchange
- Sylvan Oaks Community Garden President Cheryl Bennett

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#### **Second Edition for October 2010**

## HALLOWEEN FAMILY FUN

Looking for a fun time on Halloween? Northminster Presbyterian Church, located at 3235 Pope Avenue, invites everyone to its Halloween Festival on October 31 from 2 p.m. to 5 p.m. There will be music,

fun games, cake walk, face and come have some fun! painting, pumpkin painting, caramel apple making, popcorn, cotton candy, and hot apple cider w/goodies. This event is for children of all ages to dress up in their Halloween costumes

For more information call (916) 485-5563.

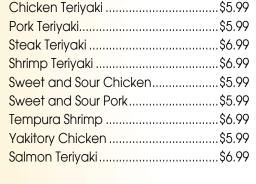




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Shrimp Teriyaki	\$3.99	Spring Rolls (3 rolls)	\$3.49
Sweet and Sour Chicken	\$2.99	Fried Rice	\$4.99
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Saturday, October 30, 2010 Summerhill Plaza Shopping Center

10 AM - 4 PM

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Citrus Heights City Council Members Citrus Heights Chamber of Commerce

**3PM** 

Citrus Heights Mayor - Jayna Karpinski-Costa

11 AM - 3PM Entertainment Stage Bands of Woodshop Rocks

Opening Ceremony

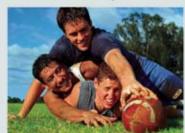
Costume Contest

Enchanted Forest - Magician Extreme Martial Arts Lion Dance And More!

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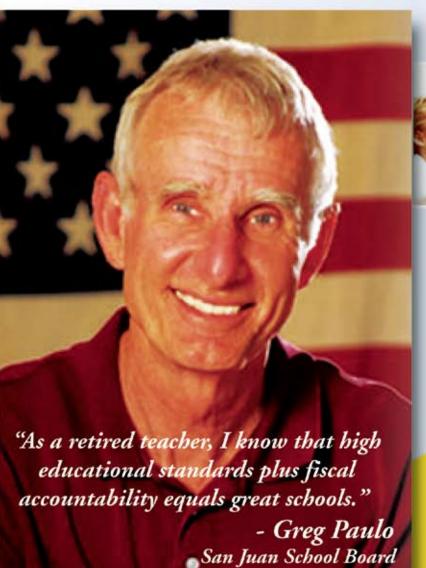
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As a retired teacher, Greg Paulo knows what it takes to make sure all our kids

### **REACH NEW HEIGHTS**











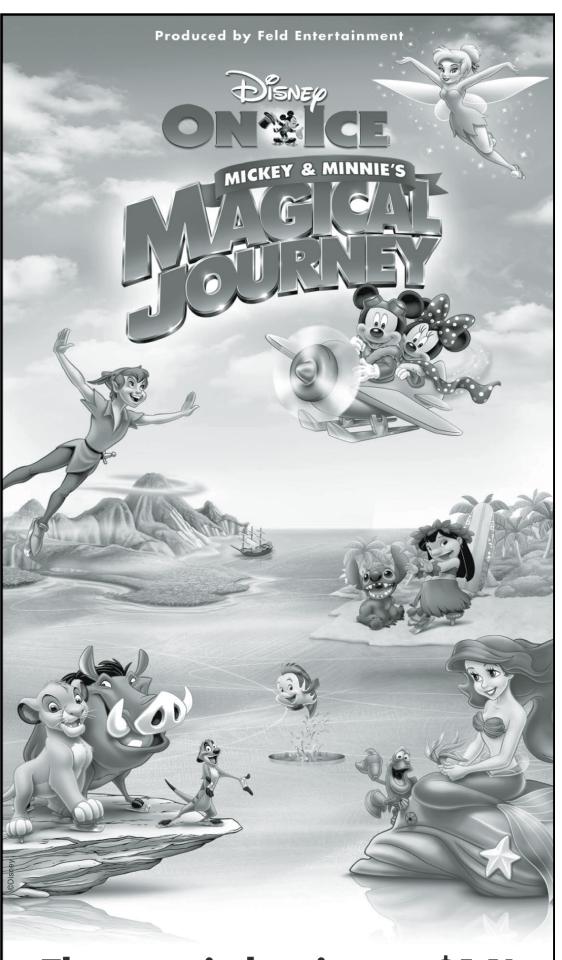
#### When parents, teachers and the community work together we can:

- Balance the district budget, cut wasteful spending and increase accountability.
- Institute a higher standard of college preparatory course work to help our college bound students excel at their next level of education.
- Improve our vocational educational programs to make sure students who enter the workforce have the skills they need for quality careers in a 21st century workplace.

**ENDORSED BY THE** San Juan Teachers' Association

**Greg Paulo** 

San Juan School Board



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	7:00 PM	7:00 PM	7:00 PM	

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**Regular Ticket Prices:** \$14 • \$17 • \$23 • \$38 VIP • \$60 Front Row

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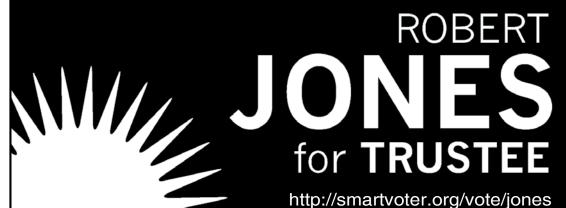
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Endorsements: Roberta MacGlashan, Sacramento County Supervisor; Dr. Robert Harris, President Sacramento City College 1987-2005; Dr. Marie Smith, President American River College 1995-2004; Richard Launey, current President San Juan Unified School District; Dr. Phil Smith, current President Academic Senate, Los Rios Community College District; Roger Niello, Assemblymember 5th District.



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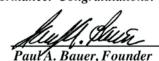
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Urgent news for people who had

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### Man Goes "TOAD-AL" at High School Reunion

BEXAR COUNTY - After using Thera-Gesic\* on aching joints, Tom W. attended last Friday's reunion where, according to 5 amused and concerned classmates, he went TOAD-AL. He squatted, extended both arms to the ground, arched his back and did his best to hop numerous times while croaking.

When asked to explain his behavior, he painlessly replied, "None of your dang business!"



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### On the end, it's all about the baby.

Dr. Smith's Diaper Ointment.

Problem solved.

#### By The Reverend Kevin Kitrell Ross

As a young boy, I recall wanting to get a haircut, but not waiting for my Dad to take me to the barber. Instead, I took a pair of my mother's orangehandled sewing scissors, stood in the mirror and proceeded to cut my own hair. I actually was convinced that I could do it myself. However, I was sorely mistaken.

I cut for as long as I could without being noticed and ended up cutting what appeared to be a diamond shape in my little afro. Did I mention, I sneaked and did this. When my father finally discovered what I had done, he was a bit perturbed at the mess I made, but he was also a bit amused at the same time. I left him with no choice. Before I knew it, I would be getting a haircut. My father took me into his "man cave" grabbed his electrical clippers and started in on cutting my hair. In fact, it seemed like it was an eternity.

Because I made such a mess of my hair, my Dad had to shave my head completely bald. This was in the early 80's and a bald head was not in style for little boys and actually, it put me center stage for the teasing, prodding, and harassment of my schoolmates. I was crushed inside. I was no doubt angry at myself and my Father for sending me out to be taunted by the most insensitive kids who took comfort in calling me a "bean head." To make matters worse, I was a bit hard on myself about it.

Years later, I was having a conversation with a co-worker in Florida, about

### **Hair Grows Back and People Get Over it: Your Power to Forgive**

an embarrassingly painful incident that occurred to her. She was the victim of someone's abuse or at least that's how I viewed it. I recall asking her, how are you handling what happened to you. She said, "hair grows back and people get over it." I was having a hard time digesting her words at first, because to me she was a bit too nonchalant. I thought she should have been angrier or maybe, I thought she was in denial. However, she was none of these. She was at peace. While this seemingly negative experience occurred in her life, she made a decision not to personalize it. She never placed herself at the center of it, so that she could view herself as a target of someone else' misguided actions. She let it go saying in substance, "if he knew better, he would do better." She realized that it was his own insecurities and weaknesses that drove him to take the action that he did and she allowed him to wrestle under the weight of it for himself. She let it go, because it was not hers to begin with. She was over it and life moved on.

She taught me a valuable lesson about forgiveness. It's not what happens to you but how you interpret what happens. Most everything that we make a big deal about is more often than not, our over-dramatizing an event that "came to pass." As I think about the wisdom in her words, I realize how she inspired me to take it easier on myself and others. Today, I am slow to anger and quick to forgive. I recognize that when I can forgive myself, it is easy to do so with others, because I have it within myself to share. I cannot truly give to another what I have not given

Forgiveness is a perpetual internal process of abandoning every judgmental thought, prejudice and misperception in exchange for the greater experience of unconditional love, harmony and oneness. When I am judgmental, critical, and vengeful, I am blocking the flow of my own good by limiting the possibilities to my myopic view of what's possible. By being unforgiving, it is like holding a hot coal, hopeing that somebody else gets burned. Clearly, my unforgiveness only hurts me.

When I am forgiving, I am GIVING UP the LESSER FEAR-BASED experience for the GREATER LOVE-BASED experience. I realize that any time I forgive, that I am really gifting myself and others with the peace of mind that is present, when I trust that the Source of all good is active in my life and on my behalf. Looking back I realize that that brief caveat in my early childhood was but a few seconds in a lifetime. Today, I don't remember the names or faces of the kids on the school yard and vaguely remember what I looked like at the time. But as I sit here today, with a head of hair, peace in my heart and a smile on my face, I do remember those words and their wisdom guide me every day. Hair does grow back and whatever you're going through or growing through, you will get over it. Today give yourself the gift of forgiveness. Your soul will thank you for it later.

Kevin Kitrell Ross is the new Senior Minister and Spiritual Director of Christ Unity Church of Sacramento, located at 9249 Folsom Boulevard, Sacramento, California 95826. Service times are 9:00 a.m. and 11:00 a.m. each Sunday. All are welcome. For more information about Christ Unity Church, visit www.christunity.com.



Marlys Norris, Christian author

By Marlys Norris

The greatest need of mankind is to know the Creator and have a personal and intimate relationship with Him. Jesus came to make it possible. We all need Him. The laws of God demand perfection but only the Lord can give perfection. Had God/ Jesus not stepped out of heaven and come to earth everyone would be lost

### Man's Greatest Need

off the throne of their life and put Jesus there.

Believing one is good-enough is the worst thing that could ever happen to anyone. Too often man/woman believes their human goodness is enough and that keeps them from seeking salvation. Human goodness always lacks perfection. The Bible puts it plainly, "There is no one good, not one "And Jesus said to him, "Why do you ask me about what is good? There is only one who is good, that is God". (Matthew 19:17) and (Mark 10:18, Luke 18:19) Jesus said to him, "Why do you call me good? No one is good but God alone".

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Accepting His life, death and resurrection, inviting Jesus into ones heart and life and belief is all one needs to do. It is a simple message and sometimes it becomes a stumbling block for the sophisticated intellectual because they think one who has created everything certainly would not make it so easy. God made it simple - so everyone could be saved and join Him in eternity. "For God so loved the world that He gave His only begotten Son, that who-so-ever believes in Him should not perish but have everlasting life". (John 3:16) Stop a minute, Pray and Invite Him into your life today.

Marlys Johnsen Norris, Author Marlys5934@sbc global.net "Intimacy Begins Going God's Way"

"God Moves Mountains, It was a Miracle"



#### By Pastor Ray Dare

The Bible says in Psalm 139 that God knows everything about you. He's intimately acquainted with you. First, God knows all your feelings and frustrations. Maybe you're hurting. Maybe you have been thinking, "No one understands me." God understands you completely and the Bible says He has recorded every tear. King James Version says He has kept them in a bottle. Every time you cried yourself to sleep, He has seen it. He loves you and He's very much aware of what is happening in your life and He cares.

Second, God knows your future. Have you forgotten this fact? He's already been there. He knows the end from the beginning. Nothing will catch Him by surprise. The fact is, God already knows everything that's

## What God Knows **About You**

going to happen and God is preparing already for those events. He's waiting there to help you, so you can come to Him now and say, "God, when tough times come, give me the wisdom to know what to do and the strength to know how to handle it, because it's not going to catch You by surprise."

Third, God knows your worries. What have you been worried about? Are you afraid of your bills piling up? Are you afraid that your needs will not be met? The Bible says your Heavenly Father knows. He knows what you need. He will take care of you. Instead of worrying, start trusting because He knows your needs and He cares for you.

Fourth, God knows your faithfulness. Are you discouraged in ministry? In trying to do what's right? You think, "I've been trying to do what the Bible says and I don't know if it's paying off and I don't think anybody appreciates it anyway. Nobody seems to be thankful. I don't even know if it's worth it." God knows and He will reward you. He is the audience cheering you on, clapping - "I saw that kind action!"

To me, the most amazing thing in life is that God knows about our faults and failures and He still loves us. "My sins, O God, are not hidden from you; you know how foolish I have been." Psalm 69:5 (GN) Remember that He already knows about it and He still loves you. When you admit it to Him, it's not going to change the way He feels about you. You are precious in His sight. The Bible is full of examples of God's love for you and me. Others may not love you, others may ridicule you, criticize you or try to hurt you, but God says, "Do not be afraid, for I have ransomed you. I have called you by name; you are mine. When you pass through the waters I will be with you; and through the rivers they shall not overflow you. When you walk through the fire, you shall not be burned...since you are precious in My sight." Isaiah 43:1-4 (NKJ).

> See you soon, Pastor Ray New Community Christian Church www.YourNewChurch.org

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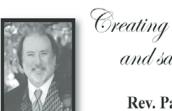
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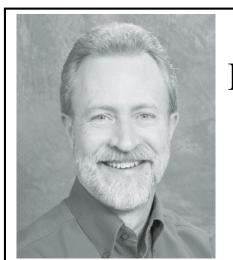
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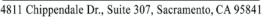
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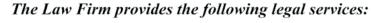
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Second Edition for October 2010 The Messenger Page 9

# What it Means to have Courage, and to Fight for it.

### An Interview with Congressman Dan Lungren

By Perry Hartline

In the Democrat Party ascendency of 2008, California's Congressional District Three was targeted for the 2010 midterm election. It's one of the top ten Congressional seats national party planners believe belong to them. With shifting demographics in the district's south end, and California's odd-ball left-leaning politics, it ought to. The problem is Dan Lungren, former warehouseman, welder, rancher, lawyer, California State Attorney General and a conservative long before the mass conversions of the 1990s. Speaker of the House Nancy Pelosi's eyes flame at Lungren's name. She wants him removed. Pelosi confirmed Lungren's former friend Ami Bera to oppose him for the seat, and is directing her own money plus union money and national contributions to Bera.

California's Congressional District Three stretches from North Highlands and Citrus Heights, through Fair Oaks, Rancho Cordova to Elk Grove and the Stanislaus National Forest where all the squirrels and nuts are, we hope. It's a battleground. The numbers of Bera/Lungren signs don't tell the story. The number of people on the ground do. It's a job for the infantry. It's house-to-house, hand-to-hand politics, including special ops and spies. Lungren, a good-natured warrior with a quick, subtle wit, appears to enjoy it, and points out all his elections were won by narrow margins.

After numerous phone calls, at this writing Bera has not consented to an interview.

## Hartline: I'm going to start with a bean-bag toss: Name the number one problem facing America.

Lungren: It's the economy. Nothing else matters. The economy's the only issue. Everything else follows. But there's a divergence. If you're a Democrat, if you're President Obama and Speaker Pelosi, it's health care. They've hurt America by pushing health care ahead of all else. It was the economy in 2008 and it's the economy now.

## Hartline: From a Republican point of view, summarize the state of the Democrat Party going into this election?

Lungren: Obama has delivered uncertainty to America. Fear, really. Households are putting off everything waiting to see what happens. We're worried about our work, our businesses and the cost of living. That's slowed retail. Small and large businesses aren't hiring and expanding, and they're delaying improvements because nobody knows what to expect as Obama's health care begins to take hold and what they'll do if the Bush tax cuts aren't saved.

The underlying problem is the attitude of the Democrat Party. They believe they know what's best for America. Remember, "They're the ones we've been waiting for!" ? Yet they're in free-fall, and can't understand why they're not loved for all the wonderful things they've done. They believe they own the moral high ground. The leadership in Congress sees The Bill of Rights and The Constitution as obstacles, and they resent being limited by existing law. They believe in government above people, that government can and should direct our lives, and they believe they're the people who should do it.

### Hartline: Describe Obama at this point in his term...

Lungren: He's gotten everything he's wanted. A few setbacks maybe, no defeats. His weak spot is in his own party. He has a Democrat super-majority in the house and can get anything - theoretically. But there's dissent among the moderates, the Blue Dogs. His second problem is the American people, but to a lesser degree. Obama's often said to be indecisive. He

isn't. He's pragmatic. He's a left ideologue. He never takes his eye off the goal. He's only measuring how far he can go and what he has to sidestep to reach that goal. My biggest fear is his approach to national security. He won't name the enemy, and won't say anything about Muslim terrorists, Al Qaida and the freelance terrorists.

#### Hartline: What are his goals? He's certainly not telling anyone but his closest people.

Lungren: He's committed to making us "fairer." He wants to be the guy who turns America left, to socialism. He's using the European model. So far he's gained control of banking and finance; energy; and the auto industry, and with it rubber steel and glass. And he's moving against the medical system, which alone is one-sixth of our economy. People have to understand, Obama care never was about health care; it's about control over human beings and money. He's never hidden what he's doing; he just denies it while he's doing it.

#### Hartline: Do you have a comment about your challenger, Dr. Bera, and where he fits in to this?

Lungren: Of course! He only attacks me for being the incumbent. That's it. There's nothing else. I wish he'd attack my voting record, it would help my campaign. We must debate. He needs to define himself to the voters, and explain why he's Pelosi's anointed one. She's shoveling a lot of cash into his campaign, but some of that's because she hates me. I believe Bera's in the top layer of DNC recipients in the fight to keep the House. He must've said something about that when you interviewed him.

#### Hartline: He didn't say anything. He wouldn't be interviewed. Paul Scholl and I chased him around until it was apparent there'd be no interview. Since he won't be interviewed and he won't debate, what would you like to say to

Lungren: Let's hold a debate! There's still time. Let's put it out in the open and talk about the role of government. Let's understand why government at all levels isn't making it easier for us. Success in a small business is hard. It's work 24/7. After years careful planning, doing without and, if you're lucky and earn some success, government walks up with its hand out and tells you how much it wants, how much you can keep, and starts telling you how to run your business. I believe in small business. What does he believe in? I believe government should be on our side encouraging success, making things easier not harder. What does he believe? I'm upset about where this administration's taking the country. I'd like to know what he says about that. I know Bera supports everything the Democrat apparatus stands for.

#### Hartline: Yeah? So who is Bera

then?

Lungren: Bera's a doctor, and probably not very popular with other doctors these days. I'd known Bera for years. He was a friend. I didn't see him for a year or so. Then he announced he was running for office as a Democrat. He didn't say which office. Later he announced for this district, and immediately went negative in his advertising against me.

### Hartline: Great! But aside from that, he's an okay guy?

Lungren: [Laughs] No! Like all Dems he's burning with class warfare. Like all Dems he questions success. That turns the idea of freedom upside down. It makes freedom an obstacle to governing and success. They distrust the people. Democrats, Bera included, believe they're courageous and showing true leadership by going against the people's will, and later we'll catch-on and love what they've



Congressman Dan Lungren

done for us. But if you don't trust Americans, you must fear them, and they do. They believe people are irrational, irresponsible and unable to do the right thing without constant direction and guidance. I accuse Bera of all of those things, and more.

My opponent supported these ideas early. It's nuts, he wants to tax everything and everyone. He opposes three strikes, crime victims' rights and Meagan's Law. I don't understand that. Americans are the collateral damage.

Hartline: That makes him a "Progressive," the new brand name for the new Democrat left? Lungren: Right, I suppose. He's following Pelosi's lead.

#### Hartline: Describe "Pelosi's lead."

Lungren: Pelosi wants the Bush tax cuts to die, as does Bera. Bera supports Obama care. He said if he was in Congress during the vote he would've supported it. Pelosi's pushing Cap-and-Trade, as is Bera. These are three bullets aimed at America's heart. Anyone who understands a checking account or basic finance...no economist, supports a tax increase while the country's reeling. That includes Peter Orzag, Obama's chief economic advisor, who quit a few weeks back. No one would restrict industry while the country's struggling to get to work. Obama care has made health care far worse than it was before Obama care was passed. I'd say Bera's to the left of Pelosi on taxes.

My job is to vote against taxes and to truly reform health care delivery. Bera, like Pelosi, has to come out of orbit and look at life on earth

#### Hartline: Please describe Pelosi. Is what we see real?

Lungren: She's real. She's an ideologue without a written ideology. She's extreme, but weird extreme. She's a "movement" lefty. You know, marching boldly through the 1960s, "Whatever we want is right." That's a basic left-liberal conceit, always has been. People don't understand her because they've never seen anyone like her so highly placed in American politics. She's determined to get as much legislation through as possible before they lose their majority.

#### Hartline: What would you tell the people in this district about America's overall situation?

Lungren: They must understand we're living in a time of extreme danger. The Democrat Party refuses to acknowledge that. I fear they're doing it at our expense. We're at war with an enemy hiding in the shadows that'll do anything to inflict pain on us. This has never happened in history, and there's a frightening psychological side to it for us: We can never be comfortable again.

Secondly, there's never been an economy like this. It's a terrible blend of inflation, deflation, increased taxes, high unemployment, stagnate production and extreme money printing. People must ask themselves if this is how they want to live, and who they trust to solve these problems.

#### Hartline: Sum up the Progressive Democrats.

Lungren: It's clear this isn't the party of Truman, Kennedy, Scoop Jackson and the tough, intelligent Democrats of the past. Today's Republicans are more like those Democrats than are the Obama-Reid-Pelosi Democrats. You're right; this bunch is the equivalent of European left political parties. They're leftist, and don't know why, but it doesn't matter, they're determined, Obama above all. Notice they never invoke Truman who okayed the A-bomb on Japan and ended World War Two, and fought the Korean War; John Kennedy the cold warrior and tax cutter; and where have they hidden Lyndon Johnson? They stand on the shoulders of strong people, who made tough decisions, life and death decisions, and sometimes they were wrong, but that comes with the job. They don't have half their courage, vision or practicality. Bera's one of them.

You have to applaud Bera. While most campaigning Democrats are running away from what's they've done these last 18 months, and what they plan to do if they can keep a majority, he's running toward those terrible accomplishments and more governing against the people. He thinks like Pelosi, and embraces her politics. She's funneling millions into his campaign. Bera's very well funded, but he's not well armed. He can't speak the truth about himself, and he has nothing he can attack me with. He has to manufacture

Bottom line? Bera's an opportunist. He decided to run when the Democrat Party was ascendant. Thought he'd be a star in the new universe. Now he won't put "Democrat" on his campaign placards and signs, and he won't mention it in his ads.

I'd love to debate him. But he knows a debate would be suicide. So, to date, no debate is scheduled.

#### Hartline: You're not saying he's the Cowardly Lion, are you?

Lungren: No, I'm saying he's in a terrible spot. He can't be who he is and can't say what he believes. He dares not let Pelosi campaign for him, though she anointed him, and is his sponsor and fund raiser. He'd do better running as a moderate or conservative Dem, but he'd lose Pelosi's and the DNC's support. In this election the Dems are

slaughtering their moderates, the so-called Blue Dogs. They want them out of the party and they're sacrificing them.

Hartline: Assuming the GOP takes one or both houses of Congress, do the party conservative lions understand what's going to happen to them?

Lungren: We've got the Democrats, the mainstream media, public employee unions and the major private sector unions lined-up against us. They'll blame us for everything, and scream we're destroying Medicare, Social Security, motherhood, apple pie and that we're racist and insensitive when in fact that's exactly what they're doing. We're looking forward to it, all of us. We have new faces in the party. They're smart and enthusiastic, and they know how to talk to the people and they know how to listen. But yes, we'll see leftactivism like never before.

Hartline: You're saying conservatism is ascendant in the GOP?
Lungren: There's no doubt. We understand what it means and have the courage to fight for it, but it really comes from listening to and leveling with the American people.

## Hartline: I believe this is the most important election since the four years before the Civil War. How do you rate it?

Lungren: The same. It's historic. Obama and the Democrat Party apparatus moved so far left so fast – if it continues – America would be unrecognizable in a few years. If we win it's a rejection of the left. We've got to stop the turn to the left, and we must stop Obama care and start real health care reform.

Continued on Page 10





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# An Interview with Congressman Dan Lungren

Continued from Page 9

Hartline: Obama won't let you to steal the centerpiece from the Democrat banquet table. You can't stop a Presidential Veto?

Lungren: Obama care can be stopped through the power of the purse. We'll simply defund it. It will go this way: First is HR-1: Reinstatement of the Bush tax cuts; Second, Repeal Obama care; Third, Remove all onerous burdens on small and independently owned business – and make Obama sign it. Fourth, Stop Cap-and-Trade. There! Everything's fixed.

Hartline: Winning the election sounds easy compared to what's ahead...

Lungren: We'll have to hit the ground running. There's a lot to do. Reforming the House for example: Congress should meet every day, 5 days a week, 3 weeks in a row, and one week in our districts. We should go to a 2-year budget cycle for better Congressional oversight. We must make all departments and agencies develop a list of priorities and rate them, then rein-in spending based on priorities. After that, reform health care. Identify the problems and solve them! Preexisting conditions is first, then health associations and multiply

the options for health insurance pools. There's Cap-and-Trade, tax policy, regulations, review them all. We have to be bold. There's no choice. We've got to streamline taxes and regulations! *Oh, and Gitmo stays open!* 

Hartline: How'd we get to this place in American politics and life?

Lungren: The government took over, and we assumed the features of a banana republic. The fact is we gave them the store. Today the banks get money from the Federal government, our money, America's money, and lends it back to us at 3% interest. How do you justify that? You can't. If the GOP takes the majority that nonsense ends, and so will this General Motorstype nonsense.

Hartline: You understand the GOP is the default party, not the choice. You say the GOP made serious mistakes and learned from them, that there are new people and there's new thinking. Elaborate.

Lungren: The Republican Party under Bush gave America every reason to distrust government. Look how the Republican Congress behaved then. Look at Bush for that matter. He was a big government Republican. Bush

believed he'd use government to improve society, he spent massively, but he wouldn't fix our southern border. People rebelled, and to punish Republicans they voted in Obama. Obama couldn't run for office saying what he was going to do. So he made promises he had no intention of keeping. He got elected, and here we are. Our party hasn't done a good job in the recent past. John Boehner has done a superb job these last few years, look where the GOP is now. But there's something else.

People around the world believe in the rightness of America, its sense of fairness, its noble destiny and its responsibility. That's why people the world over come here. They're not moving to China, Russia, Iran, Sudan or North Korea.

Hartline: How would you end the reign of the pseudo-Trotsky Alinsky-ite Demo-prog Obmatrons?

Lungren: Simple, everyone vote Republican this year. No matter where you live, vote Republican. Everyone in the Third Congressional district, vote for me. I need your support to end the reign of the...what did you call them?! "Trotsky Alinsky...prog?" and begin rebuilding the country.

## Sales of Small Businesses Drop as Entrepreneurs Await Legislation

Sacramento County – The count of 888 small businesses sold in California last month represents a decline from the total of 951 transactions recorded in September 2009, and from the 1,047 deals completed in August 2010.

"We talked to a number of buyers and also sellers who were holding off making decisions, hoping the Federal government would reinstate the policies that have boosted lending for small business transactions," said Peter Siegel, MBA, Founder and CEO of BizBen.com, which has been reporting on small business sales in the state since 1996.

"In fact the Small Business Jobs to the same month last year. The few and Credit Act of 2010 was signed populous counties with improved to-

into law last week. It includes incentives in SBA loan programs that were used part of the time over the past couple of years. During those periods when Congress approved funds to support SBA lending we saw more money available for business sales, leading to an increase in completed transactions in California."

Siegel explained that the incentives include waiving loan fees for borrowers, and encouraging lenders to do business by providing SBA guarantees covering up to 90% of loan amounts

Sales declined in most of the state's large counties last month compared to the same month last year. The few populous counties with improved to-

tals of small business sales include Riverside (up 52% from 23 to 35), San Diego (up 16% to 89 from 77) and Sacramento (up about 16% from 32 to 37).

"Signs of improvement in sales volume are a bit spotty at this point. That's pretty much what's going on throughout the economy. Some sectors are seeing growth while others are lagging behind," according to Sieral.

September totals from the BizBen Index report by local counties are as follows: El Dorado: 5, Placer: 16, Sacramento: 37, San Joaquin: 8, Solano: 3, Sonoma: 17, Sutter: 3, Yolo: 1, Yuba: 2



Sacramento County Department of Transportation

## Hazel Avenue Road Closure @ American River Bridge



Full Closure & Traffic Restrictions Friday, November 5 (7 p.m.) to Monday, November 8 (6 a.m.)

<u>When/Where:</u> Starting Friday, November 5 at 7 p.m., there will be a full closure of Hazel Avenue at the American River Bridge between Gold Country Boulevard and Curragh Downs Drive. Information about the closure is as follows:

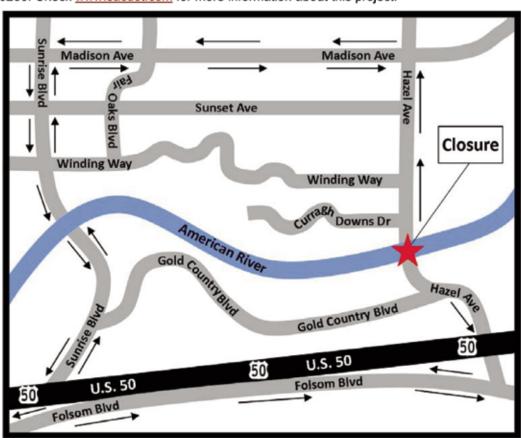
- The closure will impact all northbound and southbound traffic on Hazel Avenue including vehicles, pedestrians and bicycles.
- American River Parkway and bike trail access on the south side of the American River will not be affected by the closure. Access will continue to be provided across Hazel Avenue at the Gold Country Boulevard intersection.
- Access from Hazel Avenue to the bike trail on the north side of the American River will be closed.
- Hazel Avenue and bike lanes and trails will be re-opened to the public at 6 a.m., Monday morning, November 8.

<u>Detour Routes:</u> The public is advised to avoid this area during closure hours as there will be significant impacts to all roadway users who use south or north bound lanes of Hazel Avenue. Detours will be in place to guide motorists around the construction area. A map of detour routes is included in this ad.

<u>Bridge Construction:</u> The full closure is needed as part of the Hazel Avenue Improvement Project, which will widen the roadway from 4 to 6 lanes. Bridge widening work the weekend of November 5 requires that Hazel Avenue be closed to all traffic.

<u>Your Patience is Appreciated:</u> Sacramento County understands the challenges and inconvenience that commuters, residents, businesses, bicyclists and pedestrians will experience during the closure period and appreciates your patience and cooperation as we work to complete this project.

Contact Information: Please contact Steve White (Project Manager) at 916-874-5354 or <a href="whitest@saccounty.net">whitest@saccounty.net</a> for additional project information. For information after-hours or over the weekend, call the Hazel Avenue Improvement Project Field Office at 916-539-0260. Check <a href="www.sacdot.com">www.sacdot.com</a> for more information about this project.





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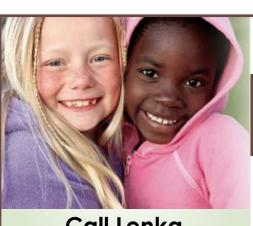
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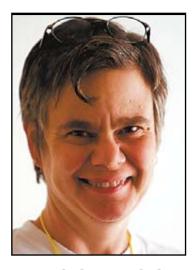




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#### **ROCK DOC**

By Dr. E. Kirsten Peters

I parked my ample butt on the granite steps and waiting in the shade of a campus building. As good as his word, Dan Hanson of Olympus Innov-X came to meet me to show me a real-life device that reminded me of Spock's tricorder in Star Trek.

When I was a young geology student many moons ago, I used to study the variation of chemical composition in the Earth's many rocks, minerals and soils. Different elements could spell the route to finding a new platinum deposit or tracing out plumes of pollution around old chemical plants. In my day the effort required to identify chemicals in samples meant days or weeks worth of work, taking samples back to the lab and painstakingly analyzing them.

The world has changed. X-ray florescence, or XRF, is one way of determining what elements are present in a sample of material. The astounding thing to me is that the old XRF machines weighing a ton can now be replaced for many purposes by an XRF machine not much larger than a quarter-inch drill. The tube source of X-rays in the device is similar to what powers medical devices – but on a much smaller scale.

### Blown Away by Handheld Device

Dan had his device in a small, black suitcase. He gave me the background on how the instrument had been miniaturized since my days in the lab. Then he held the device against the granite on which we were sitting and pulled the trigger. In less than a minute, it had created data on which chemical elements were present in the rock. Knowing granite as I do – it's a common rock – I wasn't surprised at the read out. But I was impressed with the speed of the analysis and the minor elements the device was identifying.

It seemed to me that I was looking at Spock's tricorder.

Dan and I next stepped over to a

Dan and I next stepped over to a very different kind of rock that my university had conveniently made into nearby benches. Again, we just held the device against the stone and pulled the trigger. The data rolled in.

Finally we wandered over to sandstone that forms the entrance to the student union building. We analyzed that, too. Total time elapsed for three pieces of work: about five minutes. Clearly Dan's device could save a company or a prospector oodles of money on assays compared to the old way of doing business.

The hand-held device has some limits. It's much better at certain applications than others. It does very well, for example, identifying the metals in alloys.

"The scrap iron business is one of our better customers," Dan told me. "They use it to identify stainless steel on the spot, so it can be sorted into a different bin from the rest of what they process because it's worth more. For that type of work, the analysis takes only half a second."

Another example of what the tricorder does well is help with major demolition and salvage projects.

"One of our customers paid for his on the first day he had it on the job. They were taking apart an old chemical plant. The solder that had been used on the pipes contained silver. So they could pull that out separately and sell it," he said.

The basic model of the XRF costs about \$22,000. Part of that cost is the X-ray "guts" of the tool, and part of it pays for the complex software that calibrates the device and can be changed for different applications. Another, top of the line model does an analysis called X-ray diffraction, as well. That means the tool can tell you not just chemical composition but which minerals are present in the sample.

Although Dan works with the device every day, he's still impressed by it.

"We don't know yet all we can do with it. There's more to learn," he said with a smile.

As I've noted in this column from time to time, science and technology continue to make progress even though other parts of our collective lives all too often don't seem to. That's one of the reasons I'm still quite hopeful about the world's future, despite our current economic challenges.

Dr. E. Kirsten Peters, a native of the rural Northwest, was trained as a geologist at Princeton and Harvard. Follow her on the web at rockdoc.wsu.edu and on Twitter @RockDocWSU. This column is a service of the College of Sciences at Washington State University.



#### POOCH PERSONALITY

Are you an aggressive Pit Bull or a dependable Retriever? There is a pooch personality in all of us says Blair Singer, and we can improve our life, career, and gain wealth and influence if we know which we are. So I said bow-wow which means tell me more. Singer is the Founder of his own Training Firm and author of "SalesDogs," a methodology that offers life changing sales success. But first you must identify which type you are...feeding the strengths and avoiding the weaknesses of your breed. In the world of sales there are only five breeds. Identify which sales dog is in your boss and in the guy or gal you married? Once you ID the breeds, the sales game becomes a whole lot easier and your ability to do and say the right things becomes second nature. Here's a brief bow-

## POPPOFF!

with Mary Jane Popp

wow blow by blow of each breed from "Sales Dogs". Which one are

1) Pit Bull: This breed is most responsible for people acquiring distaste for used-car lots! They will attack anything that has even the remotest scent of "Eau de Prospect." You will need to keep a close eye on their territory. What they make up for in aggressiveness, they may lack in tactfulness and strategy. Pit Bulls can be very rich or very frustrated, and training is the key.

2) Golden Retriever: This is everyone's favorite. These slobbering googoo eyed, shaggy balls of love will fetch the ball, do any favor, and bend over backwards to please. Just make sure they remember to sell something once in a while. Their attention to long-term service fuels their success.

3) Poodle: Poodles are highly intelligent, sophisticated, albeit a bit high strung, and very conscious of "looking mah-ve-lous!" These salespeople live and thrive in a world of flash and class. While most dogs bark and whine, Poodles actually speak in a classy, distinguished tone. They are born with cell phones in their hands to know what's happening.

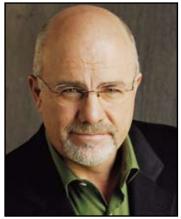
4) Chihuahua: These SalesDogs are usually incredibly bright, technical wizards, and are probably the most intense. They have to be careful when they get excited because unchecked, they may talk continuously, and their high-pitched "yipping" can give everyone a headache. They are very bright, but (probably due to the caffeine or lack of sleep) they can be very emotional and sometimes paranoid if not handled carefully.

5) Basset Hound: The classic of all classics is the faithful old Basset Hound with his wrinkled brow and drooping ears. You could try to chase this dog away, but he'd just roll over and take it. Their amazing ability to follow a scent combined with their intense "look you in the eye" approach makes them a valuable member of your kennel.

Singer goes into much more detail to become better Companions, Hunters, and Champions. Check out his Website at www.salesdogs.com and blairsinger.com. "SalesDogs" teaches us how to successfully deal with other "Human Dogs". GGRRRrrrrrrrfff!

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

# Dave Says



Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers — The Total Money Makeover, Financial Peace Revisited and More Than Enough. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

## Counseling Before Marriage A Good Idea?

Dear Dave,

I just got engaged, and already people are telling us that pre-marital counseling is a good idea. What is your opinion?

- Bradley

Dear Bradley,

It doesn't necessarily mean that someone thinks you aren't right for each other when they suggest you think about pre-marital counseling. In fact, I think it's a great thing, a smart thing, and something *every* couple should do prior to *marriage*.

There are four areas in which you and your fiancé should be in agreement before you walk down the aisle. These are religion, children, parents, and money. Studies show that couples who agree on these issues prior to marriage have a much better chance of experiencing a successful marriage and spending long, happy lives together.

Unity creates romance, whether you're talking about holding hands or *handling money*. And it's not just about coming to an agreement, either. It's about sharing your innermost thoughts, goals, and dreams, and mapping out a life together that will make you both happy!

- Dave

### Car Insurance and the Great FICO

Dear Dave,

How will it affect my auto insurance if I'm debt-free, and have a zero, or low, FICO score?

- Anonymous

Dear Anonymous,

There's good news and bad news. The bad news is that it will probably go up. The good news is that it won't go up nearly as much as the interest you'd have to pay to some bank to maintain your credit score!

My personal insurance is higher, because I don't have a credit score. That's because I don't borrow money anymore, and haven't borrowed for several years. But the FICO score has way too much control over our lives these days. It's just not an accurate measure of how well you handle your money. You can easily have a really high FICO score and still be losing financially.

Think about this. If I handed you a million dollars you're FICO score wouldn't change one point. The only thing a FICO score really does is measure your interaction with debt. That's why I call it the "I love debt score." It's really a pretty bad idea for other reasons, too. It doesn't take into account the fact that you may have been smart with your money and accumulated some wealth along the way!

- Dave

For more financial help please visit daveramsey.com.



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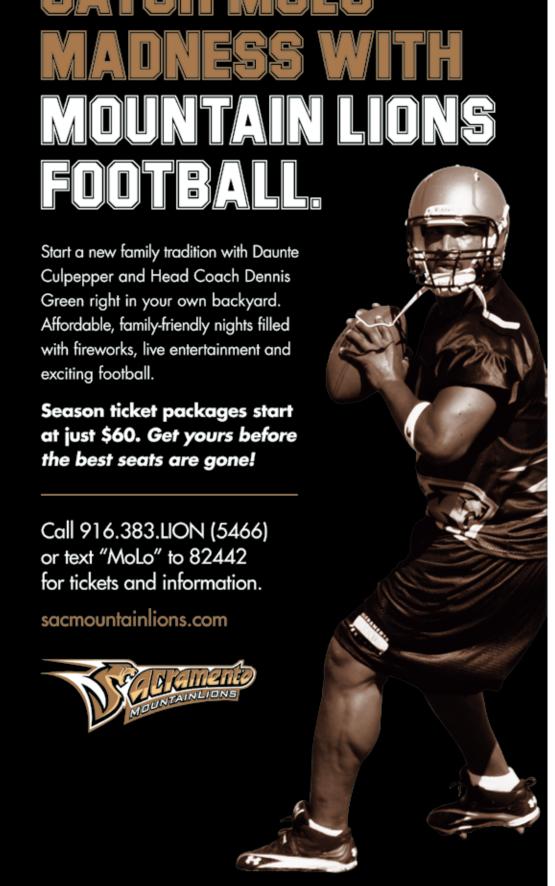
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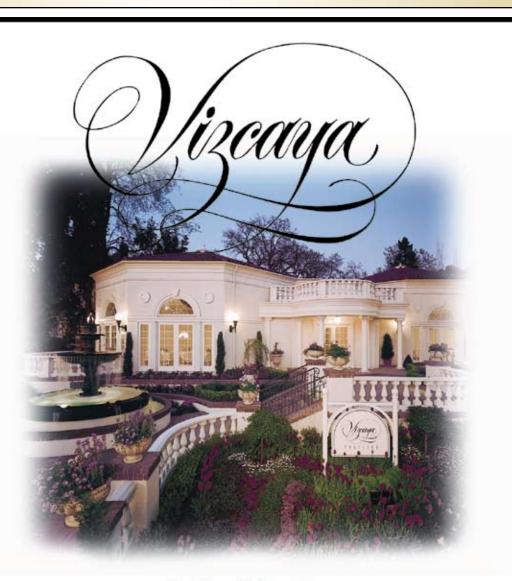




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Rachmaninoff | All Night Vigil (excerpts)

Stanford | Magnificat in C Major

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Saturday, Dec 11 at 8:00 pm Sunday, Dec 12 at 2:00 pm

#### Verdi Requiem

Saturday, March 19 at 8:00 pm

Karen Slack, Soprano Julie Simson, Mezzo Bjorn Arvidsson, Tenor Clayton Brainerd, Bass

#### Easy To Love

Saturday, April 30 at 8:00 pm

Christi Amonson, Soprano Kristin Dauphinais, Mezzo Tevye Ditter, Tenor lan Greenlaw, Baritone

Since the opening of the Mondavi Center, the SCSO has brought innovative and entertaining concerts to large and enthusiastic audiences. This season continues that tradition of excellence with a sparkling new Christmas concert with audience singalong, the dramatic and sublime Verdi Requiem, and a new Pops concert saluting some of the greatest songs from the lights of Broadway. We look forward to welcoming you to our 15th Season.

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#### Alzheimer's Aid Society OF NORTHERN CALIFORNIA

#### 28th Annual

**Alzheimer's Aid Society Caregiver's Conference** Saturday, November 6, 2010 Jesuit High School, Carmichael, CA 8:AM-3:00PM

Keynote speaker: David Troxel, M.P.H., is known worldwide for his writings in the field of Alzheimer's and long-term care. Along with Virginia Bell and others, he established a statewide network of support groups and services in Kentucky for patients and caregivers.



#### **Break-out sessions include:**

 A session in Spanish with Lilia Mendoza,

Founder of Alzheimer's of Mexico.

- Legal issues
- Hospice care
- Planning your final arrangements
  - How to speak Alzheimer's
    - Dining for dementia

Cost is \$30 in advance, \$35 at door. We are offering CEU units through the Gerontology Department at American River College.

For more information, please go to our website for complete details and to register as well.

www.alzheimersaidsociety.org 2641 Cottage Way #4, Sacramento, CA 95825 (916) 483-2002 • E-mail: info@alzheimersaidsociety.org

