

AMERICAN RIVER

M E S S E N G E R



**WW2 Hero's
Book Out
in Time for
Christmas**

Page 4



**A Tasteful
Way of Making
the Most of
the Holidays**

Page 9



**Mr. and Mrs. Claus
Welcome Little
Samuel to His
First Christmas**

Page 10

PRESORTED STD.
US POSTAGE
PAID
PERMIT 350
Carmichael, CA
Change Service Requested

Volume 5 Issue 23

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

First Edition for December 2010

Will the Great Wealth Grab Turn in the Government's Favor?



*Commentary by
Perry Hartline*

"By the time people understand something's wrong and it's time to act, it's usually too late," says Sal Santoro, owner of Gold Rush Coins and Jewelry, and grand vizier of area silver and gold dealers. He's addressing a normal human condition, and talking real money. He's right of course. The more broad and dangerous the monetary change, the less likely we are to understand the implications, particularly when we're not told the problem. Today Americans are acting on the evidence of their eyes

and wallets. They know intuitively something's wrong and are searching for answers and safety till the truth is revealed and the new normal is introduced. Today we're a people with no confidence in our government. We've moved to the bunkers and are digging in. Because money's scarce, prices are creeping up and the future is uncertain we've cut spending. Many have found safety in precious metals. Now that's a problem.

Year-to-date silver's raced past gold to become the world's highest yielding metal at 42% compared to gold at 27%. Two weeks ago it parked in the uncertain area next to

gold. Stable, plodding silver was declared "volatile" by financial analysts on November 29. Most of the volatility comes from demand by central banks around the world; fear of the facts hiding under economic reports; fear of the Obama administration's Disneyland understanding of finance and spending, and the Federal Reserve's incoherent monetary policy feeding wild printing presses. Add in the European Union's newfound poverty in Ireland, Portugal, Spain, Greece, possibly Italy and two former Eastern Bloc states next year and we have a third factor, one pointing to a weakening euro and the release of hot

gases from Europe's political class and signaling a financial collapse in Western Europe, if not the world.

Economic stress ignites precious metals, and precious metals are mental. They feast on fear and grow in value. Fear is inspiring silver speculators to hunt short-term profit in its rising price while individuals and households scurry to safety and put a higher percentage of savings into precious metals. A year ago financial consultants recommended eight to ten-percent of a portfolio be invested in metals, today it's twenty. In a few mostly local incidences large orders of silver are going unfilled. We're seeing the twinkling of a silver shortage here and there. At this writing silver stands at \$28.85 an ounce. That's near double the over the counter price in January as gold began its move upward, out of reach of average people. When it touched \$1000 an ounce small investors began pulling back. When it broke \$1200 it was an emotional breakthrough. When it clawed up Everest to a breathtaking \$1400 an ounce, silver was discovered.

China and India's central bank's lust for silver is insatiable, followed by Brazil, the Asian and Arab countries, and Germany. Central banks are emphasizing silver because it's undervalued and is seen as a wise high-yield investment compared to gold. In reality both metals are deeply undervalued. They've been stopped from finding their true inflation-adjusted worth for twenty years because of one thing: government policy. And the US is the main traffic cop. If the metals were allowed to adjust for inflation they'd be worth thousands not hundreds per ounce.

Understand that government must have real wealth. But at the same time governments need fiat currency, stated-value currency set at whatever governments say. This lets people do day-to-day business and allows societies to function. It also lets governments print money to finance deficit spending on programs they can't afford. This thinking grabbed hold in the US and Europe during the Great Depression, and it didn't work.

Wealth Continued on to Page 12

Holiday Assistance Donations Needed



*From the Citrus Heights
Police Department*

Citrus Heights - This year the Citrus Heights Police Department and City of Citrus Heights are partnering with our Chamber of Commerce, local community groups and service clubs including Rotary, Kiwanis, Lions, Soroptimist, Citrus Heights Women's Club, schools, REACH, Neighborhood Associations, American Legion, Parade Committee, and the Capital POPS to adopt over 100 less fortunate families, including 250 children of all ages, for their Christmas gifts and holiday meals.

We are looking for business and community assistance to donate the following **new only** items: baby necessities (diapers, food, car seats,

formula), children's clothing, bikes and bike helmets, jackets, toiletries/grooming, school supplies, gift cards for teenagers, electronic toys, books, games, stockings with stocking stuffers, food (holiday meal items and non-perishables), socks, underwear, linens, small appliances, kid toys (i.e., baby, K-3, 4-6, 7&8, high school), grocery store gift cards, restaurant gift cards, or any other gift cards.

We hope you will join us in taking care of our less fortunate community members.

Donated items can be dropped off at the Citrus Heights Police Department, City Hall or the Community Center on Fountain Square Drive near Greenback; or call 916-727-5561 for pick up or further information.

Turn on Your Blue Lights at Christmas

Sacramento Region - The holidays and decorating homes with lights inside and outside is just around the corner. Around the country some communities encourage residents to feature one window of their home or a part of their outdoor display using only BLUE LIGHTS as a salute to all our Law Enforcement Officers. In recent years, in Sacramento County and surrounding Counties we have lost too many officers responding to

their duties and it ended with injury and sometimes death. These BLUE LIGHTS during the holidays would be a public way to remember and thank all these men and women in law enforcement who help protect us 24/7.

We hope that you will consider doing this. It is really a small thing to do for the men and women who put their lives on the line for us every working day and night.



Panera Bread Citrus Heights is calling all fans to experience Panera's first-ever drive-thru on the West Coast! Their Grand opening was held December 7th at 6 a.m. The bakery-café hosted a "sneak peek" drive-thru event offering free tastes of their latest menu items including the famed mint crinkle cookie, all natural steak chili with cornbread and peppermint hot chocolate.

New Panera Breads Location Opens in Citrus Heights

First West Coast Drive-Thru and 100th California Location

Citrus Heights - With its identity rooted in handcrafted, fresh-baked, artisan bread, Panera Bread is committed to providing great tasting, quality food that people can trust. Highlighted by antibiotic free chicken, whole grain bread, select organic and all-natural ingredients and a menu with 0 grams artificial trans fat per serving, Panera's bakery-café selection offers flavorful, wholesome offerings. The menu

includes a wide variety of year-round favorites, complemented by new items introduced seasonally with the goal of creating new standards in everyday food choices. Guests will enjoy Panera's warm and welcoming environment featuring comfortable gathering areas, relaxing decor, and free internet access provided through a managed WiFi network. At the close of each day, Panera Bread bakery-cafes

donate bread and baked goods to community organizations in need.

The Panera Bread at Sunrise Marketplace, perfect for breakfast, lunch, dinner will offer a full array of café, signature and hot panini sandwiches, salads and soups as well as the bakery-café's signature bread loaves. The bakery-café offers a wide variety of bagels, pastries and sweets, smoothies plus specialty coffees and espresso drinks, all in

a welcoming atmosphere with free WiFi. Regular business hours are Monday through Saturday 6 a.m. to 9 p.m. and Sunday 7 a.m. to 8 p.m.

Panera Bread is located at 7901 Greenback Lane at Sunrise and Greenback in the Sunrise Marketplace, next to Old Navy and BevMo!, in Citrus Heights. For more info <http://www.panerabread.com>.



The landslide Republican victory in taking the House and electing some strong conservatives to the Senate, can be interpreted as a mandate to rein in government spending, and specifically to repeal ObamaCare, as these issues were clearly behind the large turnout. There is still a very real possibility the Supreme Court will find the “individual mandate” to buy private insurance unconstitutional. If this provision is thrown out, it’s hard to see how the law survives, since the mandate is needed to finance it.

It goes without saying that the Patient Protection and Affordable Care Act must be repealed since, like all the laws passed by this administration, it does precisely the opposite of what its name suggests. By massively increasing the health care bureaucracy at the expense of actual providers of care, it will make care harder to access and more expensive. Many physicians will take early retirement and the already great physician shortage will be exacerbated.

It may be possible, however, to enact affirmative measures that make ObamaCare irrelevant. Here are some

The Conservative Way Forward on Health Care

1. Transfer the tax deduction for health care spending from employers to individuals. This would end the absurdity of purchasing health insurance at the “company store,” a practice that limits individual choice and liberty, nourishes a sense of dependency, and promotes overuse of care. This policy, an accident of WW II wage and price controls, was the “original sin” in health care financing; doing away with it would empower consumers to shop for the best plan for their families, which will lower premiums.

3. Deregulate and allow greater contributions to Health Savings Accounts. These fabulous tax shelters give individuals more control over their health spending, and, coupled with an inexpensive policy to cover catastrophic illness (i.e., true insurance), are all most people need. By returning most health care purchasing decisions to consumers, spending will immediately be slowed and prices curbed. This is the conservative, free market, already tested and proven way to “bend the cost curve down.”

5. Transfer (gradually) all Medicaid responsibility to the states. Federal support for Medicaid allows much greater spending than would otherwise occur. It forces frugal states to subsidize lavish coverage in New York, California, and elsewhere. States should have complete freedom to organize their Medicaid systems

The latter two points would allow the mammoth Center for Medicare and Medicaid Services to be mothballed, though Medicare could retain a role as insurer of last resort for those with pre-existing, expensive, chronic diseases.

6. Institute a "loser pays" system for medical malpractice to cut frivolous lawsuits. The ability to launch a lawsuit (and this applies beyond medical malpractice) with minimal financial risk is the reason behind the explosion of malpractice litigation, with all the associated costs. Tort reform at the federal level would require the Senate to override the trial lawyers' veto, which could be a problem. This reform should be pushed at the state level.

The above points are clear, simple and practical solutions. They empower the individual and greatly reduce malignant government influence and unburden the taxpayer. It is the conservative way forward on health care.

Richard Amerling, MD is a nephrologist practicing in New York City. He is an Associate Professor of clinical medicine at Albert Einstein College of Medicine in New York, and the Director of Outpatient Dialysis at the Beth Israel Medical Center. Dr. Amerling studied medicine at the Catholic University of Louvain in Belgium, graduating cum laude in 1981. He completed a medical residency at the New York Hospital Queens and a nephrology fellowship at the Hospital of the University of Pennsylvania. He has written and lectured extensively on health care issues and is a Director of the Association of American Physicians and Surgeons. Dr. Amerling is the author of the Physicians' Declaration of Independence (<http://www.aapsonline.org/medicare/doi.htm>). Dr. Amerling resides in New York, NY and can be reached at <http://www.aapsonline.org/>

Sponsored By:
Widowed Persons
Association of
California, Inc.

What: Newcomer's Buffet and Social

Who: Any and all widows or widowers may attend

When:
Third Monday evening at 5:30 pm

Where:

In the private dining room at the Plaza Hoff Brau, corner of El Camino and Watt Avenue; 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.

Superior Court Affirms Rancho Cordova Redevelopment Agency in Eminent Domain Case

In upholding the RDA's right to take the property, Judge Cadei stated

that the Resolution of Necessity filed by the RDA “contains ample evidence of the blighted condition of the subject property and the surrounding area, of the need to acquire the subject property in order to further the objectives of the City’s Redevelopment Plan...to lead to the greatest public good and the minimum of private injury.” Furthermore, though the Lily Company contended that the RDA colluded with the Los Rios Community College District on a proposed deal involving the District’s potential purchase of the property, Judge Cadei stated that the “Court finds no evidence to support” that claim. Judge Cadei overruled other claims made by the defendant, ultimately declaring the RDA’s “right to take defendant’s property pursuant


to the Resolution of Necessity.”

Curt Haven, Economic Development Director for the City of Rancho Cordova stated "Our priority is improving the quality of life for our residents and businesses in Rancho Cordova. We can now move forward with exciting plans to redevelop this area and bring jobs and vitality to the community."

Rancho Cordova, in the eastern part of Sacramento County, has been incorporated as a city since 2003. This year it was named as one of ten All-America Cities nationally. City Hall is located at 2729 Prospect Park Dr., Rancho Cordova, CA 95670; www.cityoffranchocordova.org; 916-851-8700.

"Voted Best Dentist"
"Best of Citrus Heights"

High Tech Dentistry from Warm and Caring Professionals



New Patients Always Welcome!

Over 20 years Experience • Laser Dentistry • Porcelain Veneers
Low Dose Digital Films • 12 months - 0% Financing (oac) • Emergency Care

**Friday & Evening
Appointments
Available**

\$99
Whitening for Life
Offer expires December 31, 2010

Telephone 916-988-0300 • www.EverhartDentistry.com
James M. Everhart, DDS Inc. • "The Gentle Dentist on the Corner"
9399 Madison Avenue • Orangevale • On the corner of Madison & Main



"Taking care of the environment really matters to me. At home, I remind my family to turn off the lights and unplug our chargers."

Mia Rangel,
SMUD
Spokesperson

the power of innovation

SMUD and You. Together we're building a SmartSacramento®.

Cleaner. Brighter. Smarter.

Can innovation really bring a community together? Yes, it can. With the help of customer-owners, employees and community partners, SMUD is building a SmartSacramento with these future capabilities:

- More comfort, convenience and control – via SMUD's smart meter technology, being installed 2010-2011.
- Convenient charging stations for environmentally friendly vehicles at home, work and in our community.
- More energy generated from wind, solar, hydroelectric and biomass – currently 23% of SMUD's resource mix and growing.



SMUD

Follow our progress at savewithsmud.org



® A registered service mark of Sacramento Municipal Utility District.

© SMUD GAF 1137-10 5:75x10.25 12/10

Herbert Brown Named Special Agent in Charge of the Sacramento Division



Herbert Brown, named special agent in charge of the FBI's Sacramento Division

Director Robert S. Mueller, III has named Herbert Brown special agent in charge of the FBI's Sacramento Division. Mr. Brown most recently served as the section chief for the Gang Criminal Enterprise Section, in which he oversaw all domestic and international gang/drug operations. Mr. Brown entered on duty as a special agent in August 1987.

He was assigned to the Denver Division, Colorado Springs Resident Agency. Mr. Brown was a member of the SWAT team and the Organized Crime/Drug Program. He also worked as a full-time undercover agent, alongside the U.S. Army's Criminal Investigative Division.

In August 1990, he was transferred to the Los Angeles Division, Santa Ana Resident Agency. Mr. Brown was a SWAT team leader and assigned to the Organized Crime/Drug Program.

In 1995, Mr. Brown was promoted to supervisory special agent, Criminal Investigative Division at FBI Headquarters and detailed to the Organized Crime Section.

Mr. Brown was promoted to supervisory special agent in March 1998 to the Los Angeles Division. He served as the supervisory special agent of the Joint Drug Intelligence Group and the senior supervisory resident agent of the West Covina Resident Agency, where he oversaw

counterterrorism and criminal operations.

He was promoted to assistant special agent in charge, Los Angeles Division, in 2002. He served as the criminal, crisis management and administrative program manager. Mr. Brown was the crisis response on-scene commander in Athens, Greece, during the 2004 Olympics.

In 2005, Mr. Brown became the FBI's on-scene commander in Baghdad, Iraq, overseeing FBI Criminal and Counterterrorism operations.

Mr. Brown was promoted to section chief for the Gang Criminal Enterprise Section in April 2008.

Mr. Brown is a native of San Diego, Calif. He received his bachelor of arts degree from the University of California in 1979. Prior to his employment with the FBI, he served as a police officer for the Capitola and San Jose Police Departments from 1979-87.

SMUD Approves 2011 Budget

Despite impact from economic downturn, budget will maintain low rates and reliable service

Sacramento Region – The Sacramento Municipal Utility District (SMUD) Board of Directors has approved a \$1.54 billion budget. The 2011 budget provides funding for all programs, projects and initiatives needed to meet the strategic targets set by the SMUD Directors, while cutting costs without compromising customer service.

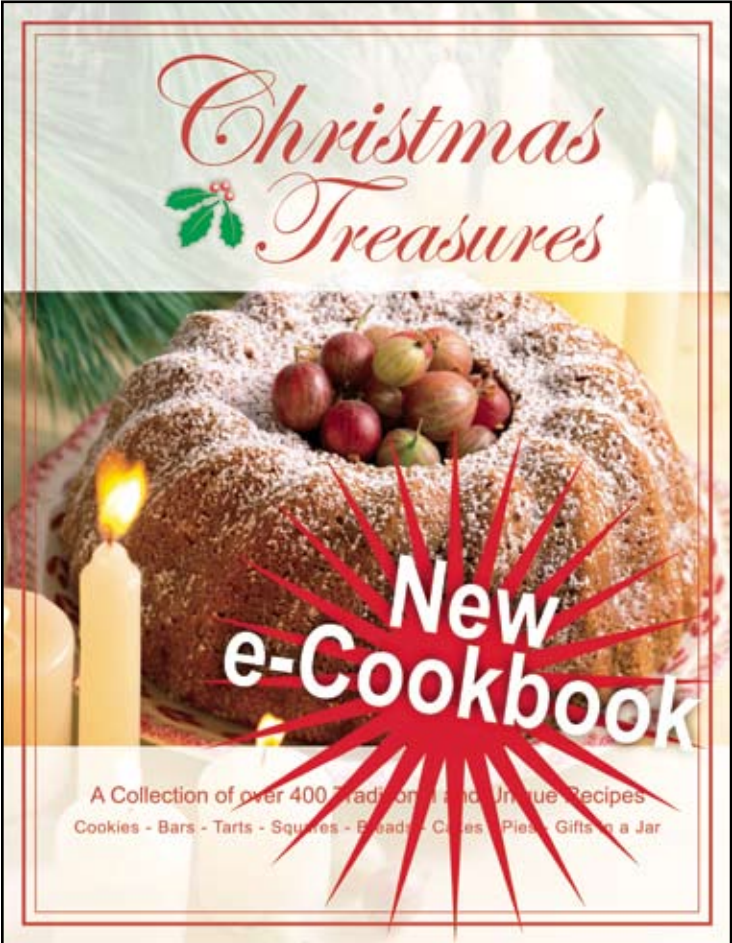
The lagging economy has figured prominently in the budget, which

anticipates a \$42 million drop in electricity sales. This would bring the cumulative shortfall since September 2009 to \$97 million. The budget also assumes that the number of customers participating in the low-income discount rate is expected to grow to about 111,500 in 2011. That will require a subsidy of \$38 million.

The budget also covers many increases in operation costs, including long-term power contracts, natural

gas purchases and regulatory fees, as well as labor and employee benefits costs. Since even before the financial crisis of 2008, SMUD has been making every effort to protect customers through aggressive cost containment in all discretionary areas of the budget, including reducing anticipated spending to cover rising costs and the revenue shortfall. Changes are also being implemented to make operations more efficient.

Christmas Treasures Brings Joy to Military Children



Decadent triple chocolate cookies, luscious low-carb brownies, delicious double chocolate fudge – these are just a few of the 400 plus

recipes in this new e-Cookbook, Christmas Treasures, released just in time for the Christmas Holiday baking season.

Christmas Treasures, a new fund raising e-Cookbook is stuffed full of recipes for your favorite sweet treats-cookies, bars, tarts, squares, pies, cakes, sweet breads and much more – all your traditional favorites plus new recipes that will keep them coming back for more.

In honor of our military, Christmas Treasures is being sold to raise needed funds for Toys for the Troops' Kids (TFTTK), a non-profit that gives Christmas toys to children of military personnel who are deployed during the Christmas Season. Find out more about TFTTK at their website, www.ToysfortheTroopsKids.org.

Christmas Treasures can be purchased for \$9.99 online at www.CookBooksforProfit.com. \$5.00 from each purchase goes directly to TFTTK. Purchase Christmas Treasures today and bring joy to the children of those who sacrifice so much to keep America safe and free.

To find out more about how to use our e-Cookbooks for your next fund raiser or how to use them to promote your business, please visit www.cookbooksforprofit. Also sign up to receive regular alerts as new e-Cookbooks become available in 2011.

HunterDouglas

Home for the Holidays
SAVINGS EVENT

GIVE YOUR HOME SOME WARMTH, AND IT'LL GIVE BACK TO YOU.

\$1500

Purchase select Duette® Architella® Honeycomb Shades before the end of the year and you may qualify for a federal tax credit of up to \$1500*. Their insulating cell-within-a-cell design can help lower your heating and cooling bills. And, if you act before December 15th, you'll receive an additional \$25 mail-in rebate**. Beautify your home while saving money? That's sure to make you feel warm inside.

349-0555

4562 Roseville Rd., #B
Near 1-80 & Watt
www.blindmagic.net
Lic # 826522

Blind Magic

BLIND CLEANING & REPAIR
FABRIC SHADE CLEANING
WINDOW WASHING & MORE

*For tax credit details and restrictions and a list of qualifying products, ask a salesperson or check out the Manufacturer's Certification Statement and FAQs at hunterdouglas.com/taxcredit. Hunter Douglas and its dealers are not tax advisors. Consult a tax professional regarding your individual tax situation and ability to claim a tax credit related to the purchase of Duette Architella Honeycomb Shades. **Rebate offer valid for purchases made 9/25/10 – 12/15/10. Limitations and restrictions apply. Ask for details. ©2010 Hunter Douglas. ® and TM are trademarks of Hunter Douglas.

Eyebrow Plus 1 Eyebrow Threading

6400 Sunrise Blvd., #G
(one block north of Greenback next to Staples)
Citrus Heights, CA 95610
916-725-0760

Eyebrow shaping	\$15.00	Chin	\$9.00
Upper Lip	\$7.00	Sideburns	\$12.00
Forehead	\$7.00	Full Face	\$40.00

\$10.00 Eyebrow Service
Expires 12-31-10

Tue-Thu 11:00-7:00 • Fri 11:00-8:00
Sat 10:00-8:00 • Sun 11:00-5:00
Mon Close

Threading is a hair removing technique used to remove unwanted facial hair. A precise way shape eyebrows, less painful. Does not peel layers of skin or traumatize like waxing or shaving.

★ Eyebrows Plus
Staples
Greenback Lane

TAK FOOD MARKET

Local, Healthy, Not-so-fast Food

Home-made Soups Kabobs on Skewer

- Lamb • Beef Fillet
- Chicken Fillet • Fresh Salmon
- Ground Beef Seasoning

- ❖ Cooked on charcoal only.
- ❖ Includes Persian Basmati Rice, Grilled Tomato, Salad
- ❖ Food served from noon until it lasts

Call ahead for Faster Service

9045 Fair Oaks Blvd. (Corner of San Juan & Fair Oaks)
944-3188

www.takfoodmarket.net

Regional Forum: Rural-Urban Connections Strategy

Join us Friday, December 10 at 7:30 a.m. at the Sacramento Convention Center

- Keynote address from USDA Rural Development Deputy Under Secretary Victor Vasquez
- Highlight the role of agriculture in the region
- Explore agricultural conditions and challenges with representatives of agriculture from around the Sacramento region
- Identify market opportunities for expanding regional agricultural activity
- Share innovations from the project to help shape our region's economic and environmental health

Register today, for this FREE event, space is limited.
www.sacog.org
(916) 321-9000

Who should attend:

Farmers, ranchers, consumers, food advocates, food distributors, local government staff and electeds, education and healthcare staff and advocates, and interested members of the public.

WW2 Hero's Book Out in Time for Christmas



Major Ernie Ford and wife Etta display medals and a Congressional award earned by the WW 2 pilot. After Ford's death, Etta labored to produce the book her husband penned before his March 2010 death. Photograph by Susan Maxwell Skinner.

By Susan Maxwell Skinner

Carmichael—A Carmichael man who completed 364 air force combat missions in WW 2 was asked the secret of his survival. “I never got shot down,” replied retired Major Ernest Ford. “And God was always my co-pilot.”

He toiled to finish a book detailing his war adventures in New Guinea. Aged 88, my friend Ernie died this year, months before his book was published. His wife and number-one admirer Etta was left to complete the project. ‘My New Guinea Dairy’ is now available for Holiday giving. It’s a cracking good read.

Ernie’s family says Hollywood folk have seen the book and a movie is possible. Even for a film script, it seems far-fetched that a desperate 21-year-old man’s instinct could save 90 lives. But the quietly-spoken pilot achieved such a miracle. In the Battle of Wau (a conflict that helped halt Japanese invasion of Australia), Ernie flew dozens of military evacuees 10 feet above rocky terrain for over a mile. With

enemy planes bombing from above, his C-47 and two other aircraft he led escaped. Ernie was an overnight hero, feted in Australia and paraded on US bond tours for the rest of the war. Bob Hope interviewed him on radio. “He said I was young for so many missions,” recalled the pilot. “He asked if I’d been flying since the Civil War.”

After his 1963 military retirement, Ernie Ford sold insurance in Sacramento. Few clients knew he had flown the greatest number of combat missions of all WW2 pilots. He was slated for a Silver Star. Though some history books record him thus decorated, this medal eluded him because records from New Guinea were lost and witnesses passed on. Ford’s miraculous action at Wau was lauded but never officially recognized. He nevertheless earned six Distinguished Flying Crosses and was further decorated for Korean service. Till death, Ford was philosophical about the one medal that got away. “I always knew I earned it,” he shrugged.

Viewing Ernie as part of the ‘Greatest Generation,’ Broadcaster

Tom Brokaw sought permission to publish his tale of Wau. “But he wanted Ernie to surrender all rights to his story,” explained Etta Ford. “He said no. My husband wanted to tell it himself.”

In his account, teenage Ernie was sent to the wilds of New Guinea after Pearl Harbor. He experienced a Micronesia unknown to outsiders. “They warned us we’d see nudity on a scale we’d never see again in our lives,” he recalled. “My, they were right. I doubt a physician ever saw so many bare chests.” Ford was a pilot who flew anywhere, whatever the risk. “It was all an adventure,” he said. “Besides, I wanted to get above the mosquitoes.”

Along with his war stories – and many photographs — Ernie Ford’s autobiography includes the conviction that no victory is achieved by one man. “I could not get a big head over what I did,” the hero told me. “An older serviceman once told me: ‘son; winning a war takes all of us.’ And I never forgot that.”

‘My New Guinea Diary’ is available from www.Amazon.com

Citrus Heights Woman's Club Gives Thanks

Citrus Heights – The GFWC Woman’s Club of Citrus Heights celebrated this past Thanksgiving by increasing their outreach to families in the area.

This was made possible because of an increase of active membership this year and because of the generous contributions of others in our community. The club has been able to increase Thanksgiving dinner baskets, tripling last year’s efforts. There are many community members to thank, as they gathered at Merrill Gardens Senior Retirement living to assemble the donations into packages.

Approximately a two-week supply of groceries went into each of ten baskets. Another eight complete Thanksgiving dinners were made available by Lucky Derby Casino, cooked and packaged up by the Casino Chef and staff members.

Food and cash donations were made by club members and local businesses including Togo’s, In The Spotlight Beauty Salon, Armor



The GFWC women putting together Thanksgiving food baskets. The ladies in the photo are Cathy Reuter, Donna Butler, Carol Spiker, Emily Neeland and Claudia Ferguson.

Mini Storage, and La Placitas Dos. Jim VanMaren came to the rescue with the Citrus Heights Club House for the fund-raising efforts. Merrill Gardens supplied all the pies for the baskets. So, yes you can see, Citrus Heights Woman’s Club has much to

be thankful for, with the whole community willing to help to provide a happier Thanksgiving to needy families!

For more information about the club call 916-723-2314.

Great Clips of Fair Oaks Celebrates A Grand Opening in Style



Rand Jacobs, of RK Insurance and the Honorary Mayor of Fair Oaks, gets a “grooming” from Ryan McVeigh, co-owner, Sarah Vasler, store manager, and Shannon McVeigh, co-owner.

Fair Oaks – Great Clips of Fair Oaks, owned by Shannon and Ryan McVeigh, celebrated its Chamber of Commerce ribbon cutting and grand opening this past month as it fellow chamber welcomed members with goodies and holiday smiles. If you are looking to “relax” and enjoy getting

styled by some real pros, give Great Clips a visit at 8909 Madison Avenue in the Safeway Shopping Center near Peete’s Coffee.



SHIPS AND TRIPS TRAVEL

Trude Peterson Vasquez

AFFILIATE AGENT IN FAIR OAKS

Here to assist you with all of your travel plans!

(916) 961-3282 business

www.Trude4Travel.com • Trude4Travel@pacbell.net

cst # 2051435-40

Proud Member of the Fair Oaks Chamber and Sponsor of the 2010 Concerts in the Park

Yoshi's Acupuncture & Herb Clinic

Truly Painless Traditional Japanese Acupuncture

Specialities:

Pain Relief • Women's Health • Injury Recovery • Enhancing Vitality • Pediatrics

Weight Loss • Emotional Health • Addiction Recovery • Immune Function

Yoshiko Kage, L. Ac., M.S.

A CA State licensed and nationally certified Acupuncturist and Herbalist. Originally trained and certified in Japan.

Together, we will build your health, restore and maintain your well-being.

Call today for a free 15 minute phone consultation or to schedule an appointment.

(916) 486-8529 4944 Sunrise Blvd., Ste. B-2 • Fair Oaks, CA 95628

Visit www.yoshisclinic.com to learn more.

We Support Our Military

STAY FIT FOR LIFE WITH MARTIAL ARTS

MENTAL BENEFITS

Improve Your Confidence

Strengthen Your Attitude

Increase Your Concentration

Gain Peace of Mind

Help Reduce Stress

Keeps Your Interest

Enjoy New Friends

PHYSICAL BENEFITS

Improve Your Flexibility

Strengthen Your Muscles




Increase Your Coordination

Gain Self-Defense Skills


Help Increase Endurance

Keeps You Agile

Enjoy New Challenge



Call us now to schedule a FREE, no-obligation, two-lesson trial course



Family Taekwondo Plus

7700 Sunrise Blvd.
Citrus Heights, CA
725-3200

MEMBER: National Association of Professional Martial Artists

• SMUD 100% FINANCING AVAILABLE • ENERGY EFFICIENT

• NOISE REDUCTION • NO STUCCO DAMAGE

• LIFETIME WARRANTY • GLASS BREAKAGE WARRANTY

UP TO

50% Off Sale*

Windows & Doors

STANDING BEHIND OUR WORK FOR

48

Years

Get up to:

\$1,500 in Energy Tax Credits

\$1,000 in Manufacturer Discounts

\$500 Off whole house window purchase/replacement if you bought a Heating or Cooling system from Clarke & Rush.

The Federal Tax Credit is over this December.

Clarke & Rush

916-609-2665

Lic #608005

AIR CONDITIONING, PLUMBING, WINDOWS & INSULATION

*Selected manufacturers

BAUERFINANCIAL Inc., Coral Gables, Florida

EXCEPTIONAL PERFORMANCE AWARD

EL DORADO SAVINGS BANK

PLACERVILLE, CALIFORNIA

For continuously earning a five-star SUPERIOR rating for 69 consecutive quarters. This award recognizes the highest level of performance. Congratulations!

Awarded September 2010

Rated five-stars since December 1993

Paul A. Bauer, Founder

EL DORADO SAVINGS BANK

Serving our local communities for over 52 years

www.eldoradosavingsbank.com

CITRUS HEIGHTS • 7895 Lichen Drive • 729-1100

Member FDIC

BAUER

Monday–Saturday 8:30–5:30

We Accept All Competitors' Coupons

Locally Owned & Operated

Professional Auto Detailing

No Extra Charge For Trucks, Vans or SUVs That Accomodate Our Automatic Car Wash

5927 San Juan Ave

Between Madison & Greenback

Citrus Heights • 916-967-3083

\$3.00 OFF Any Car Wash

BAUER San Juan Car Wash

Citrus Heights • 916-967-3083

Must present this coupon at time of purchase. Not valid with any other discount or offer. Exp 12/31/10

\$5.00 OFF Any Car Wash Package

BAUER San Juan Car Wash

Citrus Heights • 916-967-3083

Must present this coupon at time of purchase. Not valid with any other discount or offer. Exp 12/31/10

\$10.00 OFF Any Express Detail

Starting at \$44.95

BAUER San Juan Car Wash

Citrus Heights • 916-967-3083

Must present this coupon at time of purchase. Not valid with any other discount or offer. Exp 12/31/10

Specialties Plus

- Machine Repairs (all makes & models)
- Toner Cartridge Refills (Using Cartridge World? Take 10% off their price & try mine)
- Free Cleaning (with our cartridge)
- We are Local
- Service Contracts (monthly or yearly)
- Lease or Rent
- High Volume Copying (save wear & tear on your machine)

Specializing in Digital Printers, Copiers, Fax & Multifunction Machines

E-mail: specplus@comcast.net

(916) 723-8430

SCIENTOMETRIC TESTING

THE SACRAMENTO TESTING CENTER OFFERS FOR A LIMITED TIME, FREE INTELLIGENCE AND PERSONALITY TESTS. YOUR IQ, PERSONALITY AND APTITUDE DETERMINE YOUR FUTURE. KNOW THEM. NO OBLIGATIONS.

825 15TH STREET SACRAMENTO, CA 95814

(916) 448-5891

FREE LIMITED TIME OFFER

Advertise Your Business at Low Monthly Rates • Call 773-1111

INTRODUCING DIRECT FLIGHTS FROM DALLAS TO BARBADOS

AmericanAirlines Vacations. AAVacations.com

BOOK NOW AT VISITBARBADOS.ORG/DALLAS.

American Airlines Vacations is a mark of American Airlines, Inc.

Have you been injured by a defective DEPUY ASR™ REPLACEMENT HIP?

DePuy Orthopaedics, a division of Johnson & Johnson, has issued a worldwide recall of its ASR™ Acetabular System for Total Hip Replacement, after determining that these hip implants fail at an alarming rate. The "metal-on-metal" composition of these implants release particles into the patient causing serious and painful reactions – sometimes requiring complete revision surgery. If you have experienced these difficulties with your DePuy ASR™ product please contact us immediately, as there are time limits regarding your ability to file a claim for these defective products.

Weitz & Luxenberg can help you understand your legal options. We are one of America's largest trial law and products liability law firms representing injured persons with total verdicts and settlements in excess of \$3 Billion, and are committed to represent your interests aggressively and professionally. Our leadership experience in such national litigations as asbestos injuries, defective medical products and medicines, environmental toxic torts and others has given thousands of clients the confidence to entrust us with their most serious legal issues. For a free consultation please call us today at 1-888-411-LAWS (5297).

Contact us immediately if you have experienced any of these injuries, as there are time limits regarding your ability to file a claim.

WEITZ & LUXENBERG P.C. ASBESTOS • DRUGS/MEDICAL DEVICES • ENVIRONMENTAL • NEGLIGENCE LAW OFFICES

700 BROADWAY • NEW YORK, NY 10003 BRANCH OFFICES IN NEW JERSEY, CALIFORNIA & COLORADO 1.888.411.LAWS • www.weitzlux.com

We are also investigating ZIMMER NEXGEN KNEE REPLACEMENTS and DUROM CUP HIPs

ATTORNEY ADVERTISING. Prior results do not guarantee a similar outcome.

Have you suffered a thigh bone/femur injury? Attention FOSAMAX® VICTIMS

Recent studies have indicated that use of the osteoporosis medicine Fosamax® can lead to fractures in the femur – the hip bone. These fractures can occur in low-impact situations, such as when stepping down stairs or even just falling from a standing height or less. This significant risk has been recently added to the Warnings and Precautions section of the label. If you or your loved one has suffered a HIP fracture after taking Fosamax® it is your best interests to investigate your legal rights for possible compensation! Weitz & Luxenberg can help you understand your legal options. We are one of America's largest trial law and products liability law firms representing injured persons with total verdicts and settlements in excess of \$3 Billion, and are committed to represent your interests aggressively and professionally. Our leadership experience in such national litigations as asbestos injuries, defective medical products and medicines, environmental toxic torts and others has given thousands of clients the confidence to entrust us with their most serious legal issues. For a free consultation please call us today at 1-888-411-LAWS (5297).

WEITZ & LUXENBERG P.C. ASBESTOS • DRUGS/MEDICAL DEVICES • ENVIRONMENTAL • NEGLIGENCE LAW OFFICES

700 BROADWAY • NEW YORK, NY 10003 BRANCH OFFICES IN NEW JERSEY, CALIFORNIA & COLORADO 1.888.411.LAWS • www.weitzlux.com

ATTORNEY ADVERTISING. Prior results do not guarantee a similar outcome. We may associate with local firms in states wherein we do not maintain an office.

We are also investigating ZIMMER NEXGEN CEMENTLESS KNEE INJURIES

COSTA RICA \$995 + tax & fees

10 Day Tour All-Inclusive

Available at Caravan.com.

Fully Guided vacation packages. Priced \$995 to \$1,295 + tax & fees.

8 days Grand Canyon, Zion

8 days Yellowstone Park

8 days New England

9 days Canada - Rockies

10 days Canada - Nova Scotia

PANAMA Canal Cruise & Tour 8 day all-inclusive guided vacation. Join experienced travelers and smart shoppers who rely on Caravan.com.

GUATEMALA with Tikal 10 day all-inclusive guided vacation. Caravan.com makes it so easy and so affordable to explore your world.

Free 28 Page Brochure.

Since 1952

Caravan.com

Call 1-800-CARAVAN

real estate auctions

100+ California Home Auctions Begin Nov 29th

13131 Endresen Court, Beaumont

CA RE LIC 261559 KEN SWITZER BROKER; W&W RE LIC 01863253; W&W AUC LIC 15248201. BUYERS PREMIUM MAY APPLY.

Nominal Opening Bids from \$1,000

For details, see williamsauction.com

Many Available for Online Bidding

WILLIAMS & WILLIAMS worldwide real estate auction 800.801.8003

Maximize your Medicare benefits while enjoying more value for your money!

Could one of the new Medicare Advantage plans from Anthem Blue Cross save you money? There's no cost to find out with no obligation to enroll! Call me and I'll help you compare coverage and rates to make sure you're getting the right benefits for the right price. And as a neighborhood Medicare Health Plan Agent, I can help you change plans with ease to get the most value for your money.

Call Fawn Portugal

An authorized independent agent for Anthem Blue Cross in California. License # 0ES2545

Toll-free: 800-836-7041 (TTY/TDD: 711)

A health plan with a Medicare contract. Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association. Y0071 11 11016 U File & Use 10/16/2010 THIS IS AN ADVERTISEMENT.

BB27

Anthem

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

Dr. Smith's Diaper Ointment. Problem solved.

HOME AUCTIONS

NOV 29 - DEC 4 70+ CA BANK-OWNED HOMES

Get your next home at the price you set with NO STARTING BIDS. Today's housing market and low interest rates make this an ideal time for you to buy low!

For Details & To Bid Now! CAHouseAuctions.com Or call 866-504-0811

HUDSON & MARSHALL

\$2500 down in cash or a cashiers check for each property. 5% premium on each sale. All sales subject to sellers approval. Hudson & Marshall of Texas, Inc., MS235-74-55. Bret Paul Richards, MS235-79-18

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!"

Go Painlessly with Thera-Gesic

SAVE, LIVE, BUY THERA-GESIC®.



Marlys Norris, Christian author
By Marlys Norris

Regardless of what befalls your life YOU CAN rise above every adversity and get through it! YOU CAN, because God is always in you and with you wherever you go. He will show you the way and He will take you through it. There is nothing that touches your life that has not first passed through His personal love just for you. He has allowed it to touch your life, not always to hurt, but to teach someone else a valuable lesson and cause them to look to Him about their own life.

If someone has attacked you with angry unkind words, YOU CAN forgive them — even if they never say they are sorry or give you an

You Can !

apology. YOU CAN do it because your personal relationship with the God of the Bible instructs you to forgive that person Seventy times Seven (70x7 times — Read: Matthew 18:22) YOU CAN AND WILL DO IT because your relationship with God is supremely important to you. To please Him in every area of your life is ultimate. Our reactions and reactions either honor or dishonor him before others. “Let no corrupt communications proceed out of your mouth, but that which is good to use of edifying, that it may minister grace unto the hearers”. (Ephesians 4:29) When we do this, we have learned from the Holy Word valuable lessons that honor God and bring Him the Glory He alone deserves.

Every unfortunate experience we have in our lives teaches us specific lessons we need to learn. They also teach us how far we have come in experiencing a sincere and genuine walk with God. It awakens our inner-spirit to find areas in our lives where we need more discipline and control and where we do not exemplify the love of God or a Christ-like Spirit. When we fail we are aware we need some more pruning our sinful fleshly natures and that we have been very

lax to examined ourselves as the Scripture commands: Psalms 26:2 & 3 “Examine me, O Lord and prove me; try my reins and my heart. For thy loving kindness is before mine yes; and I have walked in thy truth. 2 Cor. 13:5 Examine yourselves, whether you b e in the faith; prove your own selves. Know you not your own selves, how that Jesus Christ is in you, except ye be reprobates”. When we honor these words and take them seriously we will follow in obedience and be blessed with the favor of God. And I Cor. 11:28 “But let a man examine himself and so let him eat of that bread and drink of that cup”. (Speaking of taking the communion cup.) We are not to take communion in vain and dishonor God but be reconciled to all men/women.

“Leave there thy gift before the altar, and go thy way: first be reconciled to thy brother/sister, and then come and offer thy gift”. (Matthew 5:24) YES, YOU CAN !!

Marlys Johnsen Norris, Author
Marlys5934@sbcbglobal.net
“Intimacy Begins Going God’s Way”
“God Moves Mountains, It was a Miracle”

Audubon Offers Free Children’s Field Trips

Sacramento Region – A birding trip to William Pond Park on January 8 will launch a new monthly program of free field trips for children and their families, Sacramento Audubon has announced.

The trips are designed for children 6 to 12 years old, who must be accompanied by a parent or

responsible adult. Binoculars suitable for small hands will be available for children who don’t have field glasses of their own.

The goal of the trips is to introduce children to birds and the outdoors and teach them bird-watching skills. The trips will be led by experienced birders who are also good teachers,

Audubon notes.

The January 8 trip, like all the following ones, will start at 8:30 A.M. and end at 11 A.M. Reservations are necessary, and may be made by contacting the program leader, Maureen Geiger, at mkgeiger@sbcbglobal.net or at (916) 444-0804.



By The Reverend Kevin Kitrell Ross

Autumn is my favorite time of year! This season brings with it the opportunity to reflect, renounce, and to reinvent. This time is exciting to me because we still have the balance of the year to prepare for the coming year. Ah, it is the best of both worlds.

The fully bloomed harvest and the falling of autumn leaves create barren trees and empty fields. As any good farmer would do, this time of year invites us all to evaluate our harvest, to examine our gardens, to take inventory of our tools, and to recondition our soil.



By Pastor Ray Dare

True joy and happiness do not come from what’s happening around you, they come from what’s happening in you. That’s why Paul said, “I have learned how to get along happily whether I have much or little.” Philippians 4:11b.

You cannot choose what is going to happen to you today, next week, next month, next year. But you can choose how you’re going to respond, how you’re going to react. What happens to you in life is not the most important thing. What happens in you is what matters most. And that is a choice.

Insights will be Revealed

As we approach the dawn of a new year, let’s stop and ask ourselves some important questions that when answered will inform and empower us with the best success strategy for 2011. Here are a few to reflect upon:

1. What were my successes and victories this year and what actions on my part contributed to them?
2. What were my losses and failures this year and what actions or inaction contributed to them?
3. What “ways of being” (habits) did I employ this year that I would want to continue?
4. What habits or “ways of being” that got in my way and that I would need to discontinue?
5. What commitments am I prepared to make that will enable me to end this year strong and begin the new year with a bang? To get full value from your reflection experience, I suggest that you find a place that is quiet and still. As you raise the above question, trust the inner impulse of Spirit to guide you into the answer that is beyond your wildest dreams. It

Kevin Kitrell Ross is the host of *Design Your Life* weekly radio program, online at www.unity.fm, every Wednesday at 10:00 a.m. He is also the Senior Minister/ Spiritual Director of Christ Unity Church of Sacramento, online at www.christ-unity.com. Feel free to join them for one of their two services 9:00 a.m. and 11:00 a.m. Christ Unity Church is located at 9249 Folsom Boulevard, Sacramento, CA 95826.

How to Live Happier

We’ve seen different people put in the same bad circumstances. One will come out a winner and the other will come out a whiner. One complains, the other conquers the circumstance.

God wants to help you conquer your present circumstances, not complain about them. As long as you’re complaining it only makes you more miserable. It will never change the facts. Complaining does not work; it only takes away your joy.

How do you conquer complaining?

Recognize it as sin, confess it and ask God to help you conquer it. How much time do you spend griping, grumping, and complaining? You’ve got to admit it’s not right.

Replace gripping with gratitude. “No matter what happens, always be thankful, for this is God’s will for you who belong to Christ Jesus.” 1 Thessalonians 5:18 (NLT)

When you learn to be grateful in spite of circumstances, that is maturity.

Refocus your thoughts. “So we fix our attention, not on the things that are seen, but on the things that are unseen. What is seen lasts only

for a time, but what cannot be seen lasts forever.” 2 Corinthians 4:17-18

Positive people realize that God is in control. God is fitting everything into a pattern and He has a plan beyond my problem.

Resolve to speak only in a positive way. “Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen.” Ephesians 4:29

What would happen in your life if all of a sudden all complaining stopped? I’ll tell you what will happen – you would be a lot happier! People around you will be happier too! Don’t let complaining steal your joy. Happiness and joy do not come from having the right circumstances; they come from having the right attitude.

See you soon, Pastor Ray

New Community Christian Church
www.YourNewChurch.org

Free yourself from high premiums and medical bills. **Discover the affordable Freedom Blue (Regional PPO)!**

\$0 plan premiums.¹
Extra peace of mind.

You could get more Medicare coverage for less cost:

- \$0 monthly plan premiums¹
- Prescription drug coverage included with no Part D deductible²
- A limit to how much you could pay from your own pocket each year
- SilverSneakers[®] gym membership at no extra cost
- Discounts, wellness programs and more at no extra cost

Anthem 
Health. Join In. Blue Cross



Call BRAD BRUBAKER at 916-206-7478 (TTY/TDD: <711>)
for more information with no cost or obligation to enroll.

An authorized independent agent for Anthem Blue Cross Life & Health Insurance Company, CA Lic # 0H04111. You may also call Anthem’s Customer Service Department at 1-877-814-1397 (TTY/TDD: 711) 8 a.m. to 8 p.m., 7 days a week for plan information or to enroll if you choose to do so.

1. You must continue to pay your Medicare Part B premium. The SilverSneakers Fitness Program provided by Healthways, Inc., an independent company. SilverSneakers[®] is a registered mark of Healthways, Inc. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. A health plan with a Medicare contract. [A stand-alone prescription drug plan with a Medicare contract.] Anthem Blue Cross Life and Health Insurance Company (Anthem) is the legal entity that has contracted with the Centers for Medicare and Medicaid Services (CMS) to offer the Medicare Advantage Regional PPO plan(s) (MAPD-RPPO) noted. Anthem is the risk bearing entity licensed under applicable state law to offer the MAPD-RPPO plan(s) noted. Anthem has retained the services of its related companies and the authorized agents/brokers/producers to provide administrative services and/or to make the MAPD-RPPO plan(s) available in this region. Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.
Y0071_11_11435_File & Use 11/16/2010

Grace Baptist Church

6724 Palm Avenue Fair Oaks, CA 95628
Pastor Charles Carter (916) 967-3915

Come grow with us at Grace Baptist Church where the Old Time Gospel Message is still preached and God-Honoring music is still sung.

Grace Baptist still stands on the Principles, Doctrines and Separation, Found and taught in The Bible

Service Schedules

Sunday Schools (All Ages) 9:45 am
Sunday Worship 11:00 am
Sunday Evening 6:00 pm
Wednesday Evening 7:00 pm

Come and Experience God’s Amazing Grace
(Located south of Madison; just east of Dewey)
Call for More Information

You are invited to our
THIRD NOEL COMMUNITY DINNER
Christmas Day, December 25th
12 Noon - 3pm, in the Parish Hall
Community Messiah Sing - Sunday, December 12th, 5:00pm
Donations of non-perishable food items requested. Festive reception following.

<i>December 24th, Christmas Eve</i>	<i>December 25th, Christmas Day</i>
4PM NATIVITY RHYTHMS OF GRACE	10AM HOLY COMMUNION IN CHAPEL
10:30PM CAROL SING	
11:00PM FESTIVE HOLY COMMUNION	

ST FRANCIS EPISCOPAL CHURCH
11430 FAIR OAKS BLVD., FAIR OAKS, CA
916-966-2261

Oak Avenue Free Methodist Church

8970 Oak Avenue, Orangevale, CA 95662 *Corner of Oak and Beech*
(916) 988-8815 • Pastors Andrew Webb & Robert Price

Office Hours: 9 am to Noon–Tuesday–Friday
Wednesdays: Senior’s Bible Study: 1st & 3rd, 10 am–11am
Evening Adult Study: 7 pm–8:30 pm
Sunday School–11 am For All Ages • Sundays Worship–9:30 am

www.avefmc.org

www.AmericanRiverMessenger.com

up to **50% OFF NEW**
Air Conditioning & Heating System

The Cash for Appliances program is running out of money and the Federal Tax Credit is over this December.

\$44⁵⁰
HVAC Seasonal Tune-Up & Maintenance Service.
38 point inspection.
Reg. Priced \$105.00
Offer Exp 1/31/11

\$89⁰⁰ OFF
Your Next Repair Invoice
Offer Exp 1/31/11

We GUARANTEE 100% satisfaction and WE WILL NOT BE UNDERSOLD!

***100% Financing - O.A.C.**
***Includes tax credit, utility and manufacturer rebates. Call for details.**
Limited to residential service only.

We’re your #1 Factory
American Standard.
HEATING & AIR CONDITIONING
Authorized Dealer.
Lic.# 608005



Clarke & Rush A+ Rated BBB
AIR CONDITIONING, PLUMBING, WINDOWS & INSULATION

916-609-2665
www.clarke-rush.com

Adult / Elder Care

Elderly Care Home in beautiful Orangevale neighborhood. Long-term care only. Nutritional daily meals. Call Maria from 8am-9pm. 916-833-8371 (MPG)

Fair Oaks Manor

Beautiful assisted living care home. Semi private & private rooms available. Devoted 24/7 staff providing personalized care. 50% off first month and no assessment fee. www.fairoaksmanor.biz. Lic# 347004361. Call (916) 967-6400. (MPG)

Newly constructed, modern Care Facilities in Fair Oaks Private/Semi room. ½ off first month. No assessment fee. 24/7 on site care staff. Call 916-871-4267/947-8618. Will work with placement company. (MPG)

Special 50% Off 1st Month Care Private & Semi private rooms. For more info call 916-721-4721 (MPG)

Experienced caregiver for elderly. 24-hour care; healthy nutritious meals; reasonable rates. In Fair Oaks – room in comfortable home. Call 916-536-0701 (MPG)

ATTENTION!

Health and Wellness Success Coaches Needed. Able to work from Home.Will train. 888-279-7875, call 24hrs (MPG)

ATTN: Internet health and wellness company expanding. Seeking top sales Pro's. Will train right person. CALL 888-279-7875 24hrs. (MPG)

Auto Donation

Donate Your Car Civilian Veterans & Soldiers. Help Support Our U.S. Military Troops 100% Volunteer Free same Day Towing. Tax Deductible. **Call and Donate Today!** 1-800-404-3413 (SWAN)

DONATE YOUR CAR: Children's Cancer Fund! Help Save A Child's Life Through Research & Support! Free Vacation Package. Fast, Easy & Tax Deductible. Call 1-800-252-0615. (Cal-SCAN)

DONATE VEHICLE: RECEIVE \$1000 Grocery Coupons, Your Choice. Noah's Arc, No Kill Animal Shelters. Advanced Veterinary Treatments. Free Towing, IRS Tax Deduction. Non-Runners. 1-866-912-GIVE. (Cal-SCAN)

Business Opportunities

ALL CASH VENDING ROUTE! Be Your Own Boss! 25 Machines + Candy All for \$9995. Vend3 877-915-8222. All major credit cards accepted. (Cal-SCAN)

Work From Home Earn \$1,000 to \$3,000 per week Free 14-minute movie that shows you how! www.setfree.com (MPG)

Business Services

ADVERTISE YOUR HOME, property or business for sale in 240 California newspapers. Reach over 6 million readers for ONLY \$550! Call this newspaper or visit: www.CAL-SCAN.com (Cal-SCAN)

ADVERTISE YOUR JOB Opening in 240 California newspapers. Reach over 6 million readers for ONLY \$550! Call this newspaper or visit: www.Cal-SCAN.com (Cal-SCAN)

DISPLAY ADVERTISING in 140 CAL-SDAN newspapers statewide for \$1,550! Reach over 3 million Californians! FREE email brochure. Call (916) 288-6019. www.Cal-SDAN.com (Cal-SCAN)

Cash for Gold

CASH FOR GOLD. Sell Your Gold Jewelry. Request Your FREE Kit. Cash in 24 Hours. 1-888-460-7480 (MB 12-31)

College Bound

Free Advice! We'll Help You Choose A Program or Degree To Get Your Career & Life On Track. Call Collegebound Network! 1-888-378-9801 (MB 12-31)

Computers

Call-A-Geek Mobile Service. Software, Spyware, Hardware Repair. Microsoft Certified. **879-3514.** (MPG 11-10)

Computer Care Complete PC Care and Maintenance Installs, upgrades, virus removal, wireless. Affordable prices – Same-Day Service. Call Todd 916-529-5954 (MPG)

Computer Funding

Computer Funding Like a Brand New Computer & Improve Your Credit? Bad Credit, No Credit Doesn't Matter. A New Computer Starting at \$29.99/Week. Call Computer Funding! 1-888-897-5572 (MB 12-31)

Construction

Cal State Fence and Construction
Since 1966 Quality, Trustworthy, Affordable, Reliable. Redwood, Chain Link, Ornamental Iron, Vinyl, Trellis, Decks. Residential/ Commercial FREE ESTIMATES! Lic. #494306 **916-966-1103** (MPG 09-15)

Accelerated Construction-New Construction or Repair. Handyman Clean-up. Residential and Commercial. Lic # 675212. Call 916-419-9996 (MPG 06-30)

Affordable Local Repairs-All Construction Phases. Lic# 655184. Ph 869-0164. Ask for John. (MPG)

All Types of Construction - kitchen & bath remodels, new construction, roofing, decks, fencing, dual pane replacement windows. Free estimates Lic# 830054 (916) 335-1325 (MPG)

TRI US CONSTRUCTION Build new homes, additions and remodeling. Over 30 years experience, bonded and insured. Phone number 530-330-0185 Lic. # 476884 (MPG)

Counseling

Real solutions to your problems and issues www.lifeadvisorforeveryou.com Dave (916) 821-5768 (MPG)

Day Care

Peña Family Daycare–Small in home family care. Clean and Safe environment. Nutritional snacks and meals provided. Preschool like setting. (916) 972-1540 www.penafamilydaycare.com (MPG)

Infant Openings Now First week free Lic # SAC53133 FCCH 916-489-5824 (MPG)

Debt Help

BURIED IN DEBT! Over \$10,000 In Credit Cards? We CAN SAVE You Thousands! Call DEBT HELP EXPERTS. FREE Consultation: 1-866-801-9087 (MB 12-31)

DirectTV

DirectTV DIRECTV FREE BEST PACKAGE for 5 months with NFL SUNDAY TICKET! + NO Start Costs + FREE HD/ DVR upgrade! New Customers Only, Qual. Pkgs. DirectStarTV 1-877-852-4203 (MB 12-31)

Dish Network

FREE HD FOR LIFE! Only on DISH NETWORK. Lowest Price in America! \$24.99/mo for OVER 120 Channels! PLUS-\$500 Bonus! Call Today. 1-866-893-1666 (MB 12-31)

Donate Your Car

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. 1-888-688-9795 (MB 12-31)

Drywall

Repair, remodel from simple to impossible, all textures. Residential, small commercial. A real pro. 40+ years experience. All work guaranteed 3 years. Affordable prices. Lic # 305736. 916-726-1144 (MPG)

Elder Care

PROVIDING PERSONAL CARE w/ love and dignity. Rooms available Call 916-721-4721 (MPG)

Electrical Services

RETIRED MASTER ELECTRICIAN Expert troubleshooter, 30 years experience. Old panel repairs/upgrades. Lic.# 877532 Call **916 - 595-3052** (MPG 10-27)

Visit & Estimate For Free. 24 Hour, 7 Days. **916-213-7575** (MPGM)

Equipment for Sale

NEW Norwood SAWMILLS - LumberMate-Pro handles logs 34" diameter, mills boards 28" wide. Automated quick-cycle-sawing increases efficiency up to 40%! www.NorwoodSawmills.com/300N 1-800-961-7746 ext. 300N. (Cal-SCAN)

Fencing

Fencing Prime Time Fencing. Quality Redwood. Double & Single Gates. Repair & New. License # 835870. (916) 481-7315 (MPG)

Roy's Great Fences Quality work at affordable prices. New or repairs. How's your gate? License # 749821. (916) 833-2666 (MPG)

Affordable Fencing Redwood specialist. Dedicated on time service. Lifetime steel post. Senior discount. Lic. 742683 916-773-1350 (MPG)

Sierra Pacific Fence, Fences, decks, Retaining Walls 100% neighborhood discounts XLNT prices Free estimates 483-1883 License 606100 (MPG)

Financial Services/ Money to Loan

CASH NOW! Get cash for your structured settlement or annuity payments. High payouts. Call J.G. Wentworth. 1-866-SETTLEMENT (1-866-738-8536). Rated A+ by the Better Business Bureau. (Cal-SCAN)

Do You Receive Payments On A NOTE? NEED CASH NOW? Full & Partial Buy-Outs. Call Safeway Capital Toll-Free 866-241-9922. (Cal-SCAN)

Homeowners Don't Short Sell Your Home as a first option. A home can generate \$2,600,000 of tax-free income. Let me help you create additional income & front page 1040 deductions BKCR 916-868-1041 (MPG)

Real People helping Good People find Real Debt Solutions! Linda Findley 916-300-0611 lafindley@team72goodcredit.com (MPG)

STOP YOUR DEBT INSANITY! Full service solution for credit nightmares. Mortgage Arbitration. Credit Repair. Debt Stmnt. 916-300-0611 (MPG)

Reverse Mortgages If you are a senior citizen, you have no doubt heard of a reverse mortgage. For ALL of the information and none of the obligation, call Len Lamb at 728-6653. (MPG)

NOTES WANTED. NOT RECEIVING Payments on a Mortgage? **TOP DOLLAR PAID** For Non-Paying **NOTES** and Mortgages! Call Joel at 1-888-296-8211 or email joel@mdccapital.com (SWAN)

For Rent / Lease

2x600 Mobile Home 12x60, in Citrus Heights, Sac., Mobile Home Park for 55 +, \$8,900. Call **916-765-6282 8-4 pm** (MPG 12-08)

BUSINESS/COMMERCIAL Old Town Fair Oaks. Prime location for RENT. Asking \$1500.00 a month with lease. Property includes: • 4 (four) oversized mechanical bays, all with roll up doors • 2 (two) working/well maintained hydraulic lifts • Secure/gated parking

- Built-in cabinets
- Deep sink to wash up in
- Plenty of overhead lighting
- Alarm system
- 110/220 single phase hook ups
- Swamp cooler

Located near a major intersection. Any questions or to view the property please contact: M. W. 916-638-7439 (MPG 08-25)

COMMERCIAL Office/Warehouse space. 1,000 up to 3,000 sq. ft. available @ .55¢ (month to month) or negotiable lease. Excellent 1-80 access near APC (Auburn Blvd/College Oak). Call Lisa West @ (916) 331-0840. (MPG)

\$490 per month Charming Cottage in Gold River. Looking for quiet woman to rent bedroom. No share. In my small charming cottage nestled amid rose garden. Washer/ Dryer. No pets or smoking. Near transportation. 25 mins from ARC and Sac State. 916-631-8784. (MPG)

Foster Care

Foster Care in Your Home: Highest Rates! E-mail newfosterparents@stfhc.org (MPG 12-01)

Free Hearing Test

Miracle-Ear FREE Hearing Test. Courtesy of Miracle Ear. CALL For Appt. with a LOCAL Specialist. Rediscover the Life You've Been Missing! Call Today–1-877-339-3002 (MB 12-31)

Garage Sales Online

BeaverJack.com Online Garage Sale Info. Advertise for FREE or Search by zip for FREE. (MPG 09-01)

Gardeners

Smith's: Full Maintenance, Sprinkler, Pruning, Aeration, Gutter Cleaning, Hauling. 967-7543 or see www.SmithsLandscape.com (MPG)

Golf Equipment for Sale

2 Bags Good Condition, 1 Golf Caddy, Titlest Clubs, Diamond Head, Browning 440, Topflite, Cleveland, Titlest, Zebra, MacGregor Silver, Gravity Back Cobra, Stan Thonson, Callaway Silverhead, Bucket of balls (used) Best Offer for All. Call Scott 613-8359 (MPG)

Groomer

Pinkiepop, in home grooming service. 18 yrs. exp. \$5.00 discount, 1st visit. References. Call Victoria (916) 256-0487. (MPG)

Handyman

Handyman, JR Handyman Service Randy 916-880-6742 Joel Carter 916-637-3825 (MPG)

Household Hutter. You Name It! Hauling, Gutter, Tree Trim, Spot Carpet Clean 613-8359 (MPG)

Handy Guys Small Jobs, Senior Discounts Gutter Cleaning-Decks Woodwork 916-519-5135 Free Estimates (MPG)

A-1 Home Maintenance & Repair "Handy Man" California state certified electrician Plumbing repair. Fence repair. Free quotes-no job too small. Please leave message. 916-961-8059 (MPG)

Affordable! Decks, Dryrot, Wood Floors, Fans, Fixtures, Plumbing, Electric, Licensed 501-7843 (MPG)

Plumbing Services Specialty Plumbing-Remodels, Pipes, Water, Sewer, Gas Lines, Water Heaters CA License 918844 (916) 607-6749 (MPG)

Health/Misc.

HIP REPLACEMENT SURGERY: If you had hip replacement surgery between 2003 - present and suffered problems requiring a second revision surgery you may be entitled to compensation. Attorney Charles Johnson 1-800-535-5727. (Cal-SCAN)

LOW COST WEIGHT LOSS With Your Personal Coach. Start Free Call 916-599-1318 (MPG)

Look Younger in Less Than a Day! www.hydratedskin.com then call 916-988-3027 ask for a Free Sample (MPG)

THE WEIGHT IS OVER Lose up to a pound a day. Fast growing Company. Recession proof product. **916-474-4079 www.eat-choc-losewt.com** (MPG)

Heating & Air

AC Repair Low Prices 487-4609 (MPG)

Help Animals

SPCA Thrift Shop Helpless animals need your donations. The Real Non-Profit. Will pick up. Call 916-442-8118. 1517E Street for donations-10-4pm (MPG)

Help Wanted

Adult Residential Facility is in Need of Live-In Caregiver with experience in an ARF facility, good DMV record, and hardworking. Please call Orlando or Hermie at 916-487-4482. (MPG)

ABLE TO TRAVEL. Hiring 8 people. No experience necessary. Transportation & lodging furnished. Paid training. Work and travel entire USA. Start today. www.ProtekChemical.com 1-208-590-0365. (Cal-SCAN)

EMERGENCY MEDICAL TECH. Must be H.S. grad ages 17-34. No experience needed. Paid training, benefits, vacation, regular raises. Call Mon-Fri. 1-800-345-6289. (Cal-SCAN)

DRIVERS – CHECK THIS OUT! New Pay Increase! 34-40 cpm. Excellent Benefits. Need CDL- A & 3 months recent OTR. 877-258-8782. www.MeltonTruck.com (MPG)

Caring Compassionate Seniors WANTED! SENIORS HELPING

SENIORS®, a leader in the Senior in-home service industry, has immediate PT openings for Providers. Qualified candidate will have life experience, an interest in making a difference in the lives of other seniors and be comfortable working with senior citizens. Flexible schedules...we'll work around your schedule! Valid driver's license and use of auto is required.Call us today for more information.(916) 372 9640 (MPG)

AREA MANAGER Full/Part Time Great Pay! Place and collect donation canisters for a non-profit organization who helps families who have children with Cystic Fibrosis and other chronic health problems. Call 1-800-254-0045 www.frchildren.org (MPG)

Pathologist Perform general anatomic & clinical inpatient/outpatient pathology services. Travel to other unanticipated sites may be required. Kolbeck, Bauer & Stanton Medical Corporation, 3637 Mission Ave., Ste. 5, Carmichael, CA 95608. (MPG)

Urgent F/PT Sale Reps needed Latest telecommunications products. \$\$\$ Commission, Bonuses, Residuals Training available call 916 612-6621 (MPG)

Health Care Marketing. We are successful business entrepreneurs looking for people passionate about health & business. Go to www.myprolandinbusiness.com and watch a video News clip. Leave your name and email address to learn more, we will get back to you. MPG

SALES. Seeking Business minded Marketing rep's, New Technology/ Globally. Training available, F/PT, Residual income, Commission, Fax Resume 916.910.2002 (MPG)

We are seeking dynamic customer service oriented individuals with great communications and typing skills needed to work on behalf of our company this service representative will earn up to \$3000 monthly any job experience needed. Email at danielperaz1980@yahoo.com if interested (MPG)

MAKE A DIFFERENCE. For More Information: (916) 383-9785 ext. 15 (MPG)

Wanted: 29 Serious People to Work From Home using a computer. Up to \$1,500-\$5,000 PT/FT www.REBvision.com (MPG)

STRESSED OUT? Work from home & get paid daily! www.happyandhealthyfamily.com 888-211-4268 (MPG)

Matheson Trucking, Inc. is now hiring an Executive Administrative Assistant to be the primary support for the CEO, CFO and COO. Supports front desk, prepares and maintains documents, schedules meetings and travel. Must have 5-7+ years exp supporting a corporate environment; excellent verbal and written communication skills; proficient in MS Outlook, Word, Excel and PowerPoint. Must be professional, friendly and a team player. Fax resume to 866-418-9913 (MPG)

Help Wanted - Drivers

Turn Over! I need a ride to drive me to and from my doctors appointment on Tuesdays, Thursdays and Saturdays. Must leave my home in Auburn by 5:30 am to my appointment less than 10 minutes away. Call **Howard at 866-7550.** This is a paid driver agreement. Call anytime. (MPG 11-10)

Drivers: Home after each shift! Great Pay/Benefits/Safety Bonuses. CDL-A (Hazmat/Tanker/Doubles) Fuel Exp. Preferred. Clean MVR. **Alan: 801-397-8326.** (MPG 11-10)

ASAP! New Pay Increase! 34-40 cpm. Excellent Benefits. Need CDL-A & 3 months recent OTR. 1-877-258-8782. www.MeltonTruck.com (Cal-SCAN)

Driver - NEW PAY PLAN with Quarterly Bonus Incentive! Lots of freight. Daily or Weekly Pay. Van and Refrigerated. CDL-A, 6 months recent experience. 1-800-414-9569. www.DriveKnight.com (Cal-SCAN)

Company Drivers (Solos & Hazmat Teams) * GREAT PAY * GREAT MILES * CDL-A Required. We also have dedicated & regional positions available. Call 866-789-8947. Swift. (Cal-SCAN)

Company Drivers (Solos & Hazmat Teams) *GREAT PAY *GREAT MILES *CDL-A Required. We also have dedicated & regional positions available. Call: 866-448-1055 SWIFT. (Cal-SCAN)

REGIONAL CDL DRIVERS NEEDED! Gordon Trucking, Inc. Sign on bonus in some areas! Current Openings on our NCA Fleet. Home weekly available! Consistent Miles & Time off! Full Benefits, 401k. We have lots of Freight! www.TeamGTl.com 1-888-832-6484 EOE. (Cal-SCAN)

Driver - NEW PAY PACKAGE! Van and Refrigerated. Great Benefits! Flexible schedule! 98% No-Touch Freight. Steady Miles. CDL-A, 6 months recent experience. 1-800-414-9569. www.DriveKnight.com (MPG)

Help Wanted - Medical

Geriatric Home Care Specialists is currently seeking CNAs, HHAs and Caregivers willing to work in Placer, Sacramento, and El Dorado counties, with at least two years experience in caring for the elderly. We offer hourly, overnight, and live-in shifts. Please call 916-630-8588 for more information. (MPG)

Help Wanted - Sales

Available to Travel? Earn Above Average \$\$\$ Selling with Fun Successful Business Group. No Experience Necessary. Paid Training, Lodging, Transportation Provided. 1-877-646-5050. (Cal-SCAN)

Christian Yellow Pages hiring Commission Sales Professionals.

Energetic, creative, organized people. Experienced advertising sales desirable. **916-655-1447** (MPG 11-17)

Would you like to be Mentored by a Millionaire? Proven System, Perfect timing. 24 Hr Recorded Message. CALL NOW!! 888-279-7875 (MPG)

High School Degree

21 + lacking high school degree? Fully accredited online school. Some credit earned for life experience. Work weekly at own pace until completed. \$985. 888-375-3665 (MB 12-31)

Home Health Care

In your home health care/ helper. 20 years experience. Fingerprinted, reliable, local. Call Jenny at 530-889-1737 (MPG 08-25)

House Cleaners

HouseCleaners Do You Love Being Part of a Winning Team? Do You Love to Clean? Do You Love Making Customers Happy? If You Answered YES! We Want YOU!

HouseCleaners is recruiting for our Sacramento area team. Please call Sylvia at (916) 955-6089, or e-mail your resume to: **sachousecleaners@hotmail.com.** All applicants must be willing to undergo background checks and drug testing. (MPG 08-15)

House Painting

PAINTING, sheet rock, texturing, book cases, fence repair, gutter cleaning. Roger (916) 969-4936 or (916) 410-5545 (MPG)

Household Help

House Cleaning Service Experienced hard-working owner/operator, supplies furnished, detail-oriented, affordable rates. Call today Madeline 916-723-1608. (MPG)

DeAna's HOUSEKEEPING Immaculate, Fast, Honest, Dependable. I care about what I do. Call me, 916-549-4915 (MPG)

QUALITY WINDOW CLEANING PLEASE CALL MARK AT 612-8949. (MPG)

Homesitters on Wheels, Office needs two RVers with RV's for Petsitting 916-483-5146 (MPG)

Identity Theft

****FREE Document Shredder** with New Annual Enrollment. **LifeLock Identity Theft** Protection- Help Protect Yourself Today! Call Now! Use Promo Code: SHREDDER Call 1-877-467-5506 (MB 12-31)

Landscaping

Affordable Landscape Service Clean-ups & Makeovers! Maintenance starting at \$60/mo. Dependable family business. Lic. # 887351. 916-338-2001. sayyards.com (MPG 09-08)

Lawn and Garden Service Bi-weekly or monthly Call for FREE estimates 965-8224 (MPG)

Lawnmower Service Mow & Edge your lawn 4 times per month for a fee. Call Bob 916-456-5281 (MPG)

Tall Weed Cutting Low Rates 916-524-7477 (MPG)

Full Yard Maintenance, one time clean-ups & tree trimming. Our website: www.terrabelлагarden.com or c/c: Randy for info at **454-3430** or **802-9897.** (MPG)

Lawn Service – I can mow and edge your lawn. Reasonably priced. Call for a free estimate at 916-934-9944 (MPG)


Legal Services

Need an Attorney? Have a legal situation? Looking for extra income? Contact Eicka Mitchell at 916-729-7364 or encarmitchell@prepaidlegal.com (MPG)

BANKRUPTCY LAWYERS: Credit Card Debt, Foreclosure, Repo, Wipe Out Bills, Free Consultation 971-8880 (MPG)

Lose Weight

LOSE 3-5 LBS PER WEEK! I have lost 34 lbs in 7 weeks and you can too! Call Rick at



R.K. Jacobs
Insurance Services
Home • Auto • Business

Office (916) 966-3733
Fax (916) 966-0177
4777 Sunrise Blvd., Ste. B
Fair Oaks, CA 95628
rjacobs@pacbell.net
Lic. #0535940

Rand K. Jacobs

LIVESCAN FINGERPRINTING

- ★ Walk-in Service
- ★ Digital Inkless Process
- ★ Electronic Submission to DOJ & FBI

916.725.1345
7405 GREENBACK LN. • CITRUS HEIGHTS, CA 95610

**PLUS:**

- ★ Copies & Faxing
- ★ Notary Services
- ★ UPS Next Day Air®
- ★ Shredding Services
- ★ Ship Heavy Freight

The UPS Store 

BONES LAW FIRM
4811 Chippendale Dr., Suite 307, Sacramento, CA 95841

Gordon G. Bones
Attorney at Law



The Law Firm provides the following legal services:

- Bankruptcy • Business and Corporate Matters
- Trust and Trust Administration
- Estate Planning • Probate and Conservatorship
- Family Law

P: 916.965.6647
F: 916.965.4218
gbones@boneslawfirm.com

CLEAN & SOBER
LIVING
CSTL, Inc.

HELPING PEOPLE AND THE COMMUNITY WITH
THE ALCOHOL AND DRUG PROBLEM!
18 YEARS IN BUSINESS!

DETOX (916) 965-3386
SOBER LIVING (916) 961-2691

Business & Service Directory

<div>CONSTRUCTION</div> <div>Brasiel's Construction Company <p>Specializing in Residential Carpentry, Remodel and Repair <i>Smaller Jobs Accepted</i></p><p>Gary F. Brasiel GENERAL CONTRACTOR</p><p>O: (916) 725-4061 C: (916) 745-2447 E-mail: GaryBrasiel@surewest.net</p><p><small>Licensed & Insured CA License #937416</small></p></div>	<div>HOUSECLEANING SERVICE</div> <div><p><i>Experienced Hardworking</i> OWNER OPERATOR Supplies Furnished, Detail Oriented, Affordable Rates.</p><p><i>Call Today</i> Madeline (916) 723-1608</p></div>	<div>CONSTRUCTION</div> <div>Cal State Fence and Construction <i>Since 1986</i> Quality • Trustworthy Affordable • Reliable Redwood, Chain Link, Ornamental Iron, Vinyl, Trellis, Decks. Residential/Commercial FREE ESTIMATES! <small>Lic. #494306</small> (916) 966 -1103</div>	<div>HOME COMPUTER WORK</div> <div><p>Home Computer Work</p><p><i>Earn Up to</i> \$1,500/mo PT \$7,500/mo FT Will Train <i>Apply online at</i> www.bcsglobal13.com</p></div>	<div>PHOTO RESTORATION</div> <div><p>Restore Old Photographs</p><p>Share memories of special places and times with your family.</p><p>(916) 483-6051 Laws Studio, Crestview Center Manzanita at Winding Way in Carmichael</p></div>	
<div>FENCING</div> <div>PRIME TIME FENCING Quality Redwood Double & Single Gates Repair & New <small>License # 835870 Liability Insurance</small> (916) 481-7315</div>	<div>POOL SERVICE</div> <div><p>NATIONAL POOL SERVICE Monthly Pool Service for as low as \$60/mo Set-up's • Clean-up's Free Estimates 916-532-0884 <small>Biz Lic #329357</small></p></div>	<div>POOL SERVICE</div> <div><p>Greg the Pool Guy  Service • Repair • Sales <i>Prompt and Reliable</i> 671-6284</p></div>	<div>HEATING AND AIR</div> <div><p>Christopher's Heating & Air Commercial/Residential <i>We Service All Brands</i></p><p>FREE ESTIMATE Call Today 916-223-1744</p></div>	<div>PAVING</div> <div><p>A VETERAN PAVING All Types • Seal Coating <i>Excellent References</i> Ron Follman Cell 916-730-4949 House 530-677-1124 <small>Lic #776266</small></p></div>	
<div>PAINTING/REPAIR</div> <div><p>McDonald Painting Interior - Exterior <i>Most Small Repairs Bonded - Insured</i> <small>Lic # 632538</small> 30 YEARS EXPERIENCE C: 216-2080 F: 967-4135</p></div>	<div>HANDYMAN</div> <div><p>QUALITY LABOR & MAINTENANCE Yard Work, Hauling,  Gutter Clean, Odd Jobs</p><p><i>You Name It!</i> (916) 613-8359</p></div>	<div>"Handy Man" "Carpenter Dave" <i>25 Years Experience • All Home Repairs</i><ul style="list-style-type: none">• Dry Rot• Doors/Floors• Decks/Tile/Patios• Roof Repairs• Painting• Windows• Bathroom• Sheet Rock Texture(916)548-8249 <small>Lic. # 629370</small></div>	<div>LAWN SERVICE</div> <div><p>J & J Lawn and Garden Service <i>Reasonable Rates/Free Estimate</i></p><ul style="list-style-type: none">★ Weedwhipping★ Hauling★ Yard clean up★ Minor Tree Trimming★ Rototilling★ Basic Lawn Service★ Irrigation Service★ Sprinkler Repairs<p>Call 916-317-3450</p></div>	<div>TRAVEL SPECIALS</div> <div><p><i>Book with</i> Emerald Travel!! <i>Experience/Knowledge</i> Cruises/ Tours/ Honeymoons <i>All-Inclusive Save Time! Save Money!!</i> (916) 570-3882</p></div>	<div>PSYCHIC READINGS</div> <div><p>READER FOR LOVE</p><p>• Tarot Cards • Crystal Ball</p><p><i>Call for Appointment</i> 916-807-6597</p></div>
<div>TAX & BOOKKEEPING</div> <div><p>TAX & BOOKKEEPING SERVICE Pamela B. Connolly, EA <i>Enrolled Agent</i> <i>25 Years Experience Available Weekends</i> 8080 Madison Ave. Ste. 201B Fair Oaks, CA 95628 <i>Corner of Fair Oaks and Madison</i> 916-966-8850</p></div>	<div>PLUMBING</div> <div><div><p>STOP DON'T GET RIPPED OFF! Call: (916) 833-7618</p></div><div>FRENCHY'S  Plumbing <small>Contractor Lic. # 936953 35 YRS. EXPERIENCE INSURED & BONDED</small></div></div>	<div>BATHROOM REMODELING</div> <div><p>AFFORDABLE BATHROOMS & ALL HOME REPAIRS Shower & Tub Enclosures Water Damage Flooring, Electrical, Carpentry, Drywall We do all phases —small & large jobs FREE ESTIMATES ANDERSEN CONSTRUCTION <small>Licensed & Bonded • CSL # 681664</small> (916)-989-2689</p></div>	<div>GARAGE DOORS</div> <div><p>ACTION DOOR SERVICE <small>CALIF. STATE LIC. #650461</small> Garage Doors and Openers, service, repair, replace. <i>Serving greater Sacramento area since 1987.</i> Free Estimates • Senior Discounts Contractor for Lowe's, Sears, Home Depot and Costco. Visa, MC, Amex. (916) 635-5951</p></div>	<div>MASONRY</div> <div><p>Nick Lambdin Masonry Quality Stone, Block, Pavers & Brick at a low price <i>Summer Specials New Local Business • Owner on Job</i> (916) 912-7617 <small>CSLN: 946862</small> www.sactownmasonry.com</p></div>	
<div>OPEN YOUR HEART</div> <div><div>OPEN YOUR HEART AND HOME</div><div><p><i>Step up to the challenge!</i> <i>Have experience working with developmentally disabled adults and/or challenging behaviors?</i> <i>Have an extra bedroom?</i></p><p>Competitive stipend</p><p>MAKE A DIFFERENCE! <i>For More Information:</i> (916) 383-9785 ext. 15</p></div></div>	<div>ALTERATIONS</div> <div><p>ALTERATIONS by Patina SPECIALIZING IN BRIDAL & FORMAL 11082 Coloma Rd., Suite 7 Coloma Village Shopping Ctr. • Rancho Cordova (916) 853-1078 WWW.ALTERATIONSBYPATINA.COM</p></div>	<div>FINANCING</div> <div><p>Private Money Financing Hard Money Loans Loans up to 65% LTV NO UPFRONT LOAN FEES Owner Occupied, Investments, Commercial, Industrial. Bad Credit, BK, Foreclosure OK! Equity is the main consideration. Equitable Mortgage 877-665-1414 x101 530-886-1414 X101 www.GoEquitable.com</p></div>	<div>INVESTMENTS</div> <div><p>Trust Deed Investments Earn 10%+ on your money 1st Position, 60% LTV or less <i>Private individuals, corporations, pension plans, 401ks, IRAs, SEP accounts.</i> CALL TODAY! Equitable Mortgage 877-665-1414 x101 530-886-1414 X101 www.GoEquitable.com</p></div>		



DISPLAY • CLASSIFIED • LEGAL • ON-LINE

TO ADVERTISE CALL 773-1111

Lungren Named Chairman of Committee on House Administration



Congressman Dan Lungren
Washington, D.C. - Rep. Daniel E. Lungren (R-CA) has been named Chairman of the Committee on House Administration for the 112th Congress. After serving as Ranking Member in the 111th Congress, Rep. Lungren awaits the challenge to undertake the difficult task of reducing spending and protecting voting rights.

House Speaker-designate John Boehner (R-OH) announced the appointment of Rep. Dan Lungren. “Throughout his tenure with the House Administration Committee, Dan has been a leader in the Committee’s efforts to ensure the smooth, efficient and cost-effective operation of the House. In his new role as Chairman, Dan will continue providing the leadership and oversight needed to rein in the cost of operating Congress and save taxpayer dollars, consistent with the GOP’s Pledge to America” Boehner said. “Americans are more engaged in their government than ever before, and direct media has played a critical role in fostering this trend. From his post at the House Administration Committee, Dan has helped to lead GOP efforts to ensure Members of Congress utilize the latest in technology and new media tools to better communicate with their constituents, and I’m confident that will continue in the 112th Congress.”
“It has been a privilege to serve

as Ranking Member alongside Mr. Brady and I am honored to serve all Americans as Chairman of the Committee on House Administration. With the largest incoming class of new members in 60 years, I am looking forward to continuing their transition into the 112th Congress. The Committee will also do its part in finding ways to reduce spending in Washington D.C. and bring a more efficient, responsible government back to the people”, replied Lungren. “I am also dedicated to preserving the integrity of elections and ensuring all service members overseas have an opportunity to have their vote counted. The Committee will work diligently and will be up to the task of defending this fundamental right for all Americans.”

Congressman Dan Lungren serves as Ranking Member on the House Administration Committee in addition to serving on the Judiciary and Homeland Security Committees.

The Freedom of Accountability

Commentary by Rachel Wilson

In Michael Goodwin’s video, “The Loss of the Freedom to Fail,” he identifies social promotion, the act of “passing students along even when they haven’t mastered the material,” and entitlement mania as serious threats to freedom (Goodwin)¹. He argues that society needs to regain the freedom to let students fail so they will learn how to succeed rather than expect a handout. While social promotion and entitlement mania are current and serious threats to freedom, the larger underlying threat is the lack of accountability of students and teachers in American society. According to the Accountability and Evaluation analysis of current high schools in the San Juan District, there has been a 17.1% decline in the number of students finishing high school over a four year span, and an overall 2.9% increase in drop-out rates (SJUSD)². While 70.1% of all high school graduates go on to attend colleges or universities, more than half of them are

ill-prepared for college courses because they either didn’t learn the material, or weren’t taught according to educational standards (Bureau of Labor Statistics)³. Teachers need to be held accountable to the scrutiny of the school board and through anonymous student surveys to ensure they are teaching what they are supposed to. Likewise, students need to be held accountable for their academic standing by having grades accurately reflect their progress, rather than being passed along even if they fail to meet educational requirements. Before I was in college, I was failing my math class. I didn’t take my education seriously because I didn’t understand math or see how it benefitted me to learn it. My teacher refused to help me, so I refused to pay attention and ask questions when I didn’t understand. At the close of the year, I had failed every test and homework assignment, but my teacher gave me a B so I could graduate with my class. I felt discouraged and stupid because I knew I didn’t deserve the grade. Looking back, I wish we had both been held to higher

standards. If we don’t hold students and teachers accountable, then ignorance will become the new standard. If we allow this threat to continue, we can expect to be taken over by another nation, one that values education as a privilege and necessity, and we will lose our superpower status, much like Alexander the Great’s Hellenization of Western Europe. Change starts with holding everyone accountable for their actions, including ourselves. In this way, we can change our current society of unmotivated, unintuitive individuals to one that rises above and pursues the American dream. Freedom of accountability is our last hope for change. ¹ Goodwin, Michael. “The Loss of the Freedom to Fail.” New Threats to Freedom. Templeton Press, 2010. Web. ² San Juan Unified School District. Web. ³ “College Enrollment and Work Activity of 2009 H.S. Graduates.” U.S. Department of Labor. Bureau of Labor Statistics, 2010. Web.

An Economical Yet Tasteful Way to Make the Most of the Holidays



For a taste of tradition, serve or give an elegant Christmas Pudding during the holidays. It could make your get-togethers more fun than the Fezziwig’s ball.

(NAPSA) - The state of the economy doesn’t have to leave you feeling like Ebenezer Scrooge this holiday season. Instead, you can celebrate with the warm and delicious tradition of giving gifts of great food to friends, family and guests. For example, consider a Christmas pudding Mrs. Cratchet would have been proud to serve. It’s been not only a highlight of holiday meals for centuries, but it can also be very economical. The pudding is generally prepared using breadcrumbs, raisins and other fruits and spices available around the house. Given the investment many holiday bakers make in ingredients, such as nuts and dried fruits, it’s usually wise to invest in fresh ingredients to help your holiday treats turn out as intended. April Osburn, Culinary Classroom

Manager for Clabber Girl, stresses that using outdated or near-date ingredients in your recipe can dramatically affect the finished product. “The holiday season is a time when you are baking to impress, and time, as well as money, is at a premium. The last thing you want to do is let an expired ingredient cause your recipe to fail. Using old baking powder can make your baked item flop. Not only is the rise of the product affected, but using old ingredients can compromise taste and the integrity of your baked goods.” It’s important to be sure all your ingredients are fresh, especially baking soda, baking powder, cornstarch, flour and spices. Replace any that are a year old or more. If in doubt, start anew and date each item to be

sure you’ll know each time you bake. This holiday season, impress everyone with the Christmas pudding that can make a great addition to a neighborhood cookie exchange, a visit with family or as dessert for your own holiday dinner.

Christmas Pudding
2½ cups all-purpose flour, sifted
1 teaspoon Clabber Girl Baking Powder
1½ teaspoons baking soda
¼ teaspoon salt
¼ teaspoon cinnamon
¼ teaspoon cloves
1 cup milk
¼ teaspoon nutmeg
1½ cups raisins
½ cup currants
⅓ cup chopped citron
1 cup packed brown sugar
¾ cup margarine, softened
2 eggs
Mix and sift dry ingredients. Add fruits and stir until they are well coated. In a separate bowl, cream butter and brown sugar until fluffy. Beat in eggs and add flour/fruit mixture alternately with milk. Mix well. Turn into greased 11½ quart mold. Cover and steam 2 hours. (To steam, set mold on a rack in large kettle/saucepan. Keep boiling water to half the depth of the mold, adding water during steaming process when necessary.)
Makes 8 servings.
Learn More
You can find more recipes and food ideas at www.clabbergirl.com.



THE POWER TO TRANSFORM LIVES

Call For This Month's Specials

916-835-4868



dianetjafra@comcast.net • www.myjafra.com/dtempleton

Asian Dish

Food To Go

DINE-IN WELCOME!

8813 Greenback Ln. Orangevale, CA 95662
(Cable Park/SaveMart Shopping Center)
Tel: 916-987-1071

NOW OPEN

Business Hours:
Mon-Sat 11:00am-8:30pm
Sunday 12:00-8:30pm

TERIYAKI PLATES
(Served with veggie & steam rice)

Chicken Teriyaki	\$5.99
Pork Teriyaki.....	\$5.99
Steak Teriyaki	\$6.99
Shrimp Teriyaki	\$6.99
Sweet and Sour Chicken.....	\$5.99
Sweet and Sour Pork.....	\$5.99
Tempura Shrimp	\$6.99
Yakitory Chicken	\$5.99
Salmon Teriyaki	\$6.99


ROLL & SALAD

Salmon Roll.....	\$5.99
Tuna Roll	\$5.99
Tempura Roll	\$5.99
California Roll.....	\$4.99
Veggie Roll.....	\$4.99
Combo Sushi Roll.....	\$6.99
Chicken Salad	\$5.99
Sashimi Salad	\$6.99

SIDE ORDERS

Chicken Teriyaki	\$2.99
Pork Teriyaki.....	\$2.99
Steak Teriyaki	\$3.99
Shrimp Teriyaki	\$3.99
Sweet and Sour Chicken.....	\$2.99
Sweet and Sour Pork.....	\$2.99
Yakitory Chicken	\$2.99
Tempura Shrimp	\$3.99
Egg Rolls (3 rolls)	\$1.99
Spring Rolls (3 rolls)	\$3.49
Fried Rice.....	\$4.99
Chow Mein	\$4.99





THE REVEREND KEVIN KITRELL ROSS AND CHRIST UNITY CHURCH OF SACRAMENTO INVITE YOU TO JOIN US FOR...

CHRISTMAS FROM THE HEART

A TWO HOUR CHRISTMAS MUSICAL JOURNEY FEATURING SELECTIONS FROM

HANDELS' MESSIAH

PLUS YOUR FAVORITE **CONTEMPORARY CHRISTMAS CLASSICS**

Performed by

SPIRIT WINGS CHOIR & CHAKRA

ACCOMPANIED BY DR. DAVID FRANCES OLIVER

WORLD RENOWNED CONCERT ORGANIST FROM MOREHOUSE COLLEGE

& ORCHESTRAL ENSEMBLE BY THE SACRAMENTO BAROQUE SOLOISTS & SURPRISE GUEST ARTISTS

TICKETS ON SALE NOW BY CALLING 916-368-3950 OR VISIT WWW.CHRISTUNITY.COM

Gold River Crowned National Champions

The mixed doubles team team from Gold River, California, representing the USTA Northern California Section, captured the national title at the USTA League 10.0 Adult Mixed Doubles National Championships



Pictured from left to right: Steven Fabela, Laura McGaffigan, Isabella Kling (Captain), Kelly Pace-Wilson, Brian Heiland and Jeff Shin.

Tucson, Arizona – The mixed doubles team team from Gold River, California, representing the USTA Northern California Section, captured the national title at the USTA League 10.0 Adult Mixed Doubles National Championships held at the Hilton El Conquistador Resort in Tucson, Ariz. from Nov. 19 to Nov. 21.

The Northern California team defeated a team from Richmond, Va. 2-1 in the Championship match. Earlier in the day, the Gold River team defeated a team from Sarasota, Florida, 2-1 in the semifinals. They advanced this far by winning their round-robin flight contested Friday and Saturday.

The team is captained by Isabella Kling and features Steven Fabela, Laura McGaffigan, Kelly Pace-Wilson, Brian Heiland and Jeff Shin and plays at the Gold River Racquet Club.

The top four teams in order of finish are: Northern California, Mid-Atlantic, Pacific Northwest, and Florida. This year’s USTA League 10.0 Adult Mixed Doubles National Championship has drawn the top 10 teams from throughout the nation.

USTA League is celebrating its 30th anniversary this year. Since its inception in 1980, USTA League has grown from 13,000 participants in its first year, to over 750,000 players across the nation today, making it the world’s largest recreational tennis league.

USTA League was established to provide adult recreational tennis players throughout the country with the opportunity to compete against players of similar ability levels. Players participate on teams in a league format, which is administered by the USTA through its 17 Sections. The league groups players by using six National Tennis Rating Program (NTRP) levels, ranging from 2.5 (entry) to 5.0 (advanced). USTA League is open to any USTA member 19 years of age or older. It features Adult and Mixed Doubles divisions, as well as a Senior Division (age 50 or older) and a Super Senior Division (age 60 or older).

Head Penn Racquet Sports is in its 23rd year as official ball of USTA League. For more information about USTA League or the USTA as a whole, visit www.usta.com.

The USTA is the national governing body for the sport of tennis in the U.S. and the leader in promoting and developing the growth of tennis at every level — from local communities to the highest level of the professional game. A not-for-profit organization with 750,000 members, it invests 100% of its proceeds in growing the game. It owns and operates the US Open, the highest attended annual sporting event in the world, and launched the Olympus US Open Series linking 10 summer tournaments to the US Open. In addition, it owns the 90 Pro Circuit events throughout the U.S., is a minority owner and promotional partner of World TeamTennis, and selects the teams for the Davis Cup, Fed Cup, Olympic and Paralympic Games. The USTA philanthropic entity, USTA Serves, provides grants and scholarships and through tennis, helps underserved youth and people with disabilities to improve academics and strive for excellence. For more information on the USTA, log on to usta.com.

Mr. and Mrs. Claus Welcome Samuel to His First Christmas



Fair Oaks - Sometimes Christmas brings even more wonderful reasons to celebrate. Mom and Dad hold Samuel in their laps as they all get hugs from Santa and Mrs. Claus at the Fair Oaks Christmas in the Village event, held on December 4th. Matt and

Natalie Miller of Fair Oaks shared the joy of Samuel’s birth just nine days before their visit to Santa. Christmas in the Village saw a larger than expected crowd to the area to enjoy Christmas shopping, the downtown treats from local restaurants, and all shared

in the Christmas parade. The event just got in under the raindrops this year, which brought smiles to all those in attendance. This event happens annually on the first weekend of December and is sponsored by the Fair Oaks Chamber of Commerce.

SMUD Offers Tips to Customers to be Warm and Safe this Winter

Lower Winter Rates, Money-Saving Programs and Safe Home Heating

Sacramento Region – Customers of the Sacramento Municipal Utility District (SMUD) can save on their energy use and lower their electric bills this winter thanks to several programs the electric utility offers.

SMUD offers low-income customers several programs to help them save energy as well as money on their electric bill. Eligible low-income customers can take advantage of SMUD’s Energy Assistance Program Rate (EAPR). EAPR is a discount rate that can save customers more than 30 percent on their entire monthly electric bill. Customers are eligible for the discounted rate if their total household income does not exceed 200 percent of the federal poverty level. For example, a family of four can earn up to \$44,400 a year to qualify for EAPR.

SMUD EAPR customers also may be eligible for the Residential Weatherization program. Qualified customers can, at no

cost to them, have their homes and apartments weatherized to improve energy efficiency and lower energy costs. Weatherization measures may include attic insulation, low flow showerheads, water heater blankets and pipe wrap and compact fluorescent lights.

Colder weather can also present some customers with challenges to stay warm, especially in an economic downturn. Burning an open fire inside a home is dangerous and can be deadly; however, this is an accepted practice in the homelands of some recent immigrants. Information in multiple languages on safe heating practices and programs to help low-income customers with their electric bills is available from SMUD.

The use of open fires indoors to stay warm and cook could be deadly because California homes are very airtight unlike the open-air homes in some countries. Burning wood and charcoal releases carbon monoxide.

Carbon monoxide cannot be seen or smelled, and it can kill people in minutes. SMUD is sharing these safety messages:

- Never use an unventilated appliance like a kerosene or propane heater, stove, oven or dryer to heat your home.
- Never use an unventilated fire or burn charcoal indoors.
- Never use lighter fluid or gasoline to start a fire or burn painted or treated wood in the fireplace.

SMUD customers continue to pay significantly less for electricity than most Californians and more than 25 percent less than customers who are supplied by neighboring PG&E. For information about all of SMUD’s energy-saving programs and for tips on how to stay warm and safe this winter while keeping the electric bill lower, please call SMUD at 1-888-742-7683 or visit smud.org.



Jennifer Landers, CMT

Massage Therapy

by Jenn

916.640.7763
www.massagetherapybyjenn.com

"Always affordable, quality care you deserve."

4944 Sunrise Blvd. Ste. J-3
Fair Oaks, Ca 95628
(Between the Sunset & Wildridge lights)



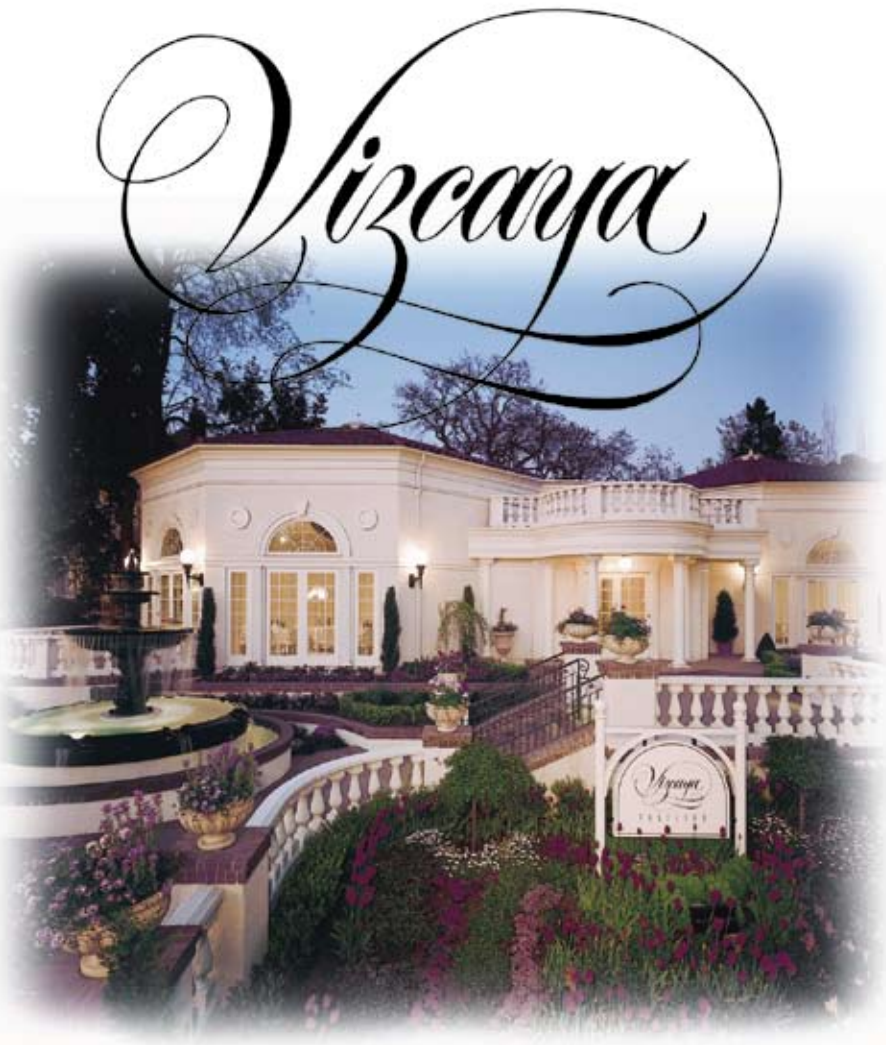
Call Lenka
(916) 338-7156

Foster Care

The need is great for loving, safe homes for foster children ages 0-18 & pregnant/parenting teens.

We offer free training, fingerprinting, CPR/ 1st aid, 24 hr support, monthly reimb.






Vizcaya

Weddings & Receptions
Corporate: Socials, Seminars & Board Meetings
We've been doing it all for twenty-four years!

Our award winning food & attentive service
Will make your Event an occasion to remember Forever!

Please call for an appointment...
...we love showing our property!



VIZCAYA PAVILION & MANSION
2019 21ST STREET
SACRAMENTO, CA. 95818
(916) 455-5243
www.vizcayapavilion.com



POPPOFF!

with Mary Jane Popp

You might now find yourself in relationships where you fear intimacy, rejection.

Abandonment: Many of us get stuck when we fell alone or have a sense that we have been abandoned by friends, partners, and family. When we feel abandoned, we shut everyone else out and isolate.

Anger and Resentment: Whenever we feel anger or resentment towards someone else, we actually tie ourselves energetically to that person or situation and continue to draw to us similar negative experiences.

How We Define Ourselves: Rather than defining ourselves as connected to everyone else, we perceive ourselves to be isolated and disconnected except through externally imposed social groups.

Lack of Self Love: Isn't it funny that many of us feel guilty whenever we do something nurturing for ourselves and we feel like we are doing something wrong? Why?

Inadequacy and Powerlessness: Some of the tests we face in life create crisis such as a loved one dying, divorce, being fired from a job, a career has lost its reward, a driving dream was not realized, financial problems, children in crisis. When something like this happens, we beat ourselves up feeling as if we have

failed.

Heartache: Depending on the intensity of the event, we heal from acute pain in time, but we learned to guard our heart so we are not left so vulnerable again.

The Unknown: One of the greatest fears is the fear of the unknown. Many people get stuck in their circumstances for fear of taking a different path.

Stress: We often get caught up in the fast pace of our daily lives that we no longer feel refreshed or alert or have the clarity to observe where we are in our lives and that we have created for ourselves.

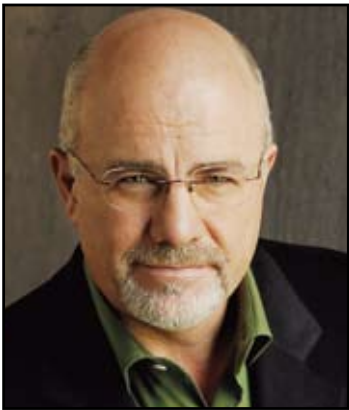
Habit: We create something every day. It can be more of the bad stuff or we can start the habit of creating good.

Self-Discipline: With all the world's negativity, how do we keep it from seeping into our lives? We need regular routines that keep us balanced in body, mind, and spirit.

Check out her website at www.12keystoshift.com. Now go out there and be positive! It's the holidays! Be kind to yourself! You deserve it!!!

Join Mary Jane for the KAHN Noon News Monday-Friday and then again for POPPOFF 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.

College Kids Don't Need New Cars

Dear Dave,

I'm 24, and I'm finishing up college. I've been driving an old, used car for a while now, and I'm thinking about getting a new one. I've managed to save up about \$30,000 from my jobs, but every time I go to a car dealer they want me to finance a new car instead of paying cash for one. What do you think I should do?

- Devon

Dear Devon,

Who gives a crap what the car

dealers want? This is *your* purchase, not theirs. Besides, the only reason they want you to finance is so they'll make a lot more money off the deal.

Dude, you're a 24-year-old college student who has been smart enough and industrious enough to scrape up \$30,000 over the last few years. You don't need to throw a huge chunk of that into something that's going to go down in value like a rock. New cars lose 60 percent of their value in the first four years. A \$28,000 car would be worth around \$11,000 after that period of time. That's not what I call a smart investment.

You don't need a brand-new car, Devon. Once you've got a million dollars in the bank, *then* you can go out and buy a new car. For now, you need to stick with good, used, low-mileage vehicles that are about three or four years old.

If I were in your shoes and had your budget, I'd shop around and pay cash for a cool little \$10,000 car. You can get a great automobile for that kind of money, plus you'll still have the majority of your savings sitting there!

- Dave

No, No, No!

Dear Dave,

Should I take \$20,000 out of my thrift savings account to use as a

down payment on an investment property? My payment would be \$1,200 a month, and I could lease it for \$1,500 a month. It will also give me a better return than if I left it in my savings account, even with all the penalties. What do you think?

- Cecilia

Dear Cecilia,

So, you want to cash out retirement, and take a penalty, to buy an investment property. And on top of that you're going to take on debt, too? This is like combining two dumb things into one big mess. I don't think so!

I understand the allure of real estate. I love real estate. But it's pretty obvious you've never been a landlord. Bringing in \$1,500 and paying out \$1,200 sounds good to you, but there's also a lot of risk involved, and that's something you haven't figured into the equation. Sometimes you have places that just sit there empty. Other times you have renters who don't pay, things that need fixing, or people who just tear stuff up.

The idea that you're going to make a bunch of money off this situation is pure fantasy. Don't go there!

- Dave

For more financial help please visit daveramsey.com.

GOLD RUSH

COINS & JEWELRY

BUY & SELL

COINS | GOLD | SILVER | JEWELRY

(916) 967-0707

5376 SUNRISE BLVD. FAIR OAKS, CA 95628

www.goldrushcoinsandjewelry.com

Sacramento Choral Society and Orchestra

Donald Kendrick, Music Director

2010 | 2011 Season

15th SEASON

GET YOUR TICKETS EARLY!

Home for the Holidays

Saturday, December 11 at 8:00 PM

Sunday, December 12 at 2:00 PM

Mondavi Center, UC Davis

Enjoy radiant music for the Christmas season with candlelit processions, audience sing-alongs, new and familiar holiday songs and good cheer.

Favorites include: O Holy Night, John Rutter-Angel's Carol, A Child's Christmas in Wales, Sussex Carol, White Christmas, Hallelujah Chorus.

Tickets | \$30-\$50 | Students 50% discount | Groups (10+) \$5 discount

Mondavi Box Office: 1-866-754-2787 or SacramentoChoral.com

The German Deli

German Meats • Imported Beer & Wine • Catering

Ask about our Mail Order Service! **(916) 349-9493**

5859 Auburn Boulevard
Sacramento, CA 95841

www.sacgermandeli.com
sacgermandeli@sbcglobal.net

Are You a Descendant of a Revolutionary War Patriot?

You are invited to join the

Sons of the American Revolution

This prestigious patriotic organization is dedicated to perpetuating the memory of our patriot ancestors, the history of our country, and the education of its citizens.

For more information, call 916-985-6544, or visit our website at www.sarsac.org. E-mail: webmaster@sarsac.org

501(c)(3) non-profit EIN # 68-0004288

Cindy Sue Jones

of The Pampered Chef

12 Years Experience in "FUN" Kitchen Shows
Fundraisers, Bridal Showers, & Earning Opportunities!

916-988-4810

www.PamperedChef.biz/CindySueCookingParty

Check out my site. You can order from my website 24/7!
Monthly specials and the NEW outlet store are there too!

BOAT TOURS OF THE NAVY RESERVE MOTHBALL FLEET

LAST SATURDAY AND SUNDAY OF EVERY MONTH

TOURS DEPART FROM MARTINEZ MARINA • \$29 PER PERSON • LIVE NARRATION AND LUNCH INCLUDED

FOR RESERVATIONS CALL: 800-817-8774

FULL DETAILS ONLINE AT: www.bayviewcharters.com/US_Navy_Mothball_Fleet.php

The Medical Problems of Airport Screening: It's Not Just the Radiation



Commentary by
Jane M. Orient, M.D.
www.aapsonline.org

The radiation dose is likely the least of the problems with airport screening.

If operating as specified, a scanner delivers about 0.01 millirad of radiation, or 0.00001 rad. You unavoidably get 10,000 times as much from the natural environment every year.

The worry is not surprising in a nation that has been barraged with antinuclear propaganda for decades. Keeping people terrified of doses even tinier than those from airport scanners seems to be government policy. Fearmongering has likely caused a \$10 trillion loss to our economy by stopping the expansion of nuclear power plants, and greater dependency on hostile foreigners for energy—including those who sponsor terrorism.

We must not induce unreasoned fear, not even to oppose an outrageous assault on liberty. There is, however, another aspect to the airport scanners. They use an ingenious low-energy backscatter technique, which is apparently wonderful for identifying explosives in cargo. Since the radiation doesn't penetrate far, it wouldn't affect an unborn baby. But it does concentrate the dose in the skin.

Some scientists warn that this effect has not been properly studied, and one nuclear medicine expert told me that he is going to opt out of the scan. I think this much is clear: if you had a deadly disease, and the scanner were an FDA-regulated device that might save your life, your doctor wouldn't be allowed to use it, because of inadequate study.

Also, if your doctor had an ownership interest in the scanner, he might

go to federal prison for referring you for a scan. These anti-kickback laws, however, do not apply to the influential government cronies who stand to make a fortune from the scanners.

Leaving aside the radiation, let's look at U.S. airport security from the perspective of a terrorist, or a Martian. We have TSA agents scurrying about, fighting the last war against the shoe and the underwear bombers, both caught by vigilant human beings. The threat is from aspiring martyrs, who are captive to an ideology that advocates turning its sons and daughters, even little children, into bombs.

So is the remedy to subject all Americans to virtual strip searches, and even little children to groping that we teach them is wrong? Does it make us safe, and are the medical and psychological side effects worth it?

Inmates of Nazi concentration camps were frequently subjected to strip searches. It was probably just one more way to dehumanize the prisoners.

The TSA process treats American travelers (except congressmen and other significant people) like prisoners, and strips them of Fourth Amendment protections against unreasonable searches and seizures. It subjects them to enhanced risk of loss (or theft) of important things like their indispensable government-issued photo ID. While in the scanner, their luggage is unattended—what about that risk of "introduction of items without their knowledge"? And what about the transmission of scabies, crab lice, bedbug larvae, and all manner of germs by TSA gropers? Do they change gloves and wash their hands between subjects, as hospital personnel must do?

The option of a "private room" is no protection against violation of dignity. We need, so to speak, transparency in government operations. Let Americans see—and record on video—their protectors in action. Let them watch agents search a screaming three year old to see whether it makes them feel safer.

How much "safety" is enough? Will a virtual stripping suffice, or do we need an invasive body cavity search of everyone? Even then, there would be threats. Swallowed explosives detonated by radio frequency. A bomb set off in the crowd waiting

to get through security. A blast in the luggage compartment. A missile launch.

The Israelis use intelligence, but Americans seem to have ruled that out, to keep our agents safe from the charge of "profiling."

Safety requires vigilance, not mindless rules. We need plainclothes observers, watching for tell-tale behavior. We might consider screening polygraphs with questions such as "Where do you expect to be this evening?" For suspected explosives, we have sniffers: technologic ones, and dogs.

Watching the holiday scene at the airport may awaken Americans to the reality that we are not rich enough or powerful enough to keep acting this stupid.

Use those scanners to check luggage and cargo. But still, it's not the radiation that's the problem; it's the abandonment of common sense.

Jane M. Orient, M.D., On Air contributor speaking on Healthcare Reform. Dr. Orient has appeared on NBC, MSNBC, ABC and many major broadcast venues throughout the US, as well and her Op-eds have been printed in hundreds of local and international newspapers, magazines and followed on major blogs.

Dr. Orient is the Executive Director of the Association of American Physicians and Surgeons. She has been in solo practice of general internal medicine since 1981 and is a clinical lecturer in medicine at the University of Arizona College of Medicine. She received her undergraduate degrees in chemistry and mathematics from the University of Arizona, and her M.D. from Columbia University College of Physicians and Surgeons. She is the author of *Sapira's Art and Science of Bedside Diagnosis; the fourth edition has just been published by Lippincott, Williams & Wilkins. She also authored YOUR Doctor Is Not In: Healthy Skepticism about National Health Care, published by Crown. She is the executive director of the Association of American Physicians and Surgeons, a voice for patients' and physicians' independence since 1943. Complete curriculum vitae posted at www.drjaneorient.com. Additional information on health-related issues: www.aapsonline.org and www.takebackmedicine.com.*

The Forest, the Trees and the TSA

Commentary by
John Jay Myers,
Whiskey & Gunpowder

With all the naked viewing and groping going on, I wonder if this is the United States of America or the back room of an adult video store. We have two major problems here, the TSA and its intrusive unconstitutional invasions of our rights, and the bigger question of why are we turning into a police state.

Let's start with the TSA. How many passengers have I seen interviewed on TV who all share the notion that "If it makes us safer then I think it is a good idea. I just want to get to my destination in one piece." Not only does this presume that the government is more capable at assuring safety than private citizens, but it also illustrates an alarming trend in this country where we have become willing to so easily trade freedom for the illusion of safety (or prosperity, or charity).

Let me ask you this — who has the greatest interest in safe and secure airplanes? The government? On the contrary, the people themselves have the greatest self interest in safety. The airlines would not want to jeopardize their reputation, their financial security, nor the lives of the passengers. Then there would be the insurance companies who insure those planes who would insist on the airlines taking proper steps for safe travel. And finally there are the passengers, who are so interested in safety that they willingly bend over and accept the government's intrusion. So we now have three key private players with major interest in the safety of planes.

The TSA only had a two-year contract before the airlines could opt out. I believe it is time for America's airlines to opt out, or for the people to opt out of America's airlines. Let airlines decide what security policies they employ, and then let the free people of America choose which airlines they feel safest flying. This simply means if you don't want to blow up prematurely (if blowing up was already on your agenda), ride on a plane with tight professional security, and if you don't want to pay more for a ticket (or be probed) ride on the plane without it. Freedom and security is not a trade off. Freedom IS security.

If you believe that the federal government has the greatest interest in a secure plane, or that we should employ a more intrusive "papers please" approach or the Israeli model of rapid fire interrogations, let me ask you a few questions. If we could make airlines 100% safe, so safe that we know that a terrorist will never board a plane and take it over, would that be the end of terrorism as we know it? Do secure airlines mean a secure America? Hardly, considering that in America we have thousands of events held daily where greater numbers of people gather.

Which brings us to the title of this article, "The Forest, the Trees and the TSA." The TSA is actually only a symptom, while the real problem is our foreign policy. Our history in the Middle East did not start on Sept. 11, 2001. Understanding our involvement around the world and how it has a habit of coming to roost is key before we end up with check points outside our children's soccer games.

Though any step toward privatization in the airline industry is an improvement, the ultimate solution to our problems is bringing our troops home and minding our own business. Foreign belligerence is immoral, incredibly costly, and it threatens our security by inspiring people to hate us.

This is not a "blame America first" mentality. This is blame bad policy first. The fact is that our foreign policy of a trillion dollars a year is bankrupting this country. The fact is that our involvement in these countries is the main reason some want to attack us. The fact is that the TSA represents a victory for the terrorists and a loss for freedom, and facts are never unpatriotic. We are accepting a federal government to protect our freedom when the federal government military/security state is openly hostile to freedom.

We have sent the government scrambling to find new ways to intrude on our rights, without realizing that our current foreign policy of entangling alliances and questionable corporate intent is the opposite of what our founders envisioned. We need to think about this the next time we see a Fox News report about the impending threat of Iran followed by an advertisement sponsored by Lockheed Martin. America can continue down a road of war, terror, insecurity and an ever increasing police state, or we can choose a new direction of peace, commerce, security and a foreign policy of freedom.

To me the choice is clear.

Regards,
John Jay Myers,
Dallas, Texas, U.S.A.

Government's Grope and Grab has Got to Stop!



Commentary by
Elizabeth Lee Vliet, M.D.
www.aapsonline.org

Intrusive gropes of traveler's private parts by TSA's government employees is just the latest overreach of this administration to "grobe and grab" every aspect of our lives. Here are some examples:

1. Grope our bodies, literally or by x-ray, treating everyone as an equal threat to safety, and grab harmless items.
2. Grope our medical privacy in the electronic records the government wants for every medical visit.
3. Grab our right to choose our medical treatment with our physician, rather than the government panels now being created.
4. Grope our financial records in the new "reform" act.
5. Grab our money for higher health insurance premiums to cover new Obamacare mandates.
6. Grope and grab our paycheck with more reporting and higher taxes.
7. Grab our liberty to choose how we pay for medical care.
8. Grope and grab our food choices with a food bill being rammed through in the lame duck Congress: as with "healthcare reform" it has to be passed into law before we can see what's in it.
9. Grope and grab our CO2 emissions—from traveling, from heating and cooling our homes, even from eating high-fat foods—in a vast new EPA power grab.
10. Grab our energy sources with drilling bans onshore and offshore.
11. Grope and grab our 401k and IRA plans in a proposed mandate to buy Treasury bills.
12. Grope and grab 30% of all personal and business international wire transfers of money beginning 1-1-2013, buried in the "Jobs" bill.
13. Grab added 3.8% tax on the gain over \$250,000 on sale of our homes

14. Grab our kids' toys, mandating removal from Happy Meals, starting in San Francisco.

The TSA indiscriminate body scans and intrusive gropes are a good example of what Benjamin Franklin warned against when he said in 1755 that "Those who would give up essential Liberty to purchase a little temporary Safety deserve neither Liberty nor Safety." His statement is often misquoted to omit the key adjectives essential liberty and a little temporary safety, which then changes the meaning significantly. He recognized that we always have to make tradeoffs.

In the name of airline safety, millions of Americans are being deprived of their fundamental, essential 4th Amendment liberty and have not really gained any greater safety than we had with the walk-through magnet and targeted pat-downs. Body cavities can still be used by suicide bombers to carry explosives. And cargo is incredibly still not being adequately screened for explosives. So it is only the illusion of "enhanced security" that is being offered in exchange for gross violations of our bodies and our liberty—and without the basic safety precautions required in medical x-ray facilities, or the infection control precautions demanded of medical personnel. This grope-and-grab policy, like the others, is about control and subjugation of the public, not security. What price are we willing to pay in dignity and privacy for the illusion of more safety?

The government pretends it is all "for our own good." Anybody could be a potential terrorist, and we as consumers and patients are too stupid to know how to manage our own lives. Dr. Donald Berwick, recess appointed head of Medicare and Medicaid even said it directly in July 2008 as he celebrated the 60th anniversary of Britain's National Health Service: "I cannot believe that the individual health consumer can enforce through choice the proper configurations of a system as massive and complex as healthcare. That is for leaders to do." (italics mine)

Based on 30 years of medical practice, I disagree vehemently. Patients and physicians acting as partners make far better medical decisions than any government bureaucrat I have ever encountered.

We are being incrementally stripped of our liberties at an alarming rate, like the proverbial frog in a pot of gradually warming water.

Once we have lost all, it is too late to jump out of the boiling water, back to our essential liberty our Founders fought to achieve.

The fundamental question is this: Do you want the government groping and grabbing all these aspects of your life, or do you feel YOU should make the choices that are best for you? It really isn't a dispute over whether changes need to occur – it is whether the changes should be planned centrally by Washington to control and direct your life, or whether YOU are empowered to make the changes that are best for you, the individual.

I think it is high time we demand that our new Congressional representatives start off the New Year with a bold halt to the federal government "grobe and grab." That's a New Year's Resolution for change we can live with.

©Elizabeth Lee Vliet, MD 11-30-2010

Dr. Vliet speaks as an independent physician, not as an official spokesperson for any organization. Dr. Vliet has no financial ties to any health care system, pharmaceutical company, or health insurance plan. Her allegiance and advocacy is to and for patients.

Elizabeth Lee Vliet, M.D. is a women's health specialist and the Founder of HER Place: Health Enhancement Renewal for Women, Inc. with medical practices in Tucson AZ and Dallas TX.

Dr. Vliet is President of International Health Strategies, Ltd., a global healthcare and education service company whose mission is twofold: liberty in the choice of treatment options and preservation of the Hippocratic tradition of focus on the individual patient.

Dr. Vliet is the 2007 recipient of the Voice of Women award from the Arizona Foundation for Women in recognition of her pioneering advocacy for the overlooked hormone connections in women's health. She is a Director of the Association of American Physicians and Surgeons, and member of The International Menopause Society, The International Society of Gynecological Endocrinology, American Society of Reproductive Medicine, The Heritage Foundation, and The Freedom Alliance.

Dr. Vliet's medical and educational website is www.HerPlace.com. For more on healthcare, go to www.TakeBackMedicine.com. (<http://www.aapsonline.org>)

The Great Wealth Grab

Wealth Continued from Page 1

Europe dragged it out again in the early 1970s, and the US in the 1990s. Europe began its slow crumble the middle of this decade, but spending continued in the Euro Zone until it ran out of virtual money and in 2008 very real bills began kicking at the door. Countries were breaking under the weight of benevolent social programs. Greece was first. Now it's Ireland. The US became officially broke the first quarter of this year when after repeated warnings by the Office of Management and Budget [OMB] and the Congressional Budget Office [CBO], President Obama said, "We've reached our limit. We're broke, out of money. We can't continue to print money and spend this way, it's unsustainable." But he's done nothing about it. In fact he continues to spend. It's a hallmark of this president to say he's not doing something while he's obviously doing it.

Unlike Europeans Americans believe homeownership is almost a birthright, and with it the building of equity. In other words our savings are our homes. We saved for retirement in 401-K's and other instruments, which in turn were invested in the stock market in mutual funds and other venues. Europeans on the other hand, don't own homes or build equity, and as a result have a higher bank savings rate than Americans. Under President George Bush our government's policy on banking and housing was set by Senator Dodd and Congressman Barney Frank. This policy inspired banks and investment institutions that for decades ached to get at the



money in the mortgage market. Dodd and Frank took off the handcuffs. Encouraged by Congress, these institutions loaned, spent and created real debt with virtual money. When the bills came due the houses collapsed and destroyed the last sources of real wealth Americans had, our home equity and our retirement money. Our retirement was clubbed to death in the last two market crashes caused by the housing collapse. European retirement is state funded, as is health care, six weeks of vacation and a parade of other benefits. Today the denizens of the EuroZone are raging and weeping because of the cutbacks in countless social programs their political class created for them. Which brings us back to constant value currency.

Jason Bowman, a local silver expert, says, "We and Europe have been financing ourselves on ersatz money for two generations. The bills will come due in the future, let them deal with it. That's kicking the can down the road for people in the future to pick up. It's irresponsible." He laughed, "Now China of all countries sees the danger of that and is encouraging individual ownership of silver and gold after years of stated-value currency and tough ownership laws. On the other hand our government doesn't want

citizens to use real money. That puts us in business against them. The government needs it to pay the bills as it keeps running up the tab. They don't want Americans using constant-value money because it keeps government from doing what it wants."

The Federal Reserve was created to ensure a stable currency and economic environment. So far under Fed Chairman Ben Bernanke it's done the opposite.

Because of demand silver is outperforming gold. Because of demand silver's new worth makes it volatile. Ironically, since the value of precious metals is constant, their price describes how worthless our currency is or how far we've fallen from the 1800s when gold was worth \$8 an ounce. Worse, on January 1, 2011 the new Form 1099 goes into effect. The IRS, the National Chambers of Commerce and business large and small opposed it, but the Obama administration wanted it and got it.

For those of us considering silver remember: On the first any transaction with any business for any product totaling \$600 or more over a year's time must be reported. It doesn't matter if you spent \$20 one week and \$150 the next. If it totals \$600 at the end of the year it must be reported. You're required to tell the government what you have and how much you spent. It's about control, and breaking down the individual.

There have been two middle-class revolutions in history. One delivered the United States, the other delivered Nazism. Hold on, we're in for a bumpy ride.