AMERICAN RIVER



Commander who rescued JFK to speak at luncheon

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Statewide and local **Election Results**

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Harry Potter "Deathly Hallows" and other new Family Films

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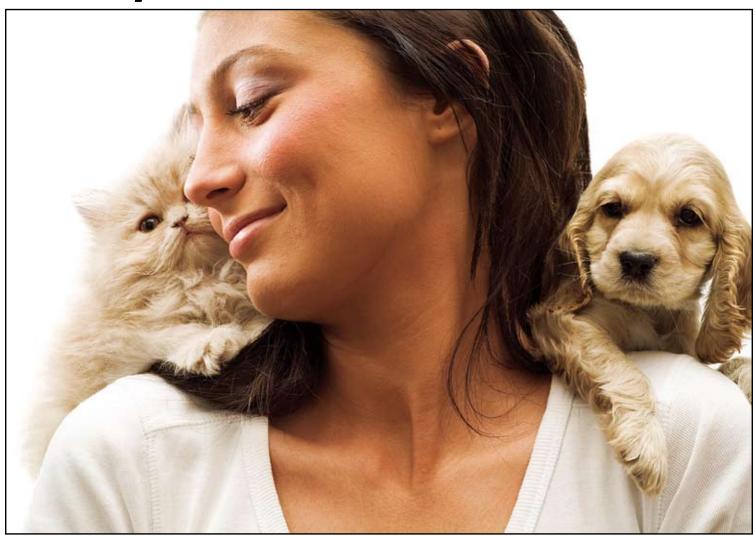
Donna Bland Named

Volume 5 Issue 21

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

First Edition for November 2010

"Support Our Shelter" Donna Bland Named President and CEO Of **County Shelter Launches New Effort Golden 1 Credit Union**



S.O.S Save Our Shelter Campaign has already raised almost \$100,000 in Much-Needed Funds.

Sacramento Region - Effective November 1, the County Animal Shelter launched the "Support Our Shelter" fundraising effort to continue to raise donations that will enable sustained operations. The focus of this ongoing campaign will be to continue to look to the community to help support the 15,000 animals that come through our shelter every year by donating to the shelter, licensing their pet, or adopting an animal.

"The S.O.S Save Our Shelter campaign has made a tremendous difference in the lives of animals in our communities, and I want to personally thank everyone who has donated their time, effort and funds to help make sure we find permanent homes for our resident animals and continue to investigate cases of animal cruelty and neglect," said Carl Simpson, County Animal Interim Shelter Director. "By implementing the updated "S.O.S Support Our Shelter" campaign, we hope to continue to reach out to the community and encourage them to support our shelter operations while we investigate and implement longterm and region-wide animal care solutions and partnerships."

In April 2010, Animal Care staff and volunteers launched the S.O.S Save Our Shelter campaign to raise

general awareness of the shelter budget situation that resulted in a reduction in shelter operational hours, reduced a significant number of personnel, and increased the dependence on a dedicated team of volunteers to help maintain shelter operations.

Since S.O.S was launched, the Animal Shelter raised over \$92,000 through community events, donations, and various fundraisers, including a first annual summer "Flea Market" and the "Whiskers and Wine" fundraiser in September. Local businesses and groups have been instrumental in donating time, funds, equipment and their talents to the fundraising

Funds raised have helped restore an animal control officer position to help the shelter continue to investigate animal cruelty and neglect. Additional funds will also be used for a variety of critical items including vaccinations, food and special medical needs for the animals.

The County Animal Shelter is located at 3839 Bradshaw Road. For more information about S.O.S Save Our Shelter, pet licensing, kennel and habitat room sponsorship, and how you can get involved, call 916-368-7387 or visit www.saccountyshelter.

Sacramento - The Board of Directors of The Golden 1 Credit Union announced today that Donna Bland has been appointed as the President and Chief Executive Officer of the credit union effective immediately. On July 30, Bland was identified as the Interim President and CEO. At a meeting on October 28, the Board eliminated the "Interim" status officially advancing Bland to

"During her 16 years with us, Donna has been an integral member of our management team and has contributed to the significant growth and progress of Golden 1," said Pedro R. Reyes, Golden 1 Board Chairman. "Since announcing her selection as our Interim President and CEO at the end of July, Donna has consistently demonstrated she is the right person to lead Golden 1. In recognition of her excellent leadership, commitment and dedication, the Board enthusiastically agreed to appoint Donna as Golden 1's President and CEO."

the top position at Golden 1.

Bland is a graduate of California State University, San Francisco, a CPA, and has more than 20 years experience in the financial services industry including 16 years at Golden

"I thank the Board for their confidence and giving me the honor to lead this great organization," said Bland. "Golden 1 has a long history of exceptional service, community support, and leadership. It's



Donna Bland, **Golden 1 President and CEO**

a winning formula that has helped us become one of the largest credit unions in California and the

United States. With the support of our dedicated Board, management team and employees, I plan to continue this tradition in the years

Golden 1 is the seventh largest credit union in the United States. As California's leading credit union, it has more than \$7 billion in assets and serves residents in 34 of California's 58 Counties, all state employees, and thousands of employer groups. With 84 branches and more than 600,000

Golden 1 serves more members than any other credit union in California.

Remembering Our Veterans

With all of the craziness surrounding this election season, what seems to have been lost in the media hype is that another important day is approaching. Veterans Day is coming this November 11th. It is important to remember that without all that our veterans have done to secure our country we would not have the freedom

to complain, argue, debate and then vote on issues that move our country forward. Please take time this November 11th to thank every veteran you know for their service. We owe our freedoms to those brave men and women. American River Messenger offers every veteran our own humble salute.

FBI Seeks Public's Assistance in Manhunt for Fugitive Couple

FBI Special Release

Sacramento Region - Charlene Thornton, Special Agent-in-Charge of the Honolulu Office of the Federal Bureau of Investigation (FBI), is seeking the public's help in providing information leading to the location and arrest of fugitive husband and wife, PERRY & RACHELLE GRIGGS. It is believed that they may be currently residing in the Sacramento area.

On October 28, 2010, PERRY & RACHELLE GRIGGS were indicted by a Federal Grand Jury in Honolulu on 13 counts of Wire and Mail Fraud relating to an alleged Ponzi Scheme they operated from 2005 through 2009 primarily targeting

Hawaii residents. According to the indictment,



Perry & Rachelle Griggs

PERRY & RACHELLE GRIGGS operated Aloha Trading, a company purporting to be in the business of commodities trading on behalf of clients. The indictment alleges that the Aloha Trading investment



program was actually a Ponzi Scheme in which investors' returns were derived from their own principal investments and money from later investors. At the time the alleged scheme

was active, RACHELLE GRIGGS resided in Las Vegas, Nevada. Meanwhile, PERRY GRIGGS was incarcerated in federal prisons in Nevada, Texas, and California. While incarcerated in Nevada, PERRY GRIGGS was housed with a large number of inmates from Hawaii. The indictment alleges that PERRY &

RACHELLE GRIGGS marketed the Aloha Trading investment programto inmates and their families.

According to the indictment, investors obtained mortgage loans or liquidated their retirement and personal savings to invest in the Aloha Trading program. Between September 2005 and June 2009, Aloha Trading allegedly received approximately \$3 million from twelve separate investors, nine of whom resided in Hawaii.

In September 2008, PERRY GRIGGS was released from federal prison, and he resided in Las Vegas with RACHELLE GRIGGS until they both disappeared in January 2010. The FBI considers this to be a national fugitive manhunt with a primary focus on the states of Nevada, Washington, and California.

PERRY JAY GRIGGS is 49 years old, 5'10" tall, 180 pounds, with grey hair and blue eyes. He is known to have expensive tastes in sports cars, high-end clothing, cigars and golf.

RACHELLE LOUISE GRIGGS, also known as RACHELLE RUTLEDGE, is 42 years old, 5'4" tall, 150 pounds with blonde hair and green eyes.

Anyone recognizing PERRY & RACHELLE GRIGGS or

having information as to their

current location is asked to call the Honolulu FBI at 808-566-4300.

This investigation was conducted under the collaborative investigative model set forth by U.S. President Barack Obama's Financial Fraud Enforcement Task Force. In this case, participating agencies included the FBI, the Commodity Futures Trading Commission and the State of Hawaii Department of Commerce and Consumer Affairs (DCCA) Securities Enforcement Branch.

The public is reminded that an indictment is not evidence of guilt and that all defendants in a criminal case are presumed innocent unless and until proven guilty in a court of

Hiring Military Veterans is **Good Business**

By Bill Whitmore

If your company's diversity recruiting strategy fails to include military veterans, you are missing out on working with some of our country's most outstanding men and women. Organizations that fail to recognize the extraordinary leadership qualities that veterans bring to the workplace pass up the opportunity to work with results-oriented employees that have a strong sense of accountability and responsibility. It is time for our country's corporate leaders to awaken to the reality that combat leadership and military discipline translate into dynamic employees who can enhance an organization's productivity.

While the national unemployment rate hovers around 9.7% for civilians, the unemployment rate for young male veterans, including those returning from Afghanistan and Iraq, is more than double the national average at 21.6% according to the Bureau of Labor Statistics. Isn't it time to shine the employment spotlight on the brave men and women who serve our country?

What essential set of life skills do military veterans bring to corporate America that makes them an indispensable pairing? The military trains our men and women to lead by example as well as understand the nuances of delegation and motivation. As General Douglas McArthur once said, "a true leader has the confidence to stand alone, the courage to make tough decisions, and the compassion to listen to the needs of others." Military veterans understand the value of teamwork, which they can apply in our country's offices and boardrooms. Veterans understand their role within an organizational framework and serve as exemplary role models to subordinates while demonstrating accountability and

leadership to supervisors. Veterans generally enter the workforce with identifiable skills that can be transferred to the business world and are often skilled in technical trends pertinent to business and industry. And what they don't know, they are eager to learn-making them receptive and ready hires in work environments that value ongoing learning and training. Veterans represent diversity and collaborative teamwork in action having served with people from diverse economic, ethnic and geographic backgrounds as well as race, religion and gender. Even under dire stress, veterans complete tasks and assignments in a timely manner as they have labored under restrictive schedules and resources on the battlefields and military installations that they've served.

Employers can find qualified veterans from a variety of sources including the Employer Partnership of the Armed Forces, Employer Support of the Guard and Reserve, Military.com, HireVeterans.com, and the Wounded Warriors Project. Employers can become true partners with selected veterans' organizations and work with them proactively to ensure you are maximizing your ability to recruit from this extremely qualified talent pool.

Lest we forget, the men and women who have chosen to serve our country are patriots who have made enormous sacrifices to ensure our safety and freedom. By employing military veterans, we are saying, "thank you for your service" and for protecting us from terrorism and other threats.

About the author: Bill Whitmore is Chairman, President & CEO of AlliedBarton Security Services, www.alliedbarton.com, the industry's premier provider of highly trained security personnel to many industries including commercial real estate, higher education, healthcare, residential communities, chemical/ petrochemical, government, manufacturing and distribution, financial institutions, and shopping centers.

Regards, Nancy Tamosaitis Vorticom Public Relations 212.532.2208

Publisher-Paul V. Scholl

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M E S S E N G E R

"Written by the people for the people"

Money and Healthcare Reform: Sources, Sinks, and the Bottom Line



Commentary By Jane M. Orient, M.D. http://www.aapsonline.org/

Congress handed the Congressional Budget Office (CBO) some assumptions, the computers came up with the mix of adjustments needed to give a magic number under \$1 trillion in 10 years, and the "Affordable Care Act" (ACA) emerged.

The "affordable" trillion apparently means net additional federal government expenditures, with the Treasury envisioned as one big pot of liquid gold. All the revenue gets mixed in, and the financial engineers turn the valves to direct the outgo. Less will go into some channels ("savings"), and more into others.

Numbers are thrown about—but where's a spreadsheet of the money flows? The President couldn't exercise a line-item veto even if he had one because there aren't any line items. For example, how can you budget for each of the new bureaucracies if you don't even know exactly how many there are (159—more or less)? And are they counted in the \$1 trillion cost?

Consider Medicare, the key to the whole calculus. The net trillion depends on about half a trillion in "savings" from Medicare, over 10 years starting in 2010. (If we start in 2014, it's \$800 billion in 10 years, and up to \$3 trillion in 20 years.) Assume the savings happen, despite the influx of Baby Boomers. How do we distribute them?

Medicare revenue for Part A (hospitalization) comes from the Medicare payroll tax. That is by law a dedicated tax. Anything not immediately spent on benefits goes into the sacred Trust Fund. Will ACA loot the Trust Fund to pay for expanded Medicaid, or the new civilian medical corps, or improved care for "health disparity populations," or community health centers? Wouldn't that be illegal?

Congress could conceivably just legalize the looting—except that it is impossible anyway. There is nothing in the Medicare Trust Fund except IOUs. It has already been plundered for other government spending, and is part of the unacknowledged public

The latest Medicare Trustees report showed a dramatic drop, of \$6.2 trillion over a 75-year horizon, in Medicare's unfunded liabilities—the amount by which anticipated expenditures exceed projected revenue. A statement by the White House said this shows "how the Affordable Care Act is helping to reduce costs and make Medicare stronger."

Medicare's Chief Actuary, however, noted that there is no "reasonable expectation" that this will occur, as it depends on cutting physician payment by 30% now and more later. But suppose that it does happen that Congress wipes out a liability by reneging on its promises to seniors. One cannot use the same money both to cancel a liability and to fund a new entitlement.

And how will the savings be achieved? ACA has all kinds of mechanisms for control, which will apply with special rigor to seniors. Remember, "control" does not mean cost reduction, just payment reduction, translating to care reduction. The money not paid to doctors and hospitals or suppliers of oxygen may well be "saved," if it is not funneled to the controllers. And the doctors and other providers who don't get paid won't be there for seniors, or anybody else-leading to more "savings."

The non-Medicare sector is still more imponderable. Premiums for private insurance will have to cover far more generous benefits-now the mandated "minimum"—and are escalating rapidly. Insurers who lobbied for ACA may have expected swelling revenues from millions of reluctant new customers. Instead, politically powerful companies like McDonald's are requesting and getting waivers. Politically weak small companies or individuals may go out of business or opt to pay the penalties for being uninsured.

It's not clear where those "penalties" go, but they won't be able to cover the subsidies of around \$10,000 on premiums for persons making up to 400% of the federal poverty level (more than \$80,000). Nor will they cover the cost of swelling Medicaid enrollment—perhaps 16 million newly eligible persons.

Will taxes on the "rich" cover all that? Let's assume that all we need is the CBO's (under)estimate of half a trillion not taken from Medicare: \$500 billion, or \$500 thousand million. To grab that in \$10,000 chunks would mean a big tax bite out of 50 million Americans.

The controllers intend to direct spending of both government and private funds. The mandates will get funded first: bureaucrats, smoking cessation counselors, multicultural health educators, translators for patients with limited English, weight monitors, hemoglobin A1C measurements, IRS agents, and quality assurance personnel who assure that you get an aspirin for your heart attack.

Not on the favored list are cancer treatment, stroke rehabilitation, trauma surgery, or coronary artery bypasses—the modern treatments for the Big Killers.

There's no funding for death panels, but they won't be needed.

ACA was sold with fiction-based accounting of phantom savings and revenue, and illusion-based benefits. Implementation means extracting real money from real people and productive enterprises, diverting it from the care of the sick into untraceable channels at the discretion of unaccountable bureaucrats, and pouring much of it into politically correct money sinks. Some would describe it differently, but even in the most favorable view, the numbers on the money flows just don't add up.

We need to end ACA—or it will end the life of American medicine.

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.

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

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

Newcomer's Buffet

& Social

Any and all widows or widowers may attend

Third Monday evening

at 5:30 pm In the private dining room at the

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

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

Sunday Support

Any and all widows or widowers are invited

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

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

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

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The Morning After

Commentary By Tim LeFever

Capitol Resource Institute

The shift in political power was historic. Republican victory grew throughout the evening.

That such a victory was anticipated does not diminish its historic significance. Voter unrest on display at tea parties and town halls for months foreshadowed victories in Congressional districts from coast to coast, in Senate contests from the Sunshine State through the Badger State, and in down ticket races across the country.

Now a campaign weary nation will turn from the question of who will lead to the question of how they will lead.

Will Republicans, given back some of the power lost in the last two election cycles, chart a course decidedly different? Or will thev. once again, be Democrat light? If Republicans do demonstrate governmental restraint, will it mean the voters have selected individuals that truly understand the role of government? Or will it be the

expected result for political leaders fearful of further consequences of voter wrath?

To those who were victorious on November 2, congratulations. But also some advice for the morning

As always, commit now that every official decision you make will be constitutionally sound. The best of intentions never trumps a lack of foundational authority to act.

Do not misinterpret the election results as coming from voter ignorance, a populace that just did not understand the good its leaders were trying to do. The voters understood and rejected the unprecedented growth of government. The country is not looking for a different type of action; often they are looking for no action at all. They understand that much of the time it is best to say no.

But given the discontent that will make this election so memorable, do something more. For those elected to a legislative position, determine that you will only sponsor legislation that has the net effect of reducing the size, the cost

and the burden of government. Seeking to make government more compact, frugal, and less onerous should be the hallmark of any leader brought into power in

And if you were elected to an executive office with veto power over legislation, take this reduction even a step further: declare a season of reduction. Clearly state that for some period of time you will veto any legislation that does not meet the test of reducing the size, cost and burden of

government. In addition to being the right thing to do, a demonstration of this professional discipline might save an elected official from voter disci-

pline in future elections.

Capitol Resource Institute's mission is to educate, advocate, protect, and defend family-friendly policies in California's state legislature and at the local government level. Capitol Resource Institute is a 501c3 non-profit organization and all donations are taxdeductible.

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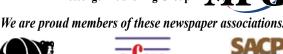
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Santa Paws, Adoptathon and Holiday Shopping Scheduled at Sacramento SPCA



Sacramento – Get a jump on the holidays when Santa comes to visit the Sacramento SPCA on Saturday, November 6 and Sunday, November 7 from 11 am – 6 pm.

Don't miss Santa Paws at the Sacramento SPCA for an opportunity to have your holiday photos taken with your two- and four-legged family members and Santa himself. Photo packages start at just \$25.

The Santa Paws event will also include a holiday adoptathon with half-off adoption specials, as well as festive treats, kids' crafts and activities and a holiday boutique with unique gifts for the whole family.

All Santa Paws events will take place at the Sacramento SPCA, 6201 Florin-Perkins Road.

For additional information, please call (916) 504-2802 or visit www.

Ward Connerly to Speak at Republican Women's Luncheon

Ward Connerly is the founder and President of the American Civil Rights Institute, a national not-for-profit organization whose main purpose is to educate the public on the need to move beyond racial and gender preferences. Mr. Connerly is known for his outspoken advocacy of equal opportunity for all Americans no matter race, sex or ethnic background.

Mr. Connerly is author of Creating Equal: My Fight Against Race Preferences and his recent book, Lessons from My Uncle James: Beyond Skin Color to the Content of Our Character. Lessons shows how his ethics growing up led him to start the discussion about character

that America must have to move past race.

In 1995 Mr. Connerly was chairman of the California Civil Rights Initiative (Proposition 209) campaign. He led the drive to obtain 1 million signatures to qualify for the November 1996 ballot. Proposition 209 was passed by the voters by 10 percentage points. Under Wards leadership, Washington, Michigan and Nebraska passed initiatives similar to Proposition 209. He has been working in Arizona on an initiative which is on the November 2, 2010 ballot.

Mr. Connerly is President and Chief Executive Office of Connerly & Associates, Inc. a management and land development consulting firm in Sacramento since 1973. He is a lifetime member in the California Building Industry Hall of Fame and 15 year member of the Rotary Club of Sacramento. His honors and recognitions are impressive.

Luncheon will be held at Lake Natoma Inn, 702 Gold Lake Drive, Folsom, CA 95630. Republican Women and men are welcome. Membership is open to all Republican Women and Men. Sign in at 11:30 A.M. Luncheon at 12 Noon. Cost is \$27. RSVP to 916-698-1288 by November 10, 2010. www.arrwf.





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Retired Navy Commander to Speak at Veterans Day Luncheon

Sacramento Region – A luncheon will be held at River's Edge retirement community to celebrate Veterans Day on Wednesday, November 10th at 11:30 a.m. It will feature author and storyteller Ted Robinson, retired Navy Commander, who helped rescue John F. Kennedy after the PT-109 incident.

Commander Robinson recounts this and other dramatic event he experienced during his lifetime in his memoir, Water in My Veins. First Lady Maria Shriver said Commander Robinson's book is "an amazing story that is truly inspirational." TV News Anchor Dale Schornack called Robinson "arguably the most fascinating person and vivid storyteller that I have interviewed in 30 years as a television journalist."

Commander Robinson contributed valuable Kennedy memorabilia to the Smithsonian Institution. A Sacramento resident, he and his wife, Lynne, were honored as "community treasurers" for their civic and charitable work.

Those interested in attending the



Retired Navy Commander Ted Robinson - Author and Storyteller

luncheon should contact the community at 916-921-5131 for information about the cost and seating availability.

River's Edge is one of Hank Fisher Properties' premier Sacramento

senior living communities, located at 601 Feature Drive near the intersection of Howe Avenue and Fair Oaks Boulevard. It offers some of the area finest independent senior living.

Capital Pops to Perform Dec. 4th



Beautiful Music. Band director/ conductor Jerry Lopes (second left) enjoys the perks of leadership with Citrus Heights title-holders from Mary Purvis Scholarship Pageants. Lopes and his 60-piece Capitol Pops Concert ensemble gave a free public performance at the Citrus Heights Community Center. Singer and emcee Susan Skinner (third right) joined the line up. The popular band has scheduled a free Christmas concert, indoors at Rusch Park, on December 4. Downbeat is 7:30 p.m. For information, go to www. capitolpopsband.org. Photograph by Betty Bowles.









Sing-A-Longs

Santa & Mrs. Claus

Visit www.citrusheights.net for more information!

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Election Results 2010

Governor			Controller			Insurance Commissione	r	
Jerry Brown (Dem)	3,951,607 votes	53.8%	John Chiang (Dem)	3,885,234 votes	55.1%	Dave Jones (Dem)	3,490,217 votes	50.6%
Meg Whitman (Rep)	3,029,919 votes	41.2%	Tony Strickland (Rep)	2,567,731 votes	36.4%	Mike Villines (Rep)	2,602,856 votes	37.8%
Chelene Nightingale (AI)	115,740 votes	1.6%	Lawrence G. Beliz (AI)	112,957 votes	1.5%	Clay Pedersen (AI)	146,648 votes	2.1%
Laura Wells (Grn)	89,444 votes	1.3%	Ross D. Frankel (Grn)	136,248 votes	1.9%	William Balderston (Grn)	179,770 votes	2.6%
Dale F. Ogden (Lib)	106,970 votes	1.4%	Andrew "Andy" Favor (Lib)	210,597 votes	3.0%	Richard S. Bronstein (Lib)	273,070 votes	3.9%
Carlos Alvarez (P&F)	64,011votes	0.8%	Karen Martinez (P&F)	150,246 votes	2.1%	Dina Josephine Padilla (P&F)	210,370 votes	3.0%
Lieutenant Governor			Treasurer			Superintendent of Publi	c Instruction	
Gavin Newsom (Dem)	3,580,206 votes	50.2%	Bill Lockyer (Dem)	3,974,590 votes	56.5%	Larry Aceves	2,575,072 votes	45.3%
Abel Maldonado (Rep)	2,812,582 votes	39.4%	Mimi Walters (Rep)	2,556,801 votes	36.4%	Tom Torlakson	3,097,041 votes	54.7%
Jim King (AI)	136,871 votes	1.9%	Robert Lauten (AI)	99,823 votes	1.4%	TIC C		
James "Jimi" Castillo (Grn)	114,957 votes	1.6%	Charles "Kit" Crittenden (Grn)	162,991 votes	2.3%	U.S. Senate		
Pamela J. Brown (Lib)	416,748 votes	5.8%	Edward M. Teyssier (Lib)	156,936 votes	2.2%	Barbara Boxer (Dem)	3,795,243 votes	52.1%
C.T. Weber (P&F)	83,696 votes	1.1%	Debra L. Reiger (P&F)	89,133 votes	1.2%	Carly Fiorina (Rep)	3,094,338 votes	42.5%
C4			A 44 C 1			Edward C. Noonan (AI)	91,269 votes	1.2%
Secretary of State			Attorney General			Duane Roberts (Grn)	90,010 votes	1.2%
Debra Bowen (Dem)	3,732,145 votes	53.2%	Kamala D. Harris (Dem)	3,246,146 votes	46.1%	Gail K. Lightfoot (Lib)	124,520 votes	1.8%
Damon Dunn (Rep)	2,696,966 votes	38.5%	Steve Cooley (Rep)	3,215,104 votes	45.6%	Marsha Feinland (P&F)	94,316 votes	1.2%
Merton D. Short (AI)	118,576 votes	1.6%	Diane Beall Templin (AI)	121,827 votes	1.7%			
Ann Menasche (Grn)	201,095 votes	2.9%	Peter Allen (Grn)	182,141 votes	2.5%			
Christina Tobin (Lib)	154,991 votes	2.2%	Timothy J. Hannan (Lib)	176,597 votes	2.5%			
Marylou Cabral (P&F)	117,763 votes	1.6%	Robert J. Evans (P&F)	114,353 votes	1.6%			

State Ballot Measures - Statewide Results

Proposition Title	Yes Votes	%	No Votes	%	r				
No 19 Legalize Marijuana in CA,					Control Law (AB 32)	2,749,066	38.7%	4,341,365	61.3%
Regulate and Tax	3,359,776	46.2%	3,906,895	53.8%	No 24 Repeal Allowance of	2 969 202	41.5%	4 027 946	58.5%
Yes 20 Redistricting of Congressional	4 104 207	(1.20/	2 ((7 (40	20.00/	Lower Business Tax Liability	2,868,203	41.370	4,027,846	38.370
Districts No. 21 State People For dive	4,194,287	61.2%	2,667,649	38.8%	Yes 25 Simple Majority Vote to Pass Budget	3,827,665	54.9%	3,150,278	45.1%
No 21 State Park Funding. Vehicle License Surcharge.	3,006,824	42.0%	4,146,365	58.0%	Yes 26 2/3 Vote for Some	- , ,		-,,	
Yes 22 Prohibit State From Taking	, ,		, ,		State/Local Fees	3,620,758	52.7%	3,251,863	47.3%
Some Local Funds	4,214,886	60.9%	2,707,864	39.1%	No 27 Eliminate State Redistricting				
					Commission	2,736,186	40.5%	4,004,592	59.5%

Supreme Court

Special Primary Election

State Senate District 1 - Districtwide Results		•						
	of 1 District vide Results			Justice Name	YesVotes	%	NoVotes	%
Ted Gaines (Rep)	88,306 votes	32.3%	Yes	Tani G. Cantil-Sakauye, Chief Justice	3,513,238	66.9%	1,741,615	33.1%
Ken Cooley (Dem)	83,281 votes	30.5%	Yes	Ming W. Chin, Associate Justice	3,384,574	65.3%	1,800,987	34.7%
Barbara Alby (Rep)	35,408 votes	12.9%	Yes	Carlos R. Moreno, Associate Justice	3,493,236	67.6%	1,681,694	32.4%
Roger Niello (Rep)	66,459 votes	24.3%						

State Assembly District 5 - Districtwide Results

Richard Pan (Dem)	56,386 votes	49.1%
Andy Pugno (Rep)	53,006 votes	46.1%
Elizabeth Martinez (P&F)	5,583 votes	4.8%



Sacramento County Regults

Sacramento	County	y Resul	lts		
	VOTES	PERCENT		VOTES	PERCENT
U.S. CONGRESS DISTRICT 3			City of Rancho Cordova City Council		
Ami Bera (Dem)	81,532	42.7%	Vote for 2		
Dan Lungren (Rep)	96,596	50.6%	(WITH 48 OF 48 PRECINCTS COU	NTED)	
Jerry L. Leidecker (AI	4,902	2.6%	LINDA BUDGE.	5,425	34.14
Douglas Arthur Tuma (Lib)	4,585	2.3%	DAN SKOGLUND	4,285	26.90
Mike Roskey (P&F)	3,455	1.8%	WAYNE HART	3,200	20.14
, ,	,		PAUL TASSINARI	2,940	18.50
STATE ASSEMBLY DISTRICT 10	1		WRITE-IN	42	.20
Alyson L. Huber (Dem)	60,05	51.0%	Over Votes	24	
Jack Sieglock (Rep)	51,235	43.5%	Under Votes	8,582	
Janice Marlae Bonser (Lib)	4,017	3.4%		0,000	
	,-		SMUD Director Ward 4		
Los Rios Comm College Governing	g Bd Mbr-Area 2		Vote for 1		
Vote for 1	,		(WITH 205 OF 205 PRECINCTS CO	UNTED)	
WITH 171 OF 171 PRECINCTS (COUNTED)		GENEVIEVE SHIROMA	28,510	65.3
ROBERT G. JONES	20,168	50.06	KHANH TRAN	14,957	34.2
CHARLIE MASSEY.	20,006	49.66	WRITE-IN	147	.3
WRITE-IN	116	.29	Over Votes	7	
Over Votes	8	,	Under Votes	15,895	
Under Votes	14,712			10,070	
onder votes	1.,.12		Sacramento Metro Fire Division 1		
San Juan Unif Sch Dist Gov Bd Mb	r		Vote for 1		
Vote for 2	•		(WITH 71 OF 71 PRECINCTS COU	NTFD)	
WITH 296 OF 296 PRECINCTS (COUNTED)		GARY W. MONK	7,527	69.4
GREG PAULO	36,182	43.34	HANS PETER ENGELLENNER	3,259	30.0
LARRY MASUOKA	30,956	37.08	WRITE-IN	52	.4
BRUCE WAHLQUIST	16,091	19.27	Over Votes	3	.4
WRITE-IN	255	.31	Under Votes	3 4,072	
Over Votes	16	.51	Under votes	4,072	
Under Vote	95,898		Sacramento Metro Fire Division 9		
onder vote	23,020		Vote for 1		
Sheriff				NTED)	
Vote for 1			(WITH 66 OF 66 PRECINCTS COU!	*	5 0.1
	COUNTED		DAVE PIERSON CDECORY M. VALLEY	7,253	59.1
WITH 1158 OF 1158 PRECINCTS SCOTT JONES	131,547	50.86	GREGORY M. VALLEY	2,921	23.8
IIM COOPER	,	48.80	WM. R. "BILL" WIRTH	2,044	16.6
	126,219		WRITE-IN	42	.3
WRITE-IN Over Votes	877 80	.34	Over Votes	5	
Under Votes	46,580		Under Votes	4,063	
Clider votes	40,300		Arden Park Rec and Park Director		
City of Citrus Heights City Council					
Note for 3			Vote for 3	'ED)	
	IINTED)		(WITH 7 OF 7 PRECINCTS COUNT	,	21 7
WITH 58 OF 58 PRECINCTS CO JEANNIE BRUINS.	9,013	22.43	DIANE CARLIN	949 86 5	31.7
MELTURNER	9,013 8,426	20.97	BILLANDREWS DOVCE MAKISHIMA	865	28.8
STEVE "SPARKY" MILLER	· · · · · · · · · · · · · · · · · · ·		ROYCE MAKISHIMA	659 514	22.0
BRET DANIELS	7,527 5,911	18.73 14.71	KURT ONETO WDITE IN	514	17.1
IIM MONTETON	· · · · · · · · · · · · · · · · · · ·		WRITE-IN	7	.2
	4,271	10.63	Over Votes	0	
CHARLES J. STONE	1,834	4.56	Under Votes	3,132	
DENNIS FRELICK	1,706	4.25	METCHER B. B. C. C.		
KEVIN KIDDER	892 537	2.22	MEASURE D Proposed City of Arder	1 Arcade	
TERRAN BLUE CARTER	537	1.34	Vote for 1	WEED)	
WRITE-IN	65	.16	(WITH 82 OF 82 PRECINCTS COU	,	
Over Votes	30		No	15,313	76.0
Under Votes	19,944		Yes/Si	4,823	23.9
			Over Vetes	4	

Over Votes **Under Votes**



In 2009, Identity Theft Cost Americans Over \$54 Billion.

Source: Javelin Strategy & Research, "2010 Identity Fraud Survey Report," February 2010.

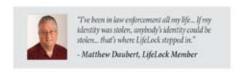
Help Protect Yourself Today.

A Serious and Growing Problem.

Identity theft is one of the fastest growing crimes in the nation. Over 11 million Americans fell victim to the crime in 2009, at a cost of over \$54 billion. (Source: Javelin Strategy & Research. *2010 Identity Fraud Survey Report." February 2010.)

As thieves employ more sophisticated and high-tech methods, the number of identities exposed in a single theft increases dramatically, as does a consumer's level of risk. Every week, retail companies, financial institutions, and national organizations are breached, and the personal and financial information of hard working Americans is stolen.

LifeLock, the leader in proactive identity theft protection, helps protect your identity - even if your personal information falls into the wrong hands. As a LifeLock member, if you become a victim of identity theft because of a failure in our service, we'll help you fix it at our expense, up to \$1,000,000. (Restrictions apply. Due to New York State law restrictions, the LifeLock\$1 Million Total Service Guarantee cannot be offered to the residents of New York.)



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Fair Oaks Chamber of Commerce Announces



CHRISTMAS IN THE VILLAGE

Saturday, December 4th, 2010 - 1pm 'til Dusk • Plaza Park, Fair Oaks Village, Fair Oaks Blvd.

Visit the Village Merchants and enjoy their festive holiday window displays!

Still time to promote your business - several levels of sponsorship available

For more information, please contact the

Fair Oaks Chamber of Commerce (916) 967-2903

1pm – 3:30pm – Visit Santa, Mrs. Claus and the

holiday shops in the park

1pm – 2pm – Holiday Music 2pm – 3pm – "Winnie the Pooh" –

a children's play in the amphitheater

Bring one can of food for FREE ADMISSION

3pm – 4pm – Holiday Music

4pm – Holiday Parade

Immediately following the Parade –

Caroling and the lighting of the Christmas Tree in the Park.

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Checking

Business Checking

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- ✓ Home Construction Loans
- **Owner-Builder Loans**
- √ Fixed & Adjustable Home Equity Line of Credit Loans
- √ Friendly, Personal Service at No Extra Charge
- √ 35 ATMs at El Dorado Branches
- Consistently Awarded the Highest 5 Star Rating by Bauer Financial Reports as One of the SAFEST and STRONGEST Banks in the U.S. Since 1993
- √ In 2009, we completed our 21st consecutive year without any foreclosed properties on our books



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November 13, 2010 10am till 4pm

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Urgent news for people who had

Several hip replacement systems used since 2003, including ones made by DePuy and Zimmer, have been recalled or had sales suspended due to an increased need for a second hip replacement. If you had or need a second hip replacement or are having unexpected hip problems, call us now for a free consultation at 1-800-THE-EAGLE (toll-free). No fees or costs until your case settles. We practice law only in Arizona, but associate with lawyers throughout the U.S.





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Man Goes "TOAD-AL" at High School Reunion

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

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



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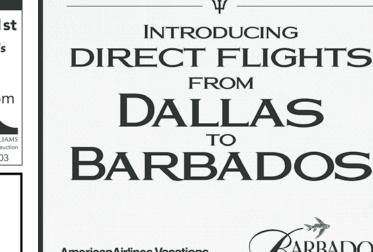


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Hazel Avenue Road Closure and Traffic Restrictions Announced

Oaks-Starting Friday, November 5 at 7 p.m., there will be a full closure of Hazel Avenue at the American River Bridge between Gold Country Boulevard and Curragh Downs Drive. The closure will impact all northbound and southbound traffic on Hazel Avenue including vehicles, pedestrians and bicycles.

American River Parkway and bike trail access on the south side of the American River will not be affected by the closure. Access will continue to be provided across Hazel Avenue

at the Gold Country Boulevard intersection. Access from Hazel Avenue to the bike trail on the north side of the American River will be closed. Hazel Avenue and bike lanes and trails will be re-opened to the public at 6 a.m., Monday morning, November 8th.

The public is advised to avoid this area during closure hours as there will be significant impacts to all roadway users. Detours will be in place to guide motorists around the construc-

The full closure is needed as part

of the Hazel Avenue Improvement Project, which will widen the roadway from 4 to 6 lanes. Bridge widening work the weekend of November 5, requires that Hazel Avenue be closed to all traffic.

Sacramento County understands the challenges and inconvenience that commuters, residents, businesses, bicyclists and pedestrians will experience during the closure period and ask for the public's patience and cooperation as we work to complete this project.

AARP Program Seeks Volunteers

AARP Tax-Aide, the nation's largest free, volunteer-run tax preparation and assistance service, is seeking volunteers in the Sacramento area to help older low and middle income taxpayers who seek assistance in filing their 2010 tax returns. This is an opportunity to learn new skills and provide valuable, fulfilling service to the community. AARP membership is

not a requirement.

The program operates from February 1 through April 15, 2011, and requires a minimum commitment of service one day a week as well as taking a free tax training class in January, 2011. Tax-Aide volunteers are reimbursed on a limited basis for qualified program-related expenses.

To volunteer access the AARP Web

site www.aarp.org/tavolunteer8 and click on (and complete) the "AARP Tax-Aide Prospective Volunteer Form," or call toll-free, 1-888-687-2277. December 15, 2010 is the application deadline.

AARP Tax-Aide is a program of the AARP Foundation, offered in conjunction with the IRS.

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)

Service Schedules

Sunday Schools (All Ages) 9:45 am

Call for More Information

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

Grace Baptist Church

6724 Palm Avenue Fair Oaks, CA 95628

Pastor Charles Carter (916) 967-3915

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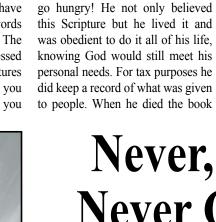


By Marlys Norris

Time and again during my journey through the Christian life, specific verses in the Word of God have become meaningful and the words call me to obedient action. The result is God's favor and a blessed life. One of my favorite Scriptures Jesus spoke is: "In as much as you do it unto the least of these, you



Marlys Norris, Christian author



less fortunate is in need.

to take food home without paying

for it. He didn't want anyone to

By Pastor Ray Dare

Did you know that the Bible says that until the time of the flood it had never rained on earth? Genesis 2 says the earth was watered when a mist came up from the ground, kind of like dew in the morning. The whole atmosphere was different because it had never rained. Some scientists have explained that's probably why people lived longer in those days.

So here's Noah building an ark in the middle of the desert and people around him say, "Why are you doing that?" And he says, "Because it's going to rain." And they say, "What's rain?" It didn't make sense. Not only had it never rained, but Noah was at least 500 miles from the largest body of water — the Mediterranean Sea.

Can you imagine the ridicule Noah received from the town folk? The Bible says he preached for 120 years without a single convert! They all thought he was nuts! One of the real tests of faith in life is how I follow God's will when I don't see any give up. People will let you down progress. How do I follow God's will and disappoint you. People will

and Live it do it unto Me" (Matthew 20:25) was approximately 30 (thirty) inches Remembering these words of Jesus high of unpaid monies for food of today helps me to make decisions recorded offerings of his loving sacto help when someone (or mission) rifice. With his death any debt was considered paid-in-full because he

Claim a Scripture

My father in law used to have a raised a loving family who honored little fish market in a small town in his wishes North Carolina and by this Scripture As believers we are to live our he lived his life. The whole town lives as salt and light, (I These 5:5) respected Harmon Norris. If someserving God that others may know one was hungry and unable to pay our Savior Jesus Christ bringing for food to feed his family and came honor and glory to God is what the into his store, he would allow them Christian life is all about. Because of

> into them through Dad. Marlys Johnsen Norris, Author Marlys5934@sbc global.net "Intimacy Begins Going God's Way"

Dad's decision, God's love poured

"God Moves Mountains, It was a Miracle"

Never, Never, **Never Give Up**

when people criticize me? How do I follow His instructions even when they don't make sense?

The key to being used by God is persistence. I bet there were many days that Noah hated to look at that ark. I bet there were weeks that he wanted to say, "I don't want to work on the ark anymore. I'm tired. I've done my duty." But he is the example of persistence, day in, day out, building, nailing, tar papering... whatever. For 120 years! Noah never gave up. One of the reasons God does not use many people is because we give up too soon. There are many things that will tempt you to give up, but here are two big ones:

Problems. Problems will tempt you to give up on God's plan for your life. Every good idea has something wrong with it. In every possibility, there is a problem. But that's how you grow. That's how you mature. There were an infinite number of problems with Noah building the ark. For example, can you imagine-how do you separate the animals in the ark that like to eat each other? Obviously you don't put bobcats next to rabbits. You don't put the birds next to the worms. You've got to keep them all separate. That's a problem.

People. People will tempt you to

misunderstand you. People will criticize you. But you can't allow them to tempt you to give up. God used Noah because he didn't allow the actions of others to get him down. He never, never gave up. See, what matters in life is not how hard you hit, but how hard you can get hit and keep on going. How many times you get knocked down and get up again and keep on going. That's the stuff champions are made of. That's why God used Noah.

Question: What are you tempted to give up on? Have people let you down? Have pressures become too much for you? Have people misunderstood or criticized you? God wants to say, "Don't give up! Hang in there even when there's a delay, even when you don't see any progress." One of the tests of faith is how long can you wait. Do you keep on keeping on? Would you say, "Lord, help me to be a persistent person, not to cop out, not to be a drop out, but to keep on keeping on, doing the things that I know are right even when I don't feel like it. God, I want to follow You as much as I know how.'

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

Volunteer Referees Needed

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done, on earth as it is in heaven

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sufferings, sorrows and pain

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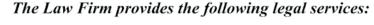
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First Edition for November 2010



Dr Ken Hajek **Second Opinion Dental**

Carmichael - Second Opinion Dental is proud to announce its arrival to Carmichael, in the Sacramento area. This innovative, new type of practice is designed to cut costs by giving financial power back to the consumer. Dr. Ken Hajek, founder and owner of Second Opinion Dental, contends: "If everyone were to use our services, national dental expenditures could be cut in half."

Dr. Hajek points out that consumers shop widely for products, but not for dentistry. Yet variation in dental diagnoses and services is comparable. He maintains that consumers can take control and get better value for their money if they "shop" dentistry too. "Second Opinion Dental is the logical place to go for a first or second opinion because we do no repair work," says Hajek. "Recommendations are based solely on the needs of the patient, and unlike other offices we have no financial interest in the

National Dental Expenditures Dollars and Sense **Can Be Cut In Half**

What Every Person Should Know Before Visiting the Dentist

outcome of the exam."

Dr. Hajek is also a proponent of small-business, dentist / owner delivery of dental care. "Within that owner is a balance of business interest, professional ethics, and concern for patients. In contrast, corporate chains that deliver care use employee-dentists and control resides in remote, non-dentist managers. The desirable balance is lost. Business concerns then dominate. The corporate need for dollar volume from "sales" and "production" can creep into diagnoses and inflate costs." he says. "The solution is an informed patient. Insurance corporations, dentaloffice corporations, and government are not solutions because each serves their own interests over those of the patient. They think in terms of groups rather than individuals. The patient's interests are best served when the patient is informed and thus in control. Second Opinion Dental provides the necessary information."

Second Opinion Dental also serves the consumer with a prevention program. As Dr. Hajek describes it, "This program involves investigation of the origin of cavities

Second Opinion Dental

Save money, get a Second Opinion

Call (916) 616-6712

www.SecondOpinionDental.net

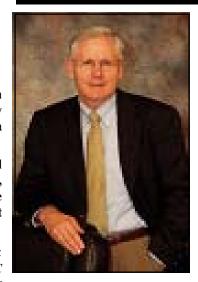
for each individual, and instruction in their prevention. We identify and impart critical knowledge for a lifetime of benefit and savings.'

Second Opinion Dentalis located at 3501 Walnut Ave in Carmichael, CA. For an appointment please call 916-616-6712 or visit online at SecondOpinionDental.NET.

About Owner and Creator, Dr. Hajek: A 1972 graduate of UC Davis (Biology) and a 1977 graduate of the University of California School of Dentistry, Dr. Hajek moved from the Bay Area to the Central Valley to practice. He owned and operated a private practice in Lodi for a seven years, but sold it in 1985. He subsequently had a dual career, working as a dentist-employee to allow time for a concurrent career in agriculture. Over the past 25 years Dr. Hajek has worked in over 20 different offices in Northern California -- large and small, corporate and private -accumulating first-hand experience with insurance and practice trends in the industry.

- Paid Advertisement-

by James J. Scherer, MBA, CPA



Don't Flinch

My high school friend, Gordon, was ever the prankster. His favorite was to creep up from behind, tap me on the shoulder, and thrust his closed fist at my face. Stopping just short of my nose he would yell "Scherer flinched"! I probably did (I probably ducked,

too), but I would never admit it to him, not even upon pain of death! This story came to mind as I thought about the current investment climate.

The dictionary defines flinch – to draw back or shrink under pain; to wince. I won the flinch game by standing still, not moving, remaining cool. If you didn't flinch you won the game. I, also, won a best

It is important to remember that the stock market has, in times past, been a friend. Money has been made, goals have been obtained, and dreams have been lived. But



now it wants us to wince in pain and flinch. So what should we do?

- · Get objective advice with more than one person. If you use several people for advice you should get confirmation of the direction already in your heart.
- · Redefine your goals and objectives. Review your risk tolerances, time horizons, and income and liquidity requirements. Take a careful look at tax considerations in light of the market downturn.
- Rework your investment strategy. Some enhancements to your portfolio may well position you for the stock market recovery, and reward you accordingly.
- · Manage and monitor your investments. Work with your financial advisors on a regular basis. It is okay to question and question again

the investment decisions.

• Oh, and most importantly "don't flinch"

The Messenger Page 9

This article is not intended to provide specific investment or tax advice for any individual. If you have specific questions consult your financial advisor, tax advisor, or give me a call.

James J. Scherer, a registered principal of Scherer Wealth Management, Inc., is, also, a financial advisor with, and securities offered through LPL Financial, Member FINRA/SIPC Insurance License 0C20370. He can be reached at 916-797-1188 or email at james.scherer@schererwealth.com. His web page is www.schererwealth.com.



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Page 10 The Messenger



Max: friendly, alert & amiable

Max, a nine year old Bichon Frise is owned by Ron and Lou Green of Gold River. Highly intelligent and loving, Max is wonderful with children, a perfect pet for indoors or outdoors with a small yard.

Meet Max: A Bichon Frise

and living in the country, the Greens always had German Shepard's. Living in this area, they felt it would be unfair to a large dog not to have a big back yard to run and play in.

The Bichon Frise descended from the Barbet or Water Spaniel, from which came the name "Barbichon", later shortened to Bichon. The Bichon were divided into four categories: the Bichon Maltese, the Bichon Bolognese, and the Bichon Havanese. All originated in the Mediterranean area. The Bichon breed was bred to

Before moving to Gold River, be amiable companion dogs and have a friendly, alert temperament. Their life expectancy is 15 years or more.

> Max will drink only fresh water. He will smell his water; if it is not fresh he will not drink it. When he wants to go "potty", Max will stand by his leash to go outside; when he wants a snack he will stand by the refrigerator.

> Kay Burton is a longtime columnist and supporter of the SSPCA and other rescue groups. To share your family pet story with our readers, email:Kayburton1@comcast.net

SPCA Holds Holiday Boutique Sale

Sacramento Region – The Sacramento SPCA will hold its Annual Fall Book Sale from Thursday, November 11 through Sunday, November 14. The Book Sale will have a new location this year, 7935 Greenback Lane in Sunrise Festival I, located at the north-east corner of Greenback Lane and Sunrise Blvd. near Old Navy.

The Sale will feature popular categories of books including: fiction, children, mystery, adventure, science fiction, romance, tabletop, cookbooks, premium art books and biographies. Also included in this year's Sale will be a special holiday section with books on holiday crafts, cooking

Book Sale hours will be 10:00 am to 8:00 pm Thursday through Saturday and 11:00 am to 6:00 pm on Sunday. For more information on the sale, call (916) 504-2802.

The SPCA will also hold a special Holiday Boutique Sale from November 1 – 21 at 7947 Greenback Lane, also in Sunrise Festival I. Visit the Boutique Sale for wonderful holiday decorations and unique gifts. Call (916) 442-8118 for hours and additional information.

Proceeds from both sales benefit the Sacramento SPCA. The SPCA will care for more than 12,000 homeless animals this year alone.



River City Quilters' Guild Presents Quilt Show - "Beautiful & Bold"

Sacramento - The River City Quilters' Guild is hosting their annual quilt show at the Scottish Rite Temple, 6151 H Street, Sacramento on November 19 through November 21. Times are Friday from 10 am to 8 pm, Saturday from 10 am to 6 pm and Sunday from 10 am to 4 pm. Admission is \$7 per day or \$12 for a two day pass. Children under the age of 12 are free if accompanied by an adult. The annual show offers quilters the opportunity to display their work to the public and gives the community directions quilt making is taking, as new techniques, fabric and materials become available in the marketplace and are used in quilts.

The show will feature hundreds of beautiful quilts, including traditional, contemporary, and art quilts

and wearable art made by textile artists. Judging is conducted by the Elimination Method, with awards given in each category at the sole discretion of the judges who may select 1st, 2nd, 3rd and Honorable Mentions. Show attendees cast their votes in choosing the Viewer's Choice (Harriett Merriam Award). Other activities include vendors, country store, prizes, demonstrations, silent auction. Featured artist this year is Rami Kim, who specializes in wearable art and home décor. A highlight a chance to see the new and exciting of the show is the annual Opportunity Quilt which is a fundraiser for the Guild. This year's Opportunity Quilt was made by the 2010 quilt show co-chairs using a block technique developed by Sylvia H. Einstein. Parking for the show is free and lunch is available on site by Ambrosia Café

Proceeds from this event will support the activities of the Guild which include promoting quilting and the use of textiles, within the Guild itself and with the community at large. The Guild contributes to the knowledge of quilting techniques, patterns, history, and quilt making by providing educational meetings, fun, and fellowship. Community service activities include making postcards for active military, making hundreds of quilts for pediatric patients in area hospitals and participating in other charitable quilt

For more information about River City Quilters' Guild and the 2010 quilt show visit the Guild website at www.rivercityquilters.org.



All Legal Ads Published in the

Carmichael Times



Sacramento County Department of Transportation

Hazel Avenue Road Closure @ American River Bridge

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

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

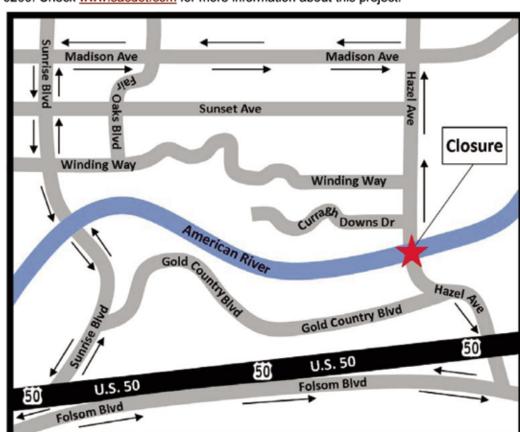
- The closure will impact all northbound and southbound traffic on Hazel Avenue including vehicles, pedestrians and bicycles.
- American River Parkway and bike trail access on the south side of the American River will not be affected by the closure. Access will continue to be provided across Hazel Avenue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

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

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

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

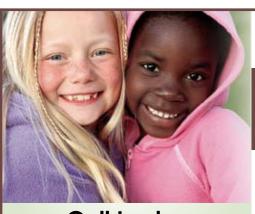
Contact Information: Please contact Steve White (Project Manager) at 916-874-5354 or whitest@saccounty.net for additional project information. For information after-hours or over the weekend, call the Hazel Avenue Improvement Project Field Office at 916-539-0260. Check www.sacdot.com for more information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





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by David Dickstein
Family Viewing at the
Cinema

Harry Potter and the Deathly Hallows: Part 1 Opens Nov. 19, rated PG-13 harrypotter.warnerbros.com / harrypotterandthe deathlyhallows



Harry Potter fans found out 16 months ago how J.K. Rowling ended her wildly successful book series, and now the movie based on the grand finale novel is stretching things out over 8 months. In July 2012 we'll see the ultimate battle between Harry and Lord Voldemort, but what leads up to that long-awaited moment will be unveiled this month, at least cinematically. Here, Harry, Ron and Hermoine go on a Horcrux hunt to prevent the Dark Lord from achieving immortality. Good news for those of you living under a rock: No spoilers here.

Megamind Opens Nov. 5, rated PG megamind.com



What does a supervillain do after he kills off his superhero rival? This unfathomable concept is entertained in Will Ferrell's first stab at 3-D animation. In a phone interview with Messenger Publishing Group, Ferrell said what made voicing Megamind so appealing is the good vs. evil struggle of his character. "He starts out as this bad guy and in the absence of his nemesis he realizes that he misses him so much that he actually starts to turn good, so it's been nice to kind of get to do both with this," he said.

Films and DVDs for the Whole Family

Tangled
Opens Nov. 12 (limited),
Nov. 24 (wide), rated G
disney.go.com/
disneypictures/tangled

Rapunzel lets down her hair and goes from victim to perpetrator when she takes traps the kingdom's most wanted – and most charming – bandit in a tower where she's been held captive for years. Mandy Moore voices the damsel with the locked away locks, all 70 feet of them, in this updated retelling of the classic fairy tale. For added bounce, Disney has added 3-D conditioning to this hairy computer-animated family flick.

Family Viewing at Home

Angelina Ballerina: The Nutcracker Sweet (ages 2-5, now available, not rated): Overloading on Mom's famous fruitcake and candy canes gives Angelina a tummy ache, which puts in jeopardy her Dance of the Sugar Plum Fairy. Five episodes and two bonus features might not satisfy the sweet tooth of young viewers, but it will entertain them for a solid hour. Grade: B+

Families of the World (ages 5-11, Nov. 2, not rated): The latest titles in the fabulous "Families of the World" DVD series focus on Kenya and Afghanistan. As with the other installments, viewers are introduced to two children from an urban and rural household. Seeing how each goes through daily routines and family activities, youngsters will see the similarities and differences that exist between the stars of these documentaries. Grade: A

Peanuts Holiday Collection (ages 3 and up, now available, not rated): The three gems among all Peanuts TV specials, plus a holiday



bonus of extra episodes, make up this Blu-ray+DVD combo pack. "A Charlie Brown Thanksgiving," available on Blu-ray for the first time, is packaged with "A Charlie Brown Christmas" and "It's the Great Pumpkin, Charlie Brown." The Peanuts gang looks and sounds better than ever as they learn the true meaning of three festive holidays. Grade: A

Shalom Sesame (ages 3-6, now available, not rated): The initial titles of a new 12episode DVD series from the folks on Sesame Street are out, starting with "Welcome to Israel" and "Chanukah: The Missing Menorah." The next batch of titles will be released in January, all celebrating Jewish traditions, culture and holidays. Joining the Sesame Street gang are Debra Messing, Gyllenhaal, Christina Applegate, Greg Kinnear and a whole shmear of stars. Grade: A

Toy Story 3 (ages 4 and up, Nov. 2, G): Not spot-on perfect like its predecessors, but definitely something special from Pixar. The only disappointment here is a lack of ingenuity in the main plot; with so many years passed since "TS2" (11!), you'd think the sharp minds involved could conceive a story without going back to the old "toys get lost and look for home" chestnut. Still, many magical and hilarious moments are found in this toy box, and any adult not a soggy mess during the final scene has sadly lost his inner child. Grade: A

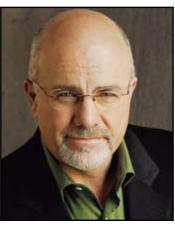
The Sorcerer's Apprentice (ages 6-16, Nov. 30, PG): Eyes are dazzled, but the mind isn't in this special effects-driven live-action expansion of a classic segment from Disney's "Fantasia" (1940). Nicolas Cage is miscast as a wizard who has been looking for a chosen one to carry on a centuries-old battle against an evil sorceress. A squeaky-clean script and tidy 90-minute running time make this an adventure better suited for youngsters than the entire family. Grade: C



HOW COME THAT IDIOT'S RICH AND I'M NOT?

Have you ever asked that question, and not have an answer? Now you might! Because wealth accumulation thrives on unconventional tactics, Wall Street Journal Best-Selling author and multi-millionaire Robert **Shemin** says..."those who play it safe and follow the rules often find themselves trapped and in debt." That's why he explains why the average person's tendency to over-think can be financially crippling and reveals seven simple secrets for getting and keeping wealth in his book "How Come That Idiot's Rich and I'm **not?"** So here they are. Get ready to

1) The way to wealthy is simple. You have to own and/or create assets. You have to stop trading your hours



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.

Which One First?

Dear Dave,

I was wondering if I should save up three to six months of expenses, Baby Step Three, before I pay off my debt with the debt snowball – Baby Step Two. I'm self-employed and work on a contract basis. My current contract will be up in a few months, and I'll have to find another contract.

- Pa

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with Mary Jane Popp

for dollars and start investing in your greatest asset—yourself. It's hard to think upside down because most people operate from a place of fear and scarcity. The rich idiot action is a good replacement for fear.

2) Start living your rich idiot life now. Living rich is a mind-set not a debt-to-income ratio. Most people in western countries are extremely wealthy by any international standard. A billionaire who doesn't enjoy anything or appreciate what they have is broke.

3) A few simple activities can start you on the road to becoming a rich idiot. Start a savings and investment program. To help you get comfortable with looking, feeling, and acting like a rich idiot, start a wealth wall. Be sure you hang this in a place you will see twice a day. This will serve as your wealth goals.

4) Tune out naysayers. When you are around a lot of unrich idiots and naysayers, they serve to increase your fear. So you need to tune out the negativity and turn up the positivity in your own mind and in your surroundings and circles.

5) Learn to eat and dress, and travel like a rich idiot before you're even rich. Most people pay full retail for things. Many rich idiots learn to

buy wholesale at big discounts so they can live, eat, dress, and travel like a rich person on a "not so rich" budget.

6) Trust your instincts, don't follow the rules. No one, including Robert ever does everything like they should. Even if you are just 60% or 70% on target, you will probably become very successful. It's the people who aren't doing anything that are not going to hit the target.

7) Use P.O.P (that's the Power of Other People). Rich idiots know they can't do everything alone. Recruit others to help turn your idea into a reality.

For many of us, the secret to wealth accumulation will come in unlearning all the things that have trapped us paycheck to paycheck. Wealth is time. In that spirit, Robert Shemin shows in a fresh myth-busting way, how to give back to those who have less. You can check out his website at www.getrighwithrobert.com. By the way, Robert was once considered the least likely to succeed. Now who has the last laugh?!!! Got it? Now get it!!!

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

Dave Says

Dear Pat,

In a sense, you're going to be laid off in a few months. I think it would be wise to prepare for that in advance.

Just paying the minimum payments on your debt for now, and saving up three to six months of expenses, would be one way to plan for that event. However, the day you get your next contract, I want you to take that emergency fund back down to \$1,000, because you'll have gotten your stability back at that point. The good news is that you have a little while to be looking for another contract. That's a luxury not many people have when they lose a job.

After you bring your emergency fund back down, I want you in attack mode on the debt snowball. Every extra dime you can find needs to go to paying off debt. Sell some things if you have to, but get out from under that debt as soon as you can!

- Dave

Credit Report Questions

Dear Dave,

I requested a copy of my credit report, and noticed there have been several instances where companies have asked for a copy of my report. I was under the impression that this could only be done if you were applying for credit.

- Lynn

Dear Lynn,

Under the Federal Fair Credit Reporting Act anyone with a valid business reason can check your report with, or without, your permission. Some employment applications even state they will be pulling a copy of your report as part of their screening process.

It sounds to me like you've gotten a bunch of marketing inquiries. That why your mailbox – like most – is full of unsolicited credit card and home equity loan offers.

But here's the good news. You can put a block on your bureau for unsolicited marketing inquiries. This prevents companies from searching your bureau for the sole purpose of offering credit you didn't request!

- Dave

For more financial help please visit daveramsey.com.

Seniors Can Begin "Organizing for the Holidays" by Attending a Presentation at the Chateau at Carmichael Park



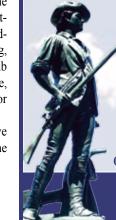
Local seniors are invited to join residents for a presentation on Wednesday, November 10th at 6:00 p.m. by organization expert Lee Mahla. She'll be providing tips on organizing for the upcoming holiday season. Her aim is to help individuals stress less and enjoy the season more.

The program will take place at the Chateau at Carmichael Park, a Hank Fisher Properties' senior community, located at 7125 Fair Oaks Boulevard between Grant Avenue

916.640.7763

and Engle Road in Carmichael. The community offers some of the best-priced senior living services, including independent and assisted living, the Garden Memory Care, The Club Carmichael Park memory day care, and short-term respite stays for seniors with dementia.

For more information or to reserve space at the presentation, contact the community at 916-481-7105.



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Lawnman is a comprehensive landscaping company serving commercial property owners/managers and residential customers in Northern California since 1992. We're founded on the principle that landscaping is primarily a relationship business.

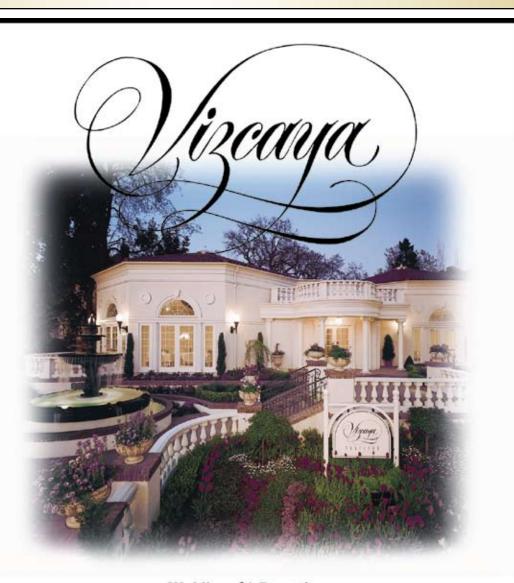




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2010 | 2011 Season

SACRAMENTO STAINED GLASS CONCERT

Cathedral Vespers

Cathedral of the Blessed Sacrament Saturday, October 30 at 8:00 PM

Mozart | Vesperae Solennes de Confessore

Allegri | Miserere Mei Deus

Rachmaninoff | All Night Vigil (excerpts)

Stanford | Magnificat in C Major

Guest Chorus: Sacramento State University Chorus Stephen Janzen, Organist

General Seating | Purchase tickets online | SACRAMENTOCHORAL.COM Or call SCSO office | 916.536-9065



Pre-concert talk 7:15 PM

Fr. Steven Avella, dynamic Professor of History at Marquette University, author of The Diocese of Sacramento: A Journey of Faith and Sacramento: Indomitable City

MONDAVI CENTER CONCERTS, UC DAVIS

Home for the Holidays

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

Verdi Requiem

Saturday, March 19 at 8:00 pm

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

Easy To Love

Saturday, April 30 at 8:00 pm

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

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

Season Subscriptions on sale at the Mondavi Box Office: 1-866-754-2787 SACRAMENTOCHORAL.COM



Alzheimer's Aid Society OF NORTHERN CALIFORNIA

28th Annual

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

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



Break-out sessions include:

 A session in Spanish with Lilia Mendoza,
 Founder of Alzheimer's of Mexico.

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

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

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

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