

AMERICAN RIVER

M E S S E N G E R



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PRESORTED STD.
US POSTAGE
PAID
PERMIT 32
Rancho Cordova, CA

Volume 5 Issue 2

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

Second Edition for January 2010

“The Courage to be You” Works to End Human Trafficking



Congressman Dan Lungren, Jenny Williamson. Location is Placer County proposed site for Courage House Northern California, a home to house and heal girls who have been involved in the illicit sex trafficking industry of our area.

Sacramento - There is a long, winding lane that leads up to the house, the barn and the future for young girls rescued from the sex traffic slavery of Northern California.

Sex traffic slavery of Northern California?

That’s right. Sex traffic slavery right here in River City. Though most people think that is some exotic international problem in faraway Asian countries or down below the border, fact is, dozens of U.S.-born girls ranging in age from 11 to 17 are being recruited and exploited daily.

Elk Grove. El Dorado Hills. Sacramento. Carmichael. Rancho Cordova. No place is immune.

The typical girl more than likely was sexually abused at home. Repulsed and confused, they run away. Pimps find them at shopping malls and through internet classified ads. They promise food, shelter, a little money and a life on their own. The job, though, involves giving away their bodies to sex customers dozens of times a day. Day after day.

It’s estimated that more than 400,000 children are being sexually exploited each year in the U.S.

The FBI and undercover Sacramento and Sacramento County police are among the agencies that catch up with them. They bust the pimps and put the girls in juvenile detention or send them home. Eventually, they get a chance to bolt and they do. The cycle starts anew and the hard miles of the illicit sex trade beget drug problems and all that begins to pile up on their bodies and spirits.

If only there was a place, a special place to put these girls where counselors and therapists could work with them and bring them back to where they last lost sight of their dreams.

There is. Almost.

Jenny Williamson and her “Courage To Be You” nonprofit are working on it.

This Rocklin woman, a blonde whirl of enthusiasm and energy who also is a mom and a wife, took time out from her comfortable suburban world to have a personal epiphany a few years back. A life coach by profession, she had arrived at one of those personal stock-taking moments that tug between the light and darkness of the soul around a person’s 40th birthday.

This launched her on a journey of self discovery whereupon she met God in a new church and learned that HE had a plan for her life that SHE had been ignoring: The Courage to Be You.

That plan didn’t come all at once, but was eventually revealed: start a faith-based mission to serve the victims of human trafficking, the walking wounded juveniles caught up in sexual exploitation. Provide a home for these girls where they can heal in Northern California.

MEETING THE GOAL

Spin ahead now to a sunny day last month when Williamson has invited Congressman Dan Lungren (R-CA) and some staff members to tour the proposed site for Courage House Northern California.

This pastoral ranch setting in rural Placer County has been used to train and board horses. The views of the foothills, the wide open spaces and fresh air seem the perfect antidote for a young woman to mend from the horror of the sex traffic world.

While Lungren listens to Williamson’s plans to buy and eventually turn the house and outbuildings into facilities to house 20 to 30 girls, farm dogs frolic with horses in a pasture.

FBI Special Agent Minerva Shelton and an unidentified undercover Sacramento police

officer describe how the girls are recruited, put to work and enslaved.

“These pimps know exactly what they’re looking for,” says the undercover cop. “They’re like the pied piper.”

Though area law enforcement has been adept at arresting the adult perpetrators and sending them off to jail, there’s no place beyond juvenile detention facilities to house the young female victims and to get them straightened out.

“There are 50 girls from Northern California who have been sent away to a facility in Arizona,” explains Williamson. “But there’s only a couple such places in the country. There’s another in Los Angeles. We need this one.”

The goal is in sight. Just this year Williamson and supporters—mostly a group of evangelical churches in the Sacramento region — have raised more than half of the \$1 million needed to buy the acreage, house and barn presently on the site.

“They’ve accepted the offer of our purchase. But we need to raise the rest of the money,” says Williamson. Looking at what has happened to date since her epiphany, there seems little doubt in her mind that more donors are out there. But they have to hear and they, like Williamson, have to commit to the cause.

Williamson is so sure it will happen, she’s getting everything ready for a potential summer opening of Courage House Northern California. Platoons of volunteers are investing their own time and money (\$250) to go through background checks and six-week-long certification training sessions with CASA (a nationally accredited program for Court Appointed Special Advocates).

(cont’d on Page 9)

Special Traffic Program Begins DUI Enforcement Increases

Citrus Heights - More traffic enforcement and safer streets are coming to Citrus Heights in the coming year. Increased special traffic enforcement measures are on tap as a result of a recent \$37,835.56 grant awarded by the University of California Berkeley Traffic Safety Center to the Citrus Heights Police Department. The Citrus Heights Police Department is dedicated to keeping our roadways safe through both enforcement and education.

Citrus Heights Police Chief

Chris Boyd stated, “This grant will enable us to increase our already diligent DUI enforcement efforts, and increase citizen awareness of DUI dangers in our community.”

The DUI enforcement grant is to assist in efforts to reduce the number of persons injured and killed in impaired-driving traffic collisions. This will be done through the use of DUI and driver’s license checkpoints.

“When more people buckle-up and drive sober and safely, we save lives. It’s just that simple,”

said Christopher J. Murphy, Director of the Office of Traffic Safety. “This grant will help make Citrus Heights just that much safer of a place to live and work.”

Funding for the grant comes from the University of California at Berkeley Traffic Safety Center through the California Office of Traffic Safety.

Remember, “Drunk Driving. Over the Limit. Under Arrest”. If you see someone who may be driving under the influence, Report Drunk Drivers, Call 9-1-1.

Mercy San Juan Receives National Award for Superior Quality

Carmichael - Mercy San Juan Medical Center is one of only six hospitals in California, and among 75 in the nation, to receive a Best in Value™: Superior Quality Merit Award in a national study on U.S. hospitals and the value of care they provide.

The 2009-2010 Hospital Value Index™ ranks performance at more than 4,500 hospitals in the top 300 markets across the nation in the categories of quality, affordability and efficiency, and patient satisfaction. The study is conducted by Data Advantage, a healthcare information company specializing in healthcare utilization.

“There is no doubt that consumers are seeking value in healthcare,” says Brian Ivie, Hospital President. “This award affirms Mercy San Juan’s ongoing focus on excellent patient care and

patient satisfaction by providing the highest quality services available in an efficient, safe and compassionate environment.”

“This group of hospitals has a proven ability to deliver high quality care, a key element in providing overall value to their communities,” adds Hal Andrews, CEO of Data Advantage.

The Hospital Value Index is the first comprehensive index to compare the value of care that hospitals provide, according to Data Advantage. Measures include: Quality, including CMS’s Core Measures, patient safety, mortality and readmission rates; Efficiency, including the relative measure of the cost to the hospital for providing services; Affordability, a relative comparison of prices charged for inpatient and outpatient services; Patient satisfaction as measured

by HCAHPS; and Reputation of a hospital as measured by local public perception. All data used in the Hospital Value Index study are publicly available.

Mercy San Juan, located on Coyle Avenue in Carmichael, is the only hospital serving the people of North Sacramento and South Placer counties with comprehensive cardiac care, advanced robotic surgery and breakthrough treatments for brain disease through the Mercy Neurological Institute. In addition to this award, Mercy San Juan also was recognized as a national 100 Top Hospital by Thomson-Reuters in 2007 and 2008. Mercy San Juan opened as a community hospital in 1967 and evolved into a medical center after establishing its trauma center in 1999. Mercy San Juan is part of Catholic Healthcare West.

Pet Gift and Supply Store to Open in New County Animal Care Facility

Non-Profit creating store to raise funds to help animals find permanent homes

Sacramento - The Sacramento County Animal Care Facility has opened a new retail store for pet owners, the Critter Outfitter. Pet supplies and gifts are available from \$1 dollar and up. The store is run by the animal facility’s non-profit 501(c) (3) affiliate known as TEAM - Teaching Everyone Animals Matter. Store Hours are 11 to 6 Wednesday through Friday and 11 to 5 on Saturday & Sunday.

“This is a dream come true,” said Pat Wilcox, founder and director of TEAM. “Funds brought in from this store will be used for special medical

needs of shelter animals such as flea treatments, offsite adoption events and monthly spay/neuter clinics.”

The TEAM group also funds popular shelter adoption programs run through PetsMart stores; Friends of Unwanted Rabbits (FUR), LAPCATS adult cats at the Elk Grove Laguna store and dog adoptions in the Rancho Cordova store. They also support the wonderful shelter volunteers who care for all the animals.

Pat Wilcox founded the nonprofit in 1997 when she was the director of the animal facility from 1992

to 2002. Though now retired, she has been running TEAM for twelve years and remains very involved in animal issues.

“With the opening of the new store, I hope to help further my dream that for Sacramento that no animals are euthanized due to lack of housing space,” Wilcox added.

For additional information, call Sacramento County Animal Care and Regulation at 916-875-368-7387 or visit the shelter’s website at www.saccountysshelter.net or visit TEAM’s website at <http://www.sacanimalshelter.org>



By Robert L. Hale

In 1997, Robert De Niro and Dustin Hoffman starred in a film titled “Wag the Dog.” The film portrayed a sex scandal involving the President shortly before the election. De Niro, a Washington spin doctor, was brought in to distract the electorate and save the election. He hired Hoffman, a Hollywood movie producer, to help fake a war to distract attention from the scandal. The president’s advisors expressed initial skepticism, arguing that the plan was too absurd and the public would not fall for it. De Niro and Hoffman assured them the public would, saying “they always do.” Sure enough, the president was reelected. Today, we see the reality of “Wag the Dog” being played out in Washington on a daily basis. The spin doctor’s assurance the public will “fall for it” seems to be holding. Global warming, health care, cap and trade, bank bailouts, a \$14-trillion debt, and “we can spend our way out of the recession” are all promoted as necessary. The public is repeatedly told that if these issues are not immediately addressed and action taken, catastrophe is sure to follow. On December 13, 2009, Larry Summers, the President’s top economic advisor, informed the nation, “Everybody agrees that the recession is over.” Although time will tell, this assertion

does not match the conclusion of most private economists. These pronouncements are certainly reminiscent of the scenario of the movie. Yet, another tail-wagging-the-dog scenario is being played by our federal and local governments, possibly an even more troublesome one. Jessica Klement, government affairs director for the Federal Managers Association, told USA Today that federal employees make 26 percent less than private sector workers for comparable jobs. The average federal worker’s pay is now \$71,206. However, the facts find the average private sector salary to be \$40,331 – or 76.6 percent less than federal employees’ salaries. This recession has pushed almost 7.5 million into unemployment. That number continues to increase every month, and there is no end in sight to layoffs. The 2 million-plus federal workforce, however, is expanding and is receiving significant pay increases. Federal employees are not experiencing a recession; they are experiencing unprecedented growth and financial gains. The tail is most certainly wagging the dog. Public servants are no longer servants by any understanding of the term. The average federal “public servant” earns more than those who pay that salary. While average taxpayers suffer, federal workers prosper. Those at the top of the federal food chain do even better. At the beginning of this recession, only one Department of Transportation employee was receiving a salary of \$170,000 or more; 18 months later, 1,690 are. The number of federal employees receiving salaries of \$100,000 or more jumped from 14 percent to

19 percent of the federal workforce during the same period, not including overtime or bonuses. Those in the private sector, being taxed to fund federal wages and benefits, are receiving little or no salary increases. Between 17 percent and 22 percent of the private workforce is unemployed, has stopped looking for work, or is involuntarily working less than 40 hours per week. The tail is most certainly wagging the dog. The same is true at the state level. States large and small are paying state workers significantly more than their comparable private sector counterparts. For example, North Dakota’s private sector work force has a mean annual salary and benefit package totaling \$41,053 per year. State employees have an annual package totaling \$51,948 -- 26.5 percent more than their private sector neighbors whose taxes fund this package. It is likely we would find the same at the city and county levels. When the dog finally realizes what is happening, it is likely to begin chasing the tail. When the tail is caught -- and it will be -- the consequences will be painful for everyone. Robert L. Hale received his J.D. in law from Gonzaga University Law School in Spokane, Washington. He is founder and director of a nonprofit public interest law firm. For more than three decades, he has been involved in drafting proposed laws and counseling elected officials in ways to remove burdensome and unnecessary rules and regulations. A Voice from Fly-Over Country is copyright by Robert L. Hale and the Fitzgerald Griffin Foundation (<http://www.fgfbooks.com>) P.O. Box 1383, Vienna, VA 22183. All rights reserved.



By Jon Coupal,
Howard Jarvis Taxpayers Association

Californians are tired of hearing about government’s problems. Because they are struggling with their own crises – including record high unemployment, foreclosures and taxes – the last thing they want is more bad news from government. But want it or not, the bad news keeps coming. After approving the largest tax increase in the history of all 50 states last February, the Sacramento politicians told us that the ship was righted and we were on course. When the state budget was back in the red just five months later, we were told that the necessary corrections were made through spending cuts and we had avoided disaster. Now we learn that the state is upside-down by another \$20 billion, and this will necessitate further program cuts, new taxes or both. But compared to what is coming down the pike, this is the good news. Just like the bulk of the iceberg that was struck by the Titanic – a ship with whose passengers many Californians now identify – was under the surface, so too, we are finding that some of government’s most severe maladies have been hidden from view. State Legislative Analyst Mac Taylor and Treasurer Bill Lockyer

Californians Are Tired of Bad News

are sounding the alarm that it is debt that may sink the ship of state. A quarter century ago, state treasurers like Tom Hayes were recommending a debt ratio of no more than 4%. More recently Phil Angelides, the former treasurer who recommended bonds as a panacea for most that ails our state, said we could safely handle a debt ratio of 6%. The debt ratio is calculated by determining how much the state is obligated to pay out on existing debt as a percentage of the general fund. Since each new state bond that is approved – like those for stem cell research and bullet trains – and sold increases the annual obligation for debt retirement. Put too many bonds on the market too quickly, or suffer a decrease in revenue due to a sour economy – and California has been subjected to both – and the debt ratio goes up. Now Taylor and Lockyer warn that the ratio could go to 7 or even as high as 10%. And although California already has the lowest credit rating of all 50 states, the oblivious Legislature has placed an \$11 billion water bond on the June ballot without considering the impact on just how this will impact California’s long term fiscal health. Because of our already huge debt, and the lack of confidence the financial community has in the Sacramento governing class, California debt instruments are no longer the sound investment they once were. All this means that, although California can still sell bonds, like a consumer with bad credit, that debt will be very expensive. But after selling \$36 billion of debt this year, and struggling to find

further takers, Treasurer Lockyer may begin seeking to sell bonds to overseas investors. “We are running out of tricks,” Lockyer told an Assembly hearing. “Shortly we are going to have to go international to sell California bonds. I don’t know how expensive that is going to be.” California currently pays higher rates than Brazil, Indonesia and Mexico, the treasurer says. What does this mean to the average citizen as a practical matter? Since constitutionally the state is required to meet its bond obligations before one dime can be spent from the general fund on other programs, a high debt ratio means less money for schools, law enforcement, transportation, healthcare or any of the other programs that most Californians value. It means that Californians will not only have to accept less from government but that there will be even greater pressure to raise taxes to pay for the services that remain. Californians already pay some of the highest taxes in the nation and our state competes with New Jersey for the heaviest tax burden per capita. Higher taxes would drive even more jobs out of state and increase the number of people depending on dwindling state services. It’s not a pretty picture and, if during the holiday season, Californians would prefer not to dwell on the iceberg lurking under the surface, who can blame them? Jon Coupal is President of the Howard Jarvis Taxpayers Association - California's largest taxpayer organization -- which is dedicated to the protection of Proposition 13 and promoting taxpayers' rights.

Trans Fat Ban Coming to a Restaurant Near You

By Zarha Ruiz,
EMD Supervising Environmental Specialist

Sacramento - Along with the New Year comes exciting new legislation for the State of California. On January 1, 2010 the State of California embarked on the first leg of a ban on artificial trans fat. Local environmental health enforcement agencies have added artificial trans fat to their already extensive inspection checklist. The ban impacts nearly 5,500 Sacramento County restaurants and markets. All retail food establishments are banned from using, storing, distributing or

serving food prepared with oil, shortening or margarine containing artificial trans fats. However, the deep frying of yeast dough and cake batter (doughnuts) will be exempted from the ban for the first year as well as foods sold in their original manufacturer’s package, which are exempt from the legislation entirely. Beginning January 1, 2011 all foods containing artificial trans fat will be prohibited from use in the preparation of food items sold in a retail food establishment. Sacramento County’s Environmental Management Department (EMD) has been working closely for the past several months with

stakeholders and other local enforcement agencies to create guidance documents for the consistent interpretation and enforcement of this new law. EMD provided each of their retail food establishments with education prior to implementation, including a list of products that are no longer approved and possible alter-natives. EMD eagerly embraces another measure designed to maintain the health and well-being of its residents. For more information about EMD’s food safety programs or to see the latest health inspection report for your favorite restaurant or market, visit www.emd.saccounty.net. <http://www.sacanimalshelter.org>

AMERICAN RIVER
MESSENGER

“Written by the people for the people”

Publisher - Paul V. Scholl

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New Lyon Real Estate Agent in Fair Oaks East

Donna Sturla
Lyon’s Fair Oaks East Office
(916) 201-5311

REALTOR® Donna Sturla recently joined Lyon Real Estate’s Fair Oaks East office where she works with buyers, sellers, and investors on homes and properties throughout the Sacramento, Placer and El Dorado Counties. Donna Sturla has worked in the real estate industry for 2 years. Prior to joining Lyon, Sturla worked as a REALTOR at Primera Realty in Roseville, CA. She is an Ambassador for the City of Citrus Heights Chamber of Commerce. She also worked as an Educational Audiologist at Sacramento City Unified School District where she provided services for deaf and hard of hearing students. Sturla earned her Master’s Degree in Audiology at Sacramento State University. She is involved in Sierra Camera Club in Sacramento as well as Women For Women supporting Women in the Congo.

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Best of Citrus Heights



The Citrus Heights Regional Chamber of Commerce held it's fifth annual Best of Citrus Heights awards presentation during a luncheon on Tuesday January 12th at Crosswood Oaks Retirement Community. This program celebrated the best businesses from over forty different categories throughout the community. Eligible businesses were located within Citrus Heights or were current members

CATEGORY	WINNER
Accountant - Certified Public	Sides & Ferkovich Accountancy Corp.
Advertising Service	Brightfarm Introductions
Air Conditioning & Heating Service	EVCO Heating, Air Conditioning and Solar
Apartments	Oak Creek Apartments
Attorney	William C. Seiffert Attorney at Law
Auto Dealer	Carmichael Honda
Auto Service	Kniesel's Auto Service Center
Bank/Credit Union	SAFE Credit Union
Beauty, Salon & Spa	Emerald City Hair Studio
Bookkeeping/Tax Services	American River Tax Services, Inc.
Payroll Services	American River Tax Services, Inc.
Business Consulting & Coaching	Sales Partners Worldwide
Car Wash	Bauer's San Juan Car Wash
Caterer	Randy Peters Catering & Event Planning
Cellular Communications	at&t Mobility Citrus Heights
Chiropractor	River City Chiropractic
Church	Christ the King Retreat Center
Computer Service & Consulting	Roseville IT Consulting
Website Design & Service	Roseville IT Consulting
Contractor	PAPA Construction & Remodel Service, Inc.
Dentist	James M. Everhart DDS, Inc.
Employment Service	Virtual Office Assistant
Financial Services	Heritage Community Credit Union
Florist	Becky's Flowers
Funeral & Cremation Service	Trident Society
Grocer	Safeway Inc.
Health & Fitness Center	California Family Fitness
Health & Nutrition	Karsan's Elliott's Natural Foods
Hotel/Motel	Courtyard by Marriott - Roseville
Insurance Agent	Pacific Advisors - Jay Hornbuckle
Martial Arts Studio	Robinson's Taekwondo
Massage Therapy & Service	Fair Oaks Bowen Therapy
Mortgage Service	C & M Mortgage
Office Equipment & Supplies	Staples
Optometrist	Scott R. Nygard Optometrist
Printer	All Star Printing
Real Estate Agent	ParakerMussmann Properties
Restaurant	Elephant Bar Restaurant
Senior Assisted & Retirement Living	Crosswood Oaks Retirement Community
Shopping Center	Sunrise Mall
Signs	Signs in 1 Day!
Telecommunications Service	SureWest
Travel Agency	Giselle's Travel
Veterinary	Citrus Heights Pet Hospital

Finding the Right Person Now is Critical

“Going through the process to hire a County Executive is a challenge in good economic times; finding the right person now is critical for this Board of Supervisors, and may well be the most important decision we will make in the next several years.”



Roberta MacGlashen

As you may already be aware, Sacramento's County Executive retired on December 31, 2009 after just over ten years of service with the County. Going through the process to hire a County Executive is a challenge in good economic times; finding the right person now is critical for this Board of Supervisors, and may well be the most important decision we will make in the next several years.

It's no secret that Sacramento County is facing serious challenges right now. Following the real estate bubble burst, property tax revenue is declining rapidly. Anxious consumers are spending less, and sales tax revenue has also taken a significant hit.

On top of the challenges we face as a consequence of the global economic downturn, Sacramento County is also experiencing significant impacts from State worker furloughs, as hundreds of millions of dollars in salaries have been removed

from our local economy – but we still must absorb State funding reductions to mandated programs as if we were any other county.

Ballooning payments for Pension Obligations bonds are also on the horizon due to a decision to refinance the bonds that was made before I joined the Board of Supervisors which minimized the costs in early years but results in much higher payments in later years – now.

Leadership is needed, not only from the County's elected officials, but from the managers we appoint to run the day-to-day operations.

The Board has appointed an interim County Executive, Steve Szalay, to manage the County while we search for the right person to fill the permanent position. Mr. Szalay has been getting up to speed on the County's challenges very quickly. I have already discussed with him my concerns about the about the lack of transparency in the County budget. I have raised these concerns regularly over the last few years, but only recently did these concerns get attention, after I appointed an ad hoc committee of citizens to help me in dealing with our current budget crisis.

As we begin the search for candidates, I want to share with you my expectations of the next County Executive. We face serious challenges right now that need real, structural, and permanent solutions. The County

budget needs to be much more transparent than it is now – costs cannot be hidden from the public or the Board of Supervisors through budget gimmicks. The public and County employees, along with the Board, must be able to trust the information they are given. This person must be able to think creatively about the best way to provide the services the public expects from their local government.

A search firm has been hired to conduct a national search for candidates. I expect that we will begin vetting candidates in early 2010, and that a new County Executive will be in place by the end of June or sooner.

I welcome your input as we go through this process. Please feel free to share your opinions to me via email at macglashanr@saccounty.net. You can also attend my monthly Community Cabinet meeting. Orangevale, we meet the first Friday of each month at Annie's Breakfasts and Steaks on Greenback Lane. In Fair Oaks, we meet the third Wednesday of each month at Dianda's Bakery in the Old Fair Oaks Village. Each meeting features a guest speaker on a topic relevant to County taxpayers. In February, we will be hearing from Michele Steeb, Executive Director of the St. John's Shelter for Women and Children and a member of the region's Homeless Policy Board. I hope to see you there.

Supervisor MacGlashan in the Spotlight

Fourth District Supervisor Roberta MacGlashan, will be the featured speaker at the Fair Oaks Chamber of Commerce monthly business luncheon, Thursday, January 21, noon at the Fair Oaks Clubhouse, 7997 California Avenue. The meeting is open to the public and reservations are required. Cost of the luncheon is \$15.00 for members with reservations and \$20 for walk-ins, future members and guests. The entre is roast sirloin. Deadline is January 15. For further information call 967-2903.

Sutter Roseville Medical Center Garners Five-Star Rating



l-r: Paul Murphy, M.D., Chief of Staff, Women's & Children's Services (l) and Pat Brady, CEO, Sutter Roseville (r) accept the 2009 HealthGrades trophy from Nancy Burke, from HealthGrades, the nation's leading independent health care ratings company. Sutter Roseville Medical Center received the trophy for being among the top 10 percent of hospitals for maternity care for the second year in a row. Sutter Roseville also received the HealthGrades 2009/2010 Maternity Care Excellence Award, garnering a five-star rating for the second consecutive year.

Prepare for Winter Storms

Simple steps to be Red Cross Ready



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- ★ **Make a Plan:** Pick a place where family members can gather in a disaster and figure out in advance how you'll get in touch if communication is disrupted.
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with Mary Jane Popp

FRIES, THIGHS, AND LIES

Has your New Year's resolution to take off those extra pounds tanked yet? Never fear, the real truth about dieting is here! According to nutritional coach **Deborah Arneson**, there are nine top mistakes dieters make, and it's time to banish the fat frauds that have made America so obese. Deborah does nutritional counseling at her Healing Quest Center, is producer of Chicago's Health Quest consumer health show, and now has penned her new book **Fries, Thighs, and Lies: The Girlfriend's Guide to Getting the Skinny on Fat**. There's a good reason diets don't work, says Deborah. Most people do them wrong.

She has helped hundreds of clients achieve their goal weight for the first time, and these are her top nine diet bloopers.

1) Poor Sleep Habits. Bedding down after 10 and sleeping too little prohibits nightly adrenal regeneration and adds toxic load in the liver...leading to weight gain and slow metabolism.

2) Not enough calories. Eating less than your body's minimum daily requirement causes your body to store fat. This feast or famine response kicks in the moment daily calorie intake drops below 1,200.

3) Under hydration. Drinking too little water slows down your metabolism and fat burning. To calculate your daily water allowance: Weight in pounds multiplied by .075. This gives you the approximate number of 8-ounce glasses you need. Three cups of water can come from foods.

4) Exercising less than 26 minutes. To lose fat, the exercise that counts kicks in after 26 minutes at your target heart rate. Less than that only maintains your current weight.

5) Eating too little protein. Too little protein in your daily diet slows down fat processing in the body. To calculate your body's daily protein requirements: Weight in pounds divided by two equals the number of grams of protein per day.

6) Not enough fiber. 2-4 pieces of fresh fruit and 2-4 cups steamed or raw vegetables daily can help the body burn fat, stabilize insulin, and drop pounds.

7) Watching the wrong numbers. Ditch the scale. The important numbers you need to know for fat loss are: body-fat percentage, body-mass index, waist-to-hip ratio, and daily calorie allowance. Learn how to find these numbers and use them correctly.



8) Ignoring the clock. An easy way to lose weight is to eat smaller meals, eat soon after rising, and then every 2-4 hours after that. Don't eat after 7 PM.

9) Not Budgeting. Once you calculate your daily calorie allowance, budget for 500 calories less than that if you want to lose 1-2 pounds a week. Most dieters are clueless about how many calories they consume a day.

Deborah wants to demystify what she calls the myth-information from the food pyramid to the wrongheaded low carb, high protein craze, or the amount of water to drink. Check out her website at www.healingquestcenter.com. With her book **"Fries, Thighs, and Lies,"** she says you can choose to feed the size of your gut or the size of your butt. I've made my choice. How about you?

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

Fair Oaks Volunteer of the Year



Dustin Buck, Co-Volunteer of the Year 2009 is shown receiving his awards from Diane Templeton, Honorary Mayor of Fair Oaks; Don Troutman, Fair Oaks Chamber President; and Robert Spiegel, District Representative for Senator Dave Cox. He was also honored by representatives from Congressman Dan Lungren, Assemblyman Roger Niello and Supervisor Roberta MacGlashan

Terri Perrin, Co-Volunteer of the Year 2009 is shown accepting an award from Robert Spiegel, District Representative for Senator Dave Cox. Also shown (left to right) Diane Templeton, Honorary Mayor of Fair Oaks; award presenter Vanessa McCarthy-Olmstead, District Director for Assemblyman Roger Niello and Don Troutman, Fair Oaks Chamber President. She was also honored by representatives from Congressman Dan Lungren and Supervisor Roberta MacGlashan.





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Sacramento Public Library Celebrates Cultural Diversity At Free February Programs

Time news magazine named Sacramento as “America’s most (culturally) diverse city.” The Sacramento Public Library is celebrating the community’s wide-range of ethnicity and religions by presenting free February programs at selected city and county public library branches.

For more information, please telephone the Sacramento Public Library at (916) 264-2920 or visit saclibrary.org.

Drum and Dance for Joy (family program)

Watch and listen to exciting dance and drumming from West Africa, the Congo, and the Caribbean with the Fenix Drum and Dance Company, Sacramento’s premiere African Dance performance company. The audience will learn the basic dances and will be encouraged to join a drum circle.

• **February 4, Thursday, 4 p.m.:** **North Highlands-Antelope Library, 4235 Antelope Road, Antelope**

Music Makes the World Go Round with ArtWorks (family program)

Create musical instruments from around the world, including rain sticks, maracas, flutes, drums, kazoos, and box guitars from recycled materials.

• **February 6, Saturday, 2 p.m.:** **Orangevale Library, 8820 Greenback Lane, Suite L, Orangevale**

International Potluck with ArtWorks (adult program)

Create simple international foods from different countries and regions, including Mexico, Japan, Middle East, the United States, and others while listening to stories about how food can bind

communities together. Assemble a small cookbook with all the recipes from the program.

• **February 27, Saturday, 10 a.m.:** **Fair Oaks Library, 11601 Fair Oaks Blvd., Fair Oaks**

Islam in the United States (adult program)

Basim Elkarra, Sacramento Valley Chapter Council on American-Islamic Relations director, will speak about Islamic culture in the United Sates. Elkarra, a San Francisco native and a leader in the Muslim American community, holds a B.S. degree in Political Science and Middle Eastern Studies from the University of California at Berkeley.

• **February 16, Tuesday, 6:30 p.m., Carmichael Library, 5605 Marconi Avenue, Carmichael**

Obama Administration Diverts Small Business Funds to General Dynamics

(BUSINESS WIRE) -- The following is a statement by the American Small Business League:

The Obama Administration has awarded a \$28.5 million small business contract to Fortune 500 firm General Dynamics. As America’s fourth largest prime contractor, General Dynamics did more than \$29.3 billion in sales during fiscal year (FY) 2008 and maintains more than 92,000 employees.

According to the most recent data from the Federal Procurement Data System - Next Generation (FPDS-NG), General Dynamics is just one of hundreds of corporate giants that are currently receiving federal small business contracts from the Obama Administration.

Since 2003, twenty-five federal investigations have uncovered the diversion of billions of dollars a month in federal small business contracts to corporate giants. In Report 5-15, the Small Business Administration Office of Inspector General (SBA OIG) referred to the issue as, “One of the most important challenges facing the

Small Business Administration and the entire Federal government today.” As recently as October 16, the SBA OIG listed the issue as the SBA’s top management challenge for the fifth consecutive year.

The American Small Business League (ASBL) has estimated that every year more than \$100 billion in federal small business contracts are diverted away from legitimate small businesses and into the hands of some of the largest corporations in the world. The most recent data released by the Obama Administration indicates that firms counted as small businesses included: Xerox, Bechtel, Lockheed Martin, Boeing, Raytheon, Northrop Grumman, British Aerospace (BAE), Ssangyong Corporation headquartered in Seoul, South Korea and Finmeccanica SpA, which is located in Italy with 73,000 employees.

During the 2008 presidential election cycle, President Barack Obama promised to address these abuses when he stated, “Small businesses are the backbone of

our nation’s economy and we must protect this great resource. It is time to end the diversion of federal small business contracts to corporate giants.” Yet to date, President Obama has failed to adopt any policy or legislation to honor that promise.

The ASBL maintains that stopping the diversion of federal small business contracts to large corporations alone would serve as a greater economic stimulus than anything proposed to date.

In May of 2009, Congressman Hank Johnson (D-4-GA) introduced H.R. 2568, the Fairness and Transparency in Contracting Act. If passed the bill would halt the flow of federal small business contracts to large businesses and redirect more than \$100 billion a year in federal infrastructure spending to legitimate small businesses. Although the bill has bipartisan support with 19 co-sponsors, to date President Obama has refused to endorse the legislation.

Source: American Small Business League

Debt Collection Supervisors Settle FTC Charges

Concluding a case that drew the largest civil penalty ever imposed on a debt collection business, the Federal Trade Commission settled with the two remaining individual defendants who allegedly misled, threatened, and harassed consumers; disclosed their debts to third parties; and deposited postdated checks early, in violation of federal law. The settlement order requires each of these senior managers to pay a civil penalty and bars them from future violations.

“The FTC wants to remind debt collectors of their responsibilities and obligations under the law. Abusive collection actions are illegal, and if debt collectors use abusive tactics they could face legal action,” said David Vladeck, Director of the FTC’s Bureau of Consumer Protection. “At the same time, we want consumers to understand their rights if their debts go into collection. Money matters, and the more people know about managing their debt and dealing with debt collectors, the better off they will be.”

According to the FTC’s complaint, filed by the Department of Justice on the FTC’s behalf, the defendants participated in, or controlled, the actions of debt collectors whose unlawful practices included false or deceptive threats of garnishment, arrest, and legal action; improper calls to consumers; frequent, harassing, threatening, and abusive calls; and unfair and unauthorized withdrawals from consumers’ bank accounts. The complaint also alleged that the defendants failed to adequately investigate consumer complaints or discipline collectors, and collectors who were terminated for violating the Fair Debt Collection Practices Act (FDCPA) often were rehired within a few months.

In 2008, Academy Collection Service, Inc. and its owner, Keith Dickstein, paid \$2.25 million to settle FTC charges that Academy collectors violated the FTC Act and the FDCPA while collecting debts, and that Dickstein failed to stop the violations. The settlement order announced today, negotiated by DOJ and the FTC, imposed civil penalties of \$375,000 and \$300,000, respectively, on Albert S. Bastian and Keith L. Hurt III, who oversaw Academy’s Las Vegas collection center. The judgments were suspended upon payment of \$7,500 each, based on their ability to pay. The full judgments will become due immediately if the defendants are found to have misrepresented their financial condition.

The order bars Bastian and Hurt from making false, deceptive,

or misleading representations in debt collection efforts, such as that nonpayment will result in garnishment of wages, seizure of property, or lawsuits, or that they or their agents are attorneys. They also are prohibited from withdrawing money from consumers’ bank accounts without their express informed consent, and from depositing or threatening to deposit postdated checks before the date on the check. In addition, the pair are barred from improperly communicating with third parties about a debt; communicating with a consumer at any unusual time or place, including the workplace; and harassing, oppressing, or abusing any person in connection with debt collection.

The Commission vote to authorize DOJ to file the consent decree was 4-0. The consent decree was entered in the U.S. District Court for the District of Nevada.

The Commission has released a video, at www.ftc.gov/debtcollection and www.youtube.com/ftcvideos, explaining consumer rights regarding debt collection. Consumers with questions about their rights under the FDCPA should refer to *Debt Collection FAQs: A Guide for Consumers* at <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>.

After the Rebound: It’s Time to Review - and Rebalance - Your Portfolio

Dollars and Sense
By James J. Scherer, MBA, CPA Financial Advisor

Given the remarkable turnaround in the stock market reviewing and rebalancing portfolio assets should be done.

What Is Rebalancing?

It is important to understand that your investment mix (known as your asset allocation) is always subject to change. That’s because investment performance could cause the value of some assets to rise (or fall) more than others. When an asset allocation changes in this way, investment professionals often say it has “drifted” or become unbalanced. In that event, you may need to rebalance your asset allocation so that it again has the risk and return potential you desire.

One way to rebalance involves selling investments in the asset class that currently exceeds your allocation target. Another is to buy investments in the underperforming asset class or to use new money to increase the underweighted asset. Or you may opt for a combination of those strategies.

Many investors dislike rebalancing because it means selling winners in favor of losers. Rebalancing can also generate transaction fees, as well as taxes on gains created by selling securities. Nonetheless, most financial professionals believe the advantages of rebalancing outweigh the disadvantages.

How often should you rebalance?

The usual answer is any time your goals change; otherwise, at least once a year. However, to keep close tabs on your investment plan and make sure it doesn’t drift far from

your objectives, you may prefer to set a percentage limit of variance, say 5%, on either side of your intended target, that would trigger a review and possible rebalancing.

Asset Allocation does not ensure a profit or protect against a loss.

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, owner of Scherer Wealth Management, Inc., is, also, a financial advisor with, and securities offered through LPL Financial, Member FINRA/ SIPC (CA Insurance License 0C20370. He can be reached at 916-797-1188 or email at james.scherer@schererwealth.com.



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by Marlys Johnsen Norris

There are some people who bravely go door to door encouraging people to read the Bible. They never know what questions will be asked or whom they will encounter with acceptance or rejection. I am sure many people see them coming and never answer the door. I love to answer the door and be a witness to them about God’s magnificent love. Personally I give them credit for following the precepts of their teaching and having the courage of their convictions to go out and seek new converts. Most of us should be so bold! They are certainly a faithful witness for what they believe. There are all kinds of

So Who is a Witness?

witnesses and most are more subtle! We must also be aware that many others are also witnesses for what they believe. Some gently and quietly live their lives in a peaceful and loving manner saying little about their convictions and beliefs. They graciously live it before everyone. And aren’t we curious about what keeps these souls going when we see them face the trials of life? You betcha! Like clockwork, there are others we see faithfully driving off to church every Sunday morning. Many years ago we lived next door to a couple like this. Our bedroom was next to their driveway. We couldn’t miss them leaving and we would make negative comments. Inwardly God’s Holy Spirit was dealing with us. Eventually we became convicted of our negligence. These dear neighbors were witnesses to us of their personal faith in a great God without saying a word. There are also possibly too aggressive witnesses who are

actively pushy and want you to believe and/or accept everything they say. They may be committed and faithful. They have a tendency to actually “turn-off” people. Yet, we must admit they certainly give a faithful message about God who desires each of us to come to Him and to Know Him personally. Truth will always speak to us and witnessing in any form will ultimately be fruitful for the Kingdom of God.. The Spirit of God nudges us in a million different ways to follow the Word of God and He draws us to become a child of God. His witness to us is -- “And this is the testimony: God gave us eternal life, and this life is in his Son. Whoever has the Son has life; whoever does not have the Son of God does not have life.” (I John 5:11-12)

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



by Pastor Ray Dare

Every great accomplishment that’s ever happened in history began as a picture in somebody’s imagination. The greatest human factor that influences your life is the way you **see things**; the way that you see yourself, the way you see your potential and your future. The ability to see with the eyes of faith makes all the difference in whether you achieve your dreams and reach your potential or succumb to the status quo of mediocrity. What is it that you believe God wants to do in and through your life? You must see it with the eyes of faith. If you can see it, you can achieve it. What does it mean to see with eyes of faith? “*I pray that your hearts will be flooded with light so that you can **SEE** something of the future he has called you to share*” *Ephesians 1:18a (LB)* Paul is saying, “I want you to learn to see with spiritual eyes.” When you were born physically you were given a set of physical senses

See Yourself as God Sees You

-- hearing, taste, touch, smell, sight. Everything you experience in life comes from those five senses. When you are born again spiritually, you get spiritual senses. You get spiritual eyes to see what God wants to do...you get spiritual ears to hear God’s voice. The Bible is full of examples of people seeing with spiritual eyes. Genesis 21 tells the story of Hagar who has gone out to the desert with her son Ishmael, to die. She said, “God, don’t let me look upon the death of my son.” The Bible says, “*God opened her eyes.*” and she saw a well of water in the middle of the desert and it met her needs. In Luke 24 there’s the example of two disciples on the road to Emmaus after Jesus had been resurrected. Jesus is walking with them but they didn’t recognize Him until *He opened their eyes* and they saw that God had been with them all along. In Genesis 13, God takes Abraham up on a hill and says, “Look as far as you can see. Anything you can see, you can have. This will be the Promised Land. *If you can see it, you can have it.*” He saw with spiritual eyes. In Numbers 13, we have an example of an entire nation failing to realize their potential because they could not see with eyes of

faith. Because of the way they SAW themselves and the way they SAW their obstacles, they underestimated what God could do through them. “*And there we saw the giants...and we were in our own sight as grasshoppers.*” *Numbers 13:33 (KJV)* So let me ask you, as you look into your future what do you see? What do you see God accomplishing through you? What do you see yourself doing for God? God wants you to see as He sees, because He wants to use you in the world today in a significant way. You know you are created for far more than you’ve experienced to date. Many people never achieve their full potential because they can’t see themselves as God sees them. They miss God’s plan for their life because of self-imposed limitations. My challenge to you this week is to get a new view of you. Ask God to open your spiritual eyes so you can see yourself as He sees you. God says, “You can be more than you are right now, you can be something you never thought you could be before.”

See you Sunday, Pastor Ray

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Is There a Supreme Being Who Manages History? A Lawyer Offers Evidence

Christian Newswire - In a world that seems at times to be spinning out of control, does the Bible provide answers to this modern dilemma? Attorney and Professor Paul Barnard examines this question in his latest book, “The Everlasting Covenant and Its Third Party Beneficiaries,” released by Wine Press Publishing Group. He remarks, “Regardless of political alliance or religious sensitivity, one scarcely avoids facing the issue of the meaning of life.” Barnard, a Florida native who currently lives on a small ranch in central Florida, has more than thirty-five years active legal experience. He has worked in the academic forum as a professor and writer and in the public sector as an FBI agent and assistant public

defender. Co-founder and first president of the Christian Legal Society, he draws on his knowledge of law and theology to compare what he calls “our derivative legal system” with the divine law, that he labels “the dominant” system. The title of Barnard’s book comes from his belief in an everlasting covenant, that he also calls a Divine Agency Agreement, between the three members of the triune God. Barnard comments, “The main premise of my book is to highlight the...supreme sovereignty of God.” Barnard’s view of the universe is based upon, in his words, “a single, transcendent Plan that is initiated and controlled by the Creator God.” “The Bible is the greatest law book ever written,” Barnard writes. He examines the theological and

legal definitions and applications of the terms ‘covenant,’ ‘election,’ and ‘justification,’ as well as terms not often associated with discussion of divine law such as ‘ratification’ and ‘Christian spiritual rights.’ Barnard states, “God’s Everlasting Covenant reminds us that God did not set the universe in motion and then go off and leave it to run itself.” He is confident that people who have questions about the nature, attributes, and activities of God will find some answers in his discussion. To purchase a copy of “The Everlasting Covenant and Its Third Party Beneficiaries” visit www.winepressbooks.com or call 877-421-7323. To schedule an interview contact Abigail Davidson at 360-802-9758 or abigail@winepressgroup.com.

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

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

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TRAVEL~WORK~PARTY ~PLAY FLORIDA BOUND! Hiring 18-24 girls/guys.\$400-800 weekly. Paid expenses. Are you energetic, fun, & looking for a great job? Call 800-457-8528 (SWAN)

In-Home Caregivers Wanted Room and Board. Needed in your home for 35 year old man with early dementia. \$900/month. Some housekeeping needed. 916-989-9135. (MPG)

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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 - 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)

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3 Bedrm/1 Bath/1g fm/ lv kitchen/ laundryroom. Quiet location - \$825/mo. + sec. deposit. 971-1717(Daytime). (MPG)

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

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Please call for a Free Catalog. Chris Kromar 916-483-1671 (MPG)

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Electric Wheelchair Jazzy/1121 Brand new batteries - custom footguards - cane holder - basket - metallic blue. New \$5,700 - Sacrifice \$1,450 obo - Cash Only Please - (916) 488-4154 (MPG)

Kawai upright piano and bench, used, excellent condition, oak finish. \$3000 Call: 916-988-2927 (MPG)

Mount Vernon Single Cemetery Lot Garden of Humility (front-east side of building) \$5,000.00 Contact: 1-405-726-0420 (MPG)

Miscellaneous - Want to Buy

WANTED: OLD POSTCARDS 483-0622 (MPG)

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Guitar, Acoustic Unused with accessories. \$85 Cash. 362-7118 (MPG)

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GUITAR WANTED Looking for Older Guitars and Amps, Fender, Gibson, Martin, Fender, Marshall Amps.Will pay up to \$2000.00 Cash!! (916) 966-1900 (MPG)

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Piano Lessons - All ages 1st lesson free. Rancho Cordova 916/858-1571 (MPG)

Prayers & Novenas

MOTHER THERESA PREDICTION 2009 You were chosen to receive this

novena. The moment you receive it, say:

Our Father who art in heaven, hallowed be Thy name. Thy kingdom come, Thy will be done, on earth as it is in heaven. give us this day our daily bread and forgive us our trespasses as we forgive those who trespass against us and lead us not into temptation, but deliver us from evil. Amen.

"Father, please protect and bless the person reading this message..."

GOD WANTED ME TO TELL YOU, It shall be well with you this coming year. No matter how much your enemies try this year, they will not succeed... You have been destined to make it and you shall surely achieve all your goals this year. For the remainder of 2009 and all of 2010, all your agonies will be diverted and victory and prosperity will be coming in abundance. Today God has confirmed the end of your sufferings, sorrows and pain because HE that sits on the throne has remembered you.. He has taken away the hardships and given you JOY. He will never let you down.

This is a Novena from Mother Theresa that started in 1952. This is a powerful Novena.

Wanta go to heaven without dying? Rent the exciting movie "Left Behind" Pray aloud, "Lord Jesus, forgive my sins, come into my heart! He Loves You! (MPG)

Real Estate Homes For Sale

Smart Buyers Check out this one in Gold River Two-story prestigious Hesperian Village Home. Secluded cul de sac. 2800 sq. ft. 3 bedroom, 2 bath with loft. Built-in bookcases and large desk. Formal dining room, living room with fireplace, large family room. Plantation shutters, carpet, window coverings, Mexican paver tiles in entry, family room, kitchen and laundry room. Epoxy 3-car garage floor. Oversized backyard with extended stone patio, brick planters, variety of mature trees. New Lifetime concrete shake roof. Fabulous rock waterfall and pond. Built-in granite BBQ. Home backs up to greenbelt. \$515,000. Lorraine Foster, RehMax Gold 916-933-6190 (MPG)

Motivated Seller - Great Buys - two homes - Good Areas. #1 updated kitchen & 3BDRM, 2BA, near Crestview shopping, \$289,000. #2 Dream Kitchen w/granite-tiled & beautiful bathrms & floors, \$260,000. Glenda Hill 776-7548. (MPG)

Granite Bay Listings View at www.lyzoakum.com Call 390-5634 (MPG)

FORECLOSED HOME AUCTION. 200+ NORCAL Homes! Auction: January 23. REDC / View Full Listings www.Auction.com RE No. CQ1031187.(Cal-SCAN)

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BANK FORECLOSURE! COLORADO Land Bargain 87 Acres- \$39,900 Rolling fields, Rocky Mountain views, access to 1000's of Acres BLM Land. Electric, telephone, excellent financing. Call now 866-696-5263, x 5488. (Cal-SCAN)

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The Math Resource; math/statistics tutoring; \$40-\$50/hour; 916-722-1058 (MPG)

Services Offered

I take you to the doctors, shopping or misc. errands. Call for schedule. Serving most areas. 916-214-8169. (MPG)

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Debt Management Mistakes to Avoid

Most people carry some debt, whether it's a credit card balance or the money they owe on a car loan or home mortgage. Debt is not necessarily a bad thing, but it can become a problem if you allow it to get out of control. The California Society of CPAs (www.calcpa.org) offers these tips on mistakes to avoid in managing your balance.

DON'T FORGET TO PAY WITH CASH

If you have enough cash to pay for a purchase, don't be tempted to put it on your credit card instead. That's an easy way to spend more than you intended -- and in many cases more than you can really afford. Before you reach for that plastic, think about whether you've got the dollars you need for the purchase. If you do, set the credit card aside for the bigger-ticket items that are on this month's budget.

DON'T IGNORE YOUR CREDIT REPORT

Credit agencies maintain information on your credit history and give you a credit score based on whether you make your payments on time, run up heavy balances and other factors. Lenders use your credit score to decide whether you qualify for a new loan and what interest rate you ought to pay for it. If the information in your credit report is incorrect, you could end up being denied a loan or paying unnecessarily high interest rates. You are eligible to receive a free credit report from each credit agency once a year, so take advantage of this option and review the information carefully. If there are errors, inform the agency and ask how they can be corrected. Be aware, as well, that any suspicious entries in your report could be an indication that an identify thief is using your identity to run up debt without paying it off. That's another good reason to keep an eye on your credit report.

DON'T MISS A PAYMENT DEADLINE

Skipping a payment or mailing your check a little late may not seem like a big deal, but it can cause a big headache. Not only will you likely be stuck with a late fee, but your creditor may also raise the interest rate it charges you. When other creditors see the late or missed payment, they may deny you credit or raise the rates they charge you. This small step can become a costly mistake.

DON'T STICK TO THE MINIMUM PAYMENT

If you're squeezed for cash, it is better to pay a little rather than nothing at all, but try whenever possible to pay off as many of your recent purchases as possible.

If you pay as you go, you avoid interest charges on your purchases altogether. Even if you can't cover your full balance, paying only the minimum that's due lengthens the amount of time you'll have that outstanding balance -- and that you will be paying interest on it.

DON'T LEAVE YOUR CREDITORS IN THE DARK

Creditors understand that good customers sometimes fall on hard times, especially in the current troubled economy. And they're often willing to work with you to prevent your account from falling into default, but you have to let them know that you're facing problems. If you lose your job or face some unexpected financial hardship, contact all of your creditors immediately. Ask them if it's possible to pay a lower interest rate or minimum payment for the time being, or if you can skip payments altogether for a few months until you're back on your feet.

CONSULT YOUR CPA

Whatever financial issues you're wrestling with, remember that your local CPA can help. Turn to him or her with all your questions about any financial issues facing your family.

To listen to podcasts with more financial tips, go to <http://www.calcpa.org/Content/community/financialemPOWERment.aspx>.

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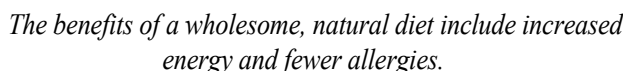
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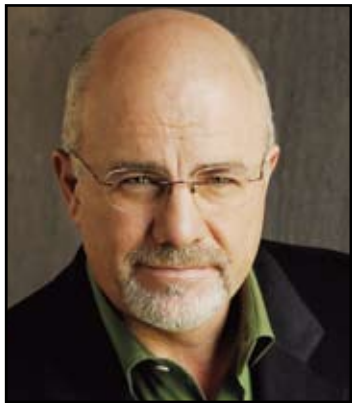
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recognize their potential and discover their purpose, their most basic needs must be met. But on our city streets and in every country around the world, there are a multitude of vulnerable young children that don't have their needs met. These children are being exploited, abused and sold. They need to be rescued. They need a safe place to belong. They need someone to assure them they have value and a God-given purpose. They need someone to believe in them." Williamson said.

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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. Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by nearly four million listeners



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each week on more than 350 radio stations throughout the United States. His syndicated column, "Dave Says," can be read in more than 270 print and online publications worldwide.

No Credit Score, No Mortgage?

Dear Dave,

I've never had a credit card or a bank loan, so I really don't have any established credit. What should I do when it comes to a cell phone contract or establishing utility service? Also, what will happen if I try to get a mortgage loan at some point?

- Matthew

Dear Matthew,

There's usually no exception on cell phone contracts or utility service. Chances are you'll have to put up the deposit, and you'll probably get it back in six months or maybe a year from now. I still run into this kind of thing from time to time. It's almost like you don't exist if you don't have debt and a credit rating.

The mortgage lending rules are changing almost daily at this point. Under the current rules,

there are two ways to be in a great position to get a home loan. One is to have credit running out of your ears and a huge FICO score. This is pretty stupid when you think about it, but it will get you a home loan almost instantly. The second is to have no credit whatsoever. So, it's really the people in the middle who are feeling the pinch.

When you have no credit, the lender has to do the underwriting themselves. It's something banks used to do, back when they actually had some sense when it came to making loans. They take a look to see if you have a stable job and a decent income. They'll probably want some kind of proof that you pay your bills on time, and this could be as simple as showing them a few electric bills and other receipts to show that you honor your financial commitments.

- Dave

Do I Tithe On An Inheritance?

Dear Dave,

My wife is about to receive a sizeable inheritance from her father. Do you think we should tithe on the principal sum that she receives?

- Wade

Dear Wade,

To the best of my knowledge, there's no indication in Scripture that you should tithe on an inheritance. It never hurts to give, but I think when it comes to an inheritance, you're talking about something that would be more of an offering than a tithe. I don't think you've got a biblical mandate to tithe on an inheritance.

References to tithing in the Bible seem to me to be connected to money that you earn. In Deuteronomy 28, it says to tithe on your net increase. Now yes, you're increased by an inheritance, but many of these people were herders and lived in an agrarian society. If you had a herd of 100 sheep one year, and two died but seven were born, then you'd have a net increase of five, and you might calculate your tithe on that basis.

It would be the same principle if you owned a small business. Your net profits would be your income, and you would determine your tithe based on that amount.

- Dave

**Please visit www.davesays.org for more financial advice.*



Orangevale Chamber Events for January 2010

Upcoming Orangevale Chamber of Commerce Events You Won't Want to Miss!

January 21. OV Chamber Ambassador Meeting. 5-6:00pm @ Chamber Board Room. 9267 Greenback Lane, Suite B-1.

January 26. January Business Mixer. 6-8:30pm @ Golden Valley Charter School . 9601 Lake Natoma, Orangevale. FREE and Open to everyone - come and promote your business! Call 988-0175 for more information.

January 30. 2nd Annual Texas Hold'em Tournament. Doors open at 6pm. Game

starts at 7pm @ Orangevale Grange. 5807 Walnut Ave. Call the Chamber to buy tickets. 988-0175

Texas Hold 'em Tournament!

Come on down and join the Orangevale Chamber of Commerce for our Second Annual Texas Hold 'em Tournament on Saturday January 30th! Held at the Orangevale Grange at 5807 Walnut Ave. in Orangevale, the event is a whole lot of fun. Tickets are \$50.00 per person and we'll have professional tables and dealers. 1st place prize is \$500, 2nd place is \$300, 3rd is \$100 and 4th through 8th

place is \$50.00 gift card. Doors open at 6 pm and games start at 7pm. We are gladly accepting prizes for the fundraising raffle and you can sponsor a table for only \$150.00. Table sponsorship includes one buy-in, table signage on every table, acknowledgements in the Chamber newsletters, and mention on all event signage. Come and join us for a night of fun!

To purchase your tickets, donate a raffle prize, or to sponsor a table call the Chamber office at 916-988-0175 or go to the Chamber website at www.OrangevaleChamber.com. See you there!

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Local Wins Grand Prize in HP’s Nationwide Contest



Erin Attardi, Senior Executive Associate

Sacramento - Erin Attardi, Senior Executive Associate at Lyon Real Estate, has recently been awarded the Grand Prize in the fifth annual HP Real Estate Technology contest. The award, which was bestowed at a HP sponsored Young Professionals Network event on November 13th, recognizes real estate professionals who have gained a competitive advantage by using technology both in and out of the office. Erin has been selling real

estate for the past four years. She differentiated herself from other agentsbyincorporatinganaggressive internet strategy in her business and daily life and credits a combination of her multiple websites, blog and avid social networking for her continued success. “Technology is the backbone of my business”, states Erin Attardi, Senior Exective Associate, Lyon Real Estate. “I generate more than half of my closed transactions and income

from a combination of my websites, my blog, online consumer forums, and social networking. Since I have been cultivating my relationships with past clients, I now get many referrals from them, which accounts for most of the rest of the business I generate.” Erin was ranked in the Top 10%atLyon Real Estate in 2008 and is positioned to achieve a similar ranking at the conclusion of 2009. As the Grand Prize winner, Erin won a HP Mobile Office with an estimated value of \$3,840. The package includes an HP EliteBook 2730p Notebook PC, HP Mini 5101, HP Officejet H470wbt Mobile Printer, HP External USB CD/DVD R/RW Drive and a HP 90w Smart AC/Auto/Air Combo Adapter. “The innovative real estate professionals who won HP’s contest are leading the charge by clearly illustrating to their peers the relevance and value of using the right technology,” said Lisa Hopkins, Manager, Vertical Marketing – Americas, HP. “Real estate professionals require reliable, efficient and productivity-enhancing technology that moves seamlessly from office to road, and HP’s solutions – on display at the HP booth – are designed specifically to meet these needs.” Erin Attardi specializes in working with both buyers and sellers for both traditional and short-sale real estate transactions in Sacramento County and can be reached at 916-342-1372.

American Presidents and Their Dogs

A total of twenty-five American presidents have owned dogs as their pets. An abbreviated list and details of these dogs, their breeds, some anecdotes and their names follow. George W. Bush’s dogs included a Scottish terrier named Barney and an English Springer Spaniel named Spot. Spot was named after Scott Fletcher, a former Texas Rangers baseball player. President Bush’s dog Spot is the only dog to live in the White House during two administrations. Bill Clinton owned a chocolate Lab named Buddy. George H. Bush owned a Springer Spaniel called Millie and her puppy named Ranger. “Millie”, the Springer Spaniel, has been the subject of a book that has sold more copies that the autobiography of George Bush himself. Ronald Reagan owned two dogs, a Cavalier King Charles Spaniel called Rex and a Bouvier des Flandres called Lucky. Jimmy Carter gave a mongrel named Grits to his



A Portuguese water dog named Bo is the current canine resident in the White House. Bo was a gift from the late Ted Kennedy.

daughter named Amy as a gift. Gerald Ford owned a Golden Retriever called Liberty who gave birth to nine puppies at the White House. Richard Nixon owned four dogs. Spaniel Checkers, Irish Setter King Timahoe, Terrier Pasha and Poodle Vicky. When President Nixon entered the White House a member

of his staff gave him the Irish setter, King Timahoe, which he named for the little village in Ireland where his mother’s ancestor came from. Lyndon B. Johnson owned several dogs. Mongrel Yuki, five Beagles called Beagle, Little Beagle, Him and Her and J. Edgar and a white Collie named Blanco. As President, Lyndon Johnson received Blanco, the white Collie as a gift. LBJ always shook hands with the dog whenever he left or returned to the White House. John F. Kennedy owned the following dogs: Welsh Terrier Charlie and Pushinka, German Shepherd Clipper, Irish Cocker Spaniel Shannon, Irish Wolfhound Wolf, Terriers White Tips, Blackie and Streaker. The Prime Minister of Ireland gave JFK the Irish cocker spaniel, Shannon. Dwight D. Eisenhower owned a Weimaraner named Heidi. *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*

St Johns Shelter Needs Help

Sacramento – It’s cold outside, but the Cal Expo Winter Shelter will not be opening it’s doors to more than 1,200 homeless men, women and children due to county budget cuts. For months officials have been scrambling to get a new winter shelter up and running - and it’s finally happened. The following letter is from Michelle Steeb, Executive Director for St. John’s Shelter for Women and Children. It includes an update on the progress of the new winter shelter and what YOU can do to help. Together, we can make a difference! VCS **Dear Friend of St. John’s,** Yesterday, the Board of Supervisors unanimously approved the final piece of the Winter Shelter plan, the housing of families in the empty bungalows at Mather Field! St. John’s will be running this program, and we are not wasting any time. With the help of HomeAid and Home Depot, we have recruited volunteers and are busy cleaning the bungalows! Now, we’re looking for donated items to help furnish the bungalows. Sleep Train is donating a majority of the mattresses required. (Thank you Sleep Train!) If you are able

to help with any of the items on the list below, we would be most grateful! And, please consider forwarding this list to friends and colleagues who might want to help. I believe you are aware that St. John’s is turning away over 300 women and children each day. As the winter approached, and as we learned that there would be no funding for winter shelter for these families (which has historically happened at Cal Expo), St. John’s led the committee effort to develop winter shelter options. We were able to raise \$400,000, primarily from the City, the County and the Faith Community. As a result, 196 winter shelter beds are available for families and individuals to date, which is slightly higher than the number of beds were historically available at Cal Expo! By January, we are on target to have 340 winter shelter beds-- an amazing testimony to “Sacramento Stepping Forward”. Thank you so much for your support. Happy Holidays to you and your family, Michele Steeb, Executive Director St. John’s Shelter Program For Women and Children

Bungalow Wish List: Every donation counts! St. John’s is ready and waiting for them. All donations can be delivered to St. John’s Shelter located at 4410 Power Inn Road, Sac., 95826. Donations are being accepted Tuesday, Wednesday or Thursday 1 - 6pm and Saturday 10am - 4pm. Contact Rachele Burton at rburton@stjohnsshelter.org if you have questions or would like more information. Items Needed: Sofas (small sofas and loveseats), Small Dining table and chairs (seating for 2-4 people), Lamps. Recliners/side chairs, Coffee and end tables, Pot and pans, Dishes, plates, bowls, cups, Drinking glasses, Coffee makers, Tea kettles, Mixing bowls, Kitchen utensils, Silverware, cutlery, knives, Measuring cups, spoons, Small kitchen appliances: mixers, blenders, toasters, crock pots, Microwaves, Bath Room Towels (sets of 4), Twin Sheets (gently used - no stains), Twin Blankets and comforters, Pillows (no stains), Shower curtains, Bath mats, Irons and ironing boards, Trash can (kitchen and bathroom sized), Hangers, Laundry baskets, Cleaning supplies, Vacuums, Bunk Beds, Refrigerators.

Wedding Library Offers Free Help For Local Brides-to-be



Granite Bay – Sacramento area brides-to-be have something new to rejoice about this new year. A new concept in wedding planning has appeared on the scene that can save brides time and money, and help them streamline the wedding planning process. And...it’s all free. This recently opened haven for engaged couples is aptly named Engaged Wedding Library. It’s located at the upscale Quarry Ponds center in Granite Bay, close to many top bridal stores. With a picturesque location overlooking the pond, and an elegant interior with comfy seating areas, Engaged Wedding Library lives up to its name with every wedding book and magazine imaginable for brides to browse and read on site, as well as portfolios and videos of local wedding professionals. In addition to the library of information, brides can also shop at Engaged. Items have been especially selected to make perfect gifts for the wedding party, fiancé, and even for the bride herself (grooms take note!). There is a beautiful and fun selection of goodies, and over a dozen different

wedding organizer/planners. Grooms have not been forgotten at Engaged, and in fact, they have their own special area, with book titles like The Groom’s Instruction Manual: How to Survive and Possibly Even Enjoy the Most Bewildering Ceremony Known to Man. Plus a nice little stash of non-wedding related reading material like ESPN and Wine Spectator. At Engaged Wedding Library, the spirit of giving is evident year round, with continuous opportunities for brides to get free stuff. Just for walking in the door and registering, brides receive a Goodie Bag filled with cute accessories like an ‘Engaged’ coffee mug, and ‘Just Married’ luggage tags, plus hundreds of dollars in coupons to save money on wedding plans, a romantic brunch, and more. When brides use their ‘Library Card’ and meet with the wedding vendors showcased at Engaged, they can qualify for a free beachbag style ‘Engaged’ tote bag and a free on location engagement portrait. There are also free monthly wedding planning seminars, where larger

prizes are given away, like a free limo package, wedding flowers, custom invitations, and a designer wedding gown. And even if you’re not lucky enough to win one of the big prizes, everyone attending will still get to try complimentary food samples from local caterers and wedding cake bakeries. Couples can register for the seminars at EngagedSacramento.com. The first one is Saturday, January 23, 2010, 10:30 – 11:30 am, and will cover the topics of Wedding Planning from A to Z, and Photography Know-How. Brides may find Engaged Wedding Library engaging enough to visit many times during their planning process, but they can also get more wedding tips and information from the comfort of their homes, as the Engaged blog has a long list of helpful and fun topics. Engaged Wedding Library is located at 5530 Douglas Blvd., Suite 130, Granite Bay, at Quarry Ponds, 916-783-1100, EngagedSacramento.com. Hours are Tuesday – Saturday, 10:00 am – 4:00 pm, no appointment necessary.

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Saturday, January 23, 2010
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- ❖ Photography Know-How

Plus a chance to win a free Limo Package!

Saturday, February 6, 2010
10:30 - 11:30 am

- ❖ Floral Trends and Tips
- ❖ Invitation Inspiration for Any Budget

Saturday, March 13, 2010
10:30 - 11:30 am

- ❖ Videography: Memories in Motion
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Loving Out Loud

How to Love with more Passion, Power & Grace

February 11th, Thursday, 6:30 pm to 9:00 pm (please be early)

Learn Unique Communication Techniques and Spiritual Tools designed to help You find more Joy and Love in Your Relationships.

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Meditation for Your Heart, Mind and Soul

February 25th, Thursday, 6:30 to 9:00 pm

Learn Simple Meditation & Stress Reduction Techniques; how to regain your lost energy; balance overwhelming stresses and find new clarity in your life.

Workshop includes:

- Reducing Your stress while gaining more personal energy
- Countering effects of modern life anxieties and stresses
- Learn simple techniques to use anytime, anywhere • How to re-energize Your Daily Life



Seminar is offered by Rev. Paul V. Scholl

Rev. Paul has been teaching stress reduction and meditation workshops since 1995 at many continuing education and spiritual centers. He is an ordained Interfaith Christian minister, spiritual and grief counselor. He has served as a hospice chaplain and hospice volunteer trainer. He has also served in the fast-paced publishing industry for more than twenty-five years.

Next Class Dates:
March 11th: *Setting Spiritual Boundaries*
March 18th: *Meditation - Heart, Mind & Soul*



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