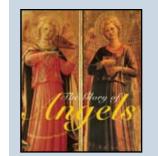
AMERICAN KIVER V S **I**⊢)



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Volume 4 Issue 23

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

First Edition for December 2009

RT Offers Free Rides on 17th Annual Holiday Bus



Sacramento - The Sacramento Regional Transit District (RT) will usher in the holiday season with free rides on the RT Holiday Bus. As a thank you to riders, the bright and festive Holiday Bus will travel on a different route each day from Tuesday, December 1, 2009 through Sunday, January 3, 2010.

a cash donation in the farebox or contribute a non-perishable food item. All donations will benefit River City Food Bank, a nonprofit organization that provides emergency food and housing assistance to nearly 40,000 clients annually in Sacramento County. Continuing a 17-year tradition,

Bus with colorful wreaths, poinsettias, ornaments and candy canes. Rick Sloan, RT graphic designer, pre-painted the outline on the bus, which allowed participants to complete the design using a "paint-by-numbers" technique. For Holiday Bus route

schedule and information,

call

or

City of Rancho Cordova Names Reuben Meeks as Police Director

Rancho Cordova- Ted Gaebler, City Manager of Rancho Cordova, is pleased to announce that the City is transitioning Reuben Meeks, Chief of the Rancho Cordova Police Department, (RCPD), from the Sacramento County Sheriff's Department contract to work directly with the City in leading the Rancho Cordova Police Department (RCPD) and workforce. He will continue to direct the highly successful public safety and law enforcement activities that protect the Rancho Cordova community. He has been serving as Police Chief under the County contract since 2006.

"We are extremely happy to be finalizing an arrangement to bring Reuben directly into the City to continue to manage the work of the Police Department," said Gaebler. "He is a creative, forwardthinking law enforcement leader. It will benefit our community to build upon his many successes," he said. "Chief Meeks and his officers have done an outstanding job creating an extremely effective police department for Rancho Cordova. Crime is down, people feel and are safer as a result of many programs that he and his officers have implemented," continued Gaebler. There have been double-digit decreases in several crime categories over past few years. "RCPD the has created positive, proactive relationships with our community in crime prevention and response through the implementation of creative and cost-effective



Reuben Meeks, new City of Rancho Cordova Police Director

programs," cited Officers who work in Rancho with our officers, some of whom Cordova receive special training have served our community in the City's culture and specific needs in order to communicate and respond effectively. "Our police officers take as much pride in initiating and realizing improvements in our City as those of us who live here," explained Gaebler. "That is a very different conceptfromrelativelyanonymous law enforcement in other areas." Rancho Cordova Mavor Dan Skoglund echoes Gaebler's sentiments. "Residents have

Gaebler. developed excellent relationships

In the spirit of giving, passengers RT employees and their families will have the opportunity to place painted the exterior of the Holiday

916-321-BUSS (2877)visit www.sacrt.com.

Toys, Train Rides, Santa Sightings & More At the California State Railroad Museum This Holiday Season

Sacramento - With toys, trains and even good ol' St. Nick, the California State Railroad Museum is sure to capture and spread the spirit of the holidays with visitors of all ages. While coveted tickets to The Polar ExpressTMTrain Ride are completely sold out for 2009, there's plenty more to see and do at North America's most popular train museum, both inside and out. Amidstspecialholiday"Theater of Lights" activities throughout Old Sacramento visitors to the California State Railroad Museum will enjoy "Train Time for Santa." Ride with Santa aboard his very own steam train! Then explore the 13th Annual Toy Train Holiday Show where hobbyists from around the region will proudly display modular

and portable toy and model train layouts set up in the Museum's Roundhouse surrounded by full size locomotives. Tickets for Santa's Steam Train-which include complimentary admission to the Museum—are \$15 for adults, \$7 for youths ages 6-17 and children 5 and under are free. Santa's Steam Train tickets are available on a first come, first served basis and trains depart hourly from 11 a.m. to 4 p.m. from the Central Pacific Railroad Freight Depot at Front and "K" Streets in Old Sacramento. For Museum admission only (which does NOT include Santa's Steam Train), regular museum prices are \$9 for adults, \$4 for youths ages 6-17, and children 5 and under are free.

California State Railroad Museum will showcase a special "Some Assembly Required" toy exhibit that is sure to inspire both wonder and delight with a variety of rare, intricate and colorful railroad-themed toys on display. The exhibit, with toys and games from the impressive California State Railroad Museum collection, will be featured through February 20, 2010. For more information about the "Some Assembly Required" toy exhibit, "Train Time for Santa," the Toy Train Holiday Show or other museum related events, exhibits and activities this holiday season, visit www. californiastaterailroadmuseum.org. For more invisit www. oldsacramento.com.

for many years," the Mayor "Many RCPD officers said. contribute countless hours of volunteer service to make Rancho Cordova a better place, truly a testament to their dedication."

Meeks will be retiring from the Sacramento County Sheriff's Department as a Captain after 25 years of service and immediately assume his position with the City as Police Director.

Citrus Heights City and Police Staff Hosting Holiday Toy and Food Drive

Citrus Heights - The City of Citrus Heights and the Citrus Heights Police Department are hosting their annual Holiday Giving Toy and Food Drive to assist less-fortunate families in the Citrus Heights community. The City and the CHPD Staff are adopting between 20-25 families and providing them with muchneeded food boxes, as well as toys and stockings for children ages newborn to 18 years. There are many ways the public can assist with this meaningful program. The City and CHPD are looking for donations of the following:

Toys: New, unopened toys for boys and girls (ages newborn to 18 years).-

Food: Non-perishable items are needed in order to stock food boxes for the families. Suggested donations include: canned goods (vegetables, hearty soups, chili), rice, beans, instant potatoes, peanut butter, boxes of macaroni and cheese, stuffing, cans of tuna or chicken, pasta, spaghetti sauce, muffin mix, cake mix, powdered milk, etc.

Donations are being accepted now through December 18th. The public is encouraged to bring donations to the bins

located at the following places: City of Citrus Heights: 6237 Fountain Square Drive, Citrus Heights.

Citrus Heights Police Department: 6315 Fountain Square Drive, Citrus Heights.

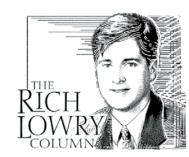
Hours: Monday thru Friday, 8:00 a.m. to 5:00 p.m.; or Saturday, 9:00 a.m. to 2:00 p.m.

information, more For please call Krista Noonan at (916) 725-2448 or the CHPD at (916) 727-5500. Visit the City's Web site at www. citrusheights.net for more details.



We Wish You A Merry Christmas





Maj. Nidal Malik Hasan, the Army psychiatrist who killed 13 of his fellow soldiers in a rampage at Fort Hood, is a most unlikely victim of posttraumatic stress disorder (PTSD). He never experienced any combat-related trauma. He had never even been deployed overseas. Yet, he had barely stopped shooting his victims in cold blood, chasing the wounded to finish them off, when the media rushed to their copy of the "Diagnostic and Statistical Manual of Mental Disorders." Time magazine blamed the stressful environment of Fort Hood, where frequent deployments meant "the kindling was hiding in plain sight." The Washington Post ran a piece on Walter Reed Army Medical Center, where Hasan had served, as indicative of "the ongoing tensions, frustrations and problems in the military healthcare system for [returning] troops."

The press keeps mistaking Hasan for Private Ryan, when the closest he'd come to combat was counseling sessions with soldiers. A New York Times piece raised the possibility that Hasan might have acquired PTSD from the very act of treating those patients -- "in contact distress, of a kind."

The obsession with PTSD serves two purposes. First, it fits the media's favorite narrative of soldiers as victims. Here was poor Hasan, brought low like so many others by the unbearable burden of Iraq and Afghanistan. Never mind that PTSD usually results in sleeplessness, flashbacks and -- in the extreme -- suicide. Hasan is the first victim of PTSD known to jump on a table and allegedly yell "Allahu Akbar" while slaughtering his fellow troops.

Two, it elides uncomfortable questions about Hasan's dual loyalty. He appears to have been most "stressed" by the tension he felt between his obligations



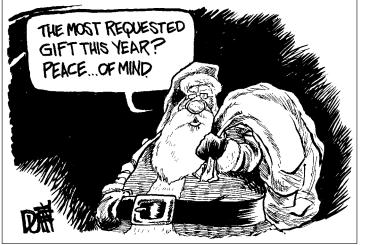
as a devout Muslim -- as he understood them -- and his service in the American military. By all means investigate this case thoroughly, but don't flinch from the growing evidence that this was an act of treason by a Muslim solider who -- in the war on terror -- took the other side. The press and the Army brass desperately want it to be anything other than that.

"Hasan was a soldier, and we have other soldiers who might have the same stress and indicators that he had," the commanding general at Fort Hood, Lt. Gen. Robert Cone, said after the massacre. How insulting to his troops who sacrifice so much fighting terror.

Then there is Army Chief of Staff Gen. George Casey: "What happened at Fort Hood was a tragedy, but I believe it would be an even greater tragedy if our diversity becomes a casualty here." If Casey says that after 13 people die, imagine what pressures there were in the military to honor Hasan's contribution to diversity before he killed. Hasan's fellow students told The Associated Press that, despite his anti-American rants, "a fear of appearing discriminatory against a Muslim student kept officers from filing a formal written complaint."

Obviously, Hasan isn't a representative American Muslim, nor is his act an indictment of Muslims in the military. We can acknowledge both those things withoutlaboringtoobscurethenature of his crime in childish evasions.

Rich Lowry is editor of the National Reviewand co-author of the new spy thriller "Banquo's Ghosts." (c) 2009 by King Features Synd., Inc.©



King Features Weekly Service

The Kiss of Debt



Whiskey & Gunpowder By Bill Bonner November 4, 2009

The Fed would have us all think that it is saving the day by monkeying with interest rates...but Bill Bonner shows us that nothing good comes of central bankers encouraging the growth of debt. Earthlings are all convinced

that a financial crisis of cosmic proportions befell the planet last fall. Had the authorities failed to act with determination and speed, it would have been the end of the world. In the popular mind the politicians have saved capitalism from its own excesses.

Our views are different, but not extra-terrestrial. Once upon a time, not so long ago, they were even respectable. The gist of our message two weeks ago was that debt is dangerous. It feels good at first. But give a society too much debt — either in its private sector or the public sphere - and someone's going to get killed. That's why the present situation is such a delight to serious economists; it offers more data points. We get to see how much straw the feds can add before the poor camel's back breaks. What's the best way to get through a debt crisis? Straight through was our advice last week. For at least a thousand years, the business cycle went round and round without help from central

bankers or economists. It is only since these geniuses have been on the case that really serious problems have arisen. The Panic of 1920 — in which the US government did nothing but cut taxes and spending—was quickly forgotten. The Panic of 1929, on the other hand, was followed by

taxes and spending—was quickly forgotten. The Panic of 1929, on the other hand, was followed by massive rigging and jiving by the authorities. It took 20 years and a world war to overcome; today it is still remembered as the Great Depression.

Martin Wolf, speaking, gravely, for the world's intelligentsia in The Financial Times last week, proclaimed that: "the only thing worse than rescuing the system would have been not rescuing it." But he is wrong; of all the many blessings economists may bestow upon a grateful people, improving the economy is not one of them. An economy is a natural thing. It can be improved by the striving of entrepreneurs, the prudence of bankers, and the sweating of field hands. But when it comes to the macro-economic policy, forbearance is the quality that pays. Any initiative on the feds' part inevitably makes things worse.

The Bubble Era, like the Great Depression, was largely — but not completely — the result of government initiative. Artificially low interest rates — intended to counter the modest downturn of 2001 — sent the wrong message. Consumers — notably those in Britain and America — bought things they couldn't afford. Producers — notably those in Asia — made things for which there was no real market. Debt piled up. Mountains of it.

As consumers bought more and producers made more the economy grew. But much of the economic "growth" of the 2001-2007 period was fraudulent. It was based on debt spending, not on genuine increases in purchasing power. Debt pretends to be real money. It looks like the real thing, but it is not. It stimulates the economy like counterfeit money. It causes production and consumption, but of the wrong sort. Former Reagan era Office of Management and Budget director David Stockman estimates the level of "counterfeit GDP" at \$4 trillion in the US alone.

The fraud was discovered, though misunderstood, when sub-prime debt began to implode. The economy had been kissed hard; millions of houses had been built, bought and sold. Now, owners couldn't pay for them. All of sudden, the counterfeit money began to shrivel up. Lenders, investors, and householders all begantode-leverage; paying down the debts as fast as they could, defaulting on those they couldn't.

Rather than come to the obvious conclusion, that they should never have meddled with the economy in the first place, the feds began rescue operations on a breathtaking scale. The British government increased spending to 140% of revenues. America now runs a stimulus program nearly equivalent, in economic impact, to WWII. Not since 1945 have the two pages of its ledgers — debits and credits — told such different stories, with almost \$2 of spending forever \$1 in tax receipts. Britain will add almost 50% to its government debt in the next three years. David Stockman expects the publicly held US national debt to almost double in the next five years.

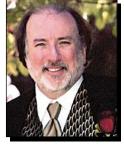
Even at those levels, many economists think the government should do more. Nobel Prize winner, Paul Krugman is one. Richard Koo is another. They've warned that the US (and by extension much of the rest of the world) could suffer a Lost Decade, like Japan, if the government slacks off before consumers have finished de-leveraging. At least they understand what is going on. Too bad they missed the point of it. The problem is too much debt, not too little spending. Leveraging up the public sector doesn't help. Even government debts must be paid — if not by the borrower, then by the lender. The feds are smooching more ardently than any debt lover in history; next, we get to see who dies...or at least who defaults.

Regards, Bill Bonner

MESSENGEN

AMERICAN RIVER

"Written by the people for the people" Publisher - Paul V. Scholl



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Water Conservation: A Virtue, a Value, a Necessity

By Erica Gies

My water utility recently increased its rates with a tiered pricing structure: if you use more, you pay more. In so doing, San Francisco joined nearly 200 municipalities across the country, including Raleigh, N.C., Tucson, Ariz., and Amarillo, Texas. Paying more for a vital resource like water during a down economy may seem like a hardship, but I support the increase wholeheartedly because it encourages conservation, and we need to eliminate water waste.

In California, we are fighting over water. Our cities crave it. The agricultural sector demands it. And environmentalists remind us that we need to leave enough in the rivers for the critters who live there. Our current drought is worsening the problem, but the core issue is that our state uses and wastes—too much water. We are not alone. Thirty-six

states expect water shortages by 2013, according to the Government Accountability Office.

Some think finding more water is the answer. But that's not always possible or affordable. A hunt for more water means higher taxes for new infrastructure longer pipelines, new desalination plants, or treating sewage water to make it drinkable. That makes conservationthebestbargaingoing.

We can start by plugging leaks in the current system—literally. U.S. cities currently lose one-fifth of their water to leaks, according to the Congressional Budget Office.

But cities use just oneseventh of U.S. water: 47 billion gallons a day. Agriculture uses the most, consuming 142 billion gallons daily, followed by power plants that use 136 billion gallons per day, according to the U.S. Environmental Protection Agency (EPA).

To successfully curtail water use, everyone needs to conserve, beginning with agriculture and energy—the biggest consumers but including municipalities and individuals as well.

In agriculture, we must revise antiquated water rights laws. For example, in California (where 50 percent of the nation's fruits, vegetables and nuts are grown) and in other western states as well, long-term landowners have a first right to highly subsidized water. If they don't "beneficially use" their allocation, they lose it—giving farmers a perverse incentive to waste water.

Also, agricultural subsidies encourage low-value, waterintensive crops. Those subsidies need to be rethought with an eye toward water conservation. More water savings would come too if agribusiness shifted a percentage of flooded crops to sprinkler and drip irrigation.

Power plants of many stripes coal, oil, natural gas, nuclear, biomass, and thermal—use huge amounts of water for cooling, much of which evaporates. We need to consider water consumption

as well as carbon emissions when planning new plants.

At the municipal level, San Francisco just passed new ordinances to retrofit all residential and commercial properties with water-efficient plumbing fixtures upon resale. Commercial buildings must make the changes by 2017. These ordinances could save the city four million gallons daily. Los Angeles, Dallas, New York City, and Annapolis, Md., are among the cities that have water use ordinances for new buildings. Perhaps more important, we need legislation to ensure that all new developments have an adequate water supply for at least 100 years.

Individuals can play a role too. The average American uses nearly 1,200 gallons of water per day. (You can calculate your water footprint with H2O Conserve's online water calculator: http://www.h2oconserve. org/wc_disclaimer.php.)

To reduce your footprint, install water-saving appliances and fixtures in your home. The EPA's online WaterSense program lists water-saving lowflow toilets, washing machines, dishwashers, and other items. If everyone upgraded, we would save more than 3 trillion gallons of water and more than \$18 billion dollars per year nationally that's \$170 per household.

In the garden, reduce lawn size and plant native plants, which can thrive on rain alone. Apply mulch to retain soil moisture. For plants that need irrigation, use a drip system, preferably supplied by rain barrels or greywater. New sensors can shut off irrigation if rain is detected.

People can also reduce their water footprint by drinking municipal water from a refillable container rather than buying bottled water. It takes about three liters of water to produce a one-liter plastic bottle.

The foods we eat also have a water footprint. Meat is the biggest water hog. It takes eight times more water to produce 500 calories of animal-based food than the same amount of plant-based food, says the International Water Management Institute. Processed foods like soda and chips are also water intensive. So eating less meat and more fresh food is not only healthy, but saves water too!

Archeologists believe that past civilizations—the Sumerians of Mesopotamia, the Maya of Central America, and the Chacoans and Hohokams of the American Southwest—collapsed partly due to water mismanagement. Conscientious water conservation could help keep us from following in their footsteps.

Erica Gies is a freelance reporter whose work has been published by the New York Times, the International Herald Tribune, Wired News, Grist, and E/ The Environmental Magazine.

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Fair Oaks Presbyterian Raises Upward Basketball to New Heights



Coaches and Staff of Upward Basketball

Fair Oaks - The registration and evaluations were finished on Saturday, Nov. 14th. There are one hundred and fifty five children Kindergarten through grades

fourth entered in the program. Last season there were thirty nine in the basketball program. Due to the efforts of parents, businesses and a hard working staff, the

number was increased much more than Upward thought was possible. Saturday, November 21st there was a coach and referee training session. There were twenty head coaches and a number of assistant coaches and referees present. This was done to promote an educational and fun environment for the children.

Practices start in December and the first game will be on Saturday morning, January 9th in the Family Life Center at Fair Oaks Presbyterian Church. The children will have the opportunity to go to a Kings' game in February. A celebration will be held in their honor in March. Anyone interested in seeing the children play is welcome to come. This will be an exciting season for the kids.

Relaxation Tips for Holiday Bliss



If you feel overwhelmed, take a break to do something you enjoy, like reading a paper at a local café.

(NewsUSA) - The holidays mean peace, goodwill - and stress. The economic crunch, combined with frenzied shopping, confusing travel plans and busy holiday party schedules, leaves may Americans wishing for a break. A spa day seems out of

the question, but stressed-out celebrants can find breathing time. Here are some tips for Americans looking to relax over the holidays: - Learn to say "No." You don't have

to attend every party for which you receive an invitation. If you feel overwhelmed, open up a space in your schedule. Use that extra time to do something that you enjoy, whether that be baking, reading a book at a local café or napping. - Don't abandon healthy habits. Sure you're busy, but that doesn't mean you should skip your regular exercise routine. Exercise releases happy-thought-inducing endorphins and gives your brain a break. If you don't exercise now, fit a walk to work or yoga class into your regular routine. - Give your feet a break. Fashionable pumps and sprints through shopping malls take a toll on your soles. An at-home pedicure will help you release holiday tension. Simply fill a large bowl with warm water and a few drops of

an essential oil, like lavender. Soak your feet, then rub off rough skin with a pumice stone. Remember to moisturize your feet afterwards with a heavy lotion or foot cream. Some products specifically target sore feet. Original YogaToes (www. yogatoesinfo.com), a flexible, hypoallergenic form that fits around your toes, help relax and refresh tired, overworked feet. YogaToes can be bought individually or as part of spa-inspired holiday gift sets. - Seek a natural touch. Just because it's winter doesn't mean that you can't appreciate nature. Potted plants and flowers boost moods. Small orange and fig trees can be kept indoors through the year, and a countertop herb garden needs little more than sunlight to create fresh scents. Buy a fresh, not artificial, wreath to enjoy pine's unique aroma.

DUI / License Checkpoint Results

Citrus Heights - The Citrus Heights Police Department held a DUI / Drivers License Checkpoint on Saturday, 11-21-09, 8:00 pm to 2:00 am. The checkpoint took place at Madison Avenue and San Juan Avenue. DUI / Drivers License Checkpoints involve vehicles being stopped randomly as they drive

through a specific location. Drivers the checkpoint, 24 vehicles were are briefly contacted to determine if they are impaired; and/or licensed. Unlicensed drivers may have their vehicle towed. Those drivers found to be under the influence are arrested. The goal is to improve traffic safety by removing impaired and unsafe drivers from our roadways. 1,930 vehicles drove through

towed, 4 drivers were arrested for DUI, 73 citations were issued.

Drivers are reminded not to drink and drive. If you are going to drink, please use a designated driver. Funding for the grant comes from the California Office of Traffic Safety through the National Highway Traffic Safety Administration.

Home for the Holidays with Capitol Pops

Citrus Heights - The Capitol Pops Concert Band is a community band comprised of VOLUNTEER MUSICIANS representing a of Sacramento cross-section and surrounding communities. All musicians donate their time and talent in order to play. It is a NONPROFIT organization. Any performance fees or donations received are used for purchase of new music and equipment, student scholarships, truck rentals for hauling large instruments, and

the Directors salary. The ages of the Band members ranges from teenagers to senior citizens. The band performs marches, patriotic music, holiday songs, Broadway show tunes, movie music, golden oldies, popular music, and features instrumental soloists and vocalists. Jerry Lopes is the Director. The band performs from 12 to 14 concerts each year in the Sacramento Placer Counties and area.

Next Event: Free Concert "Home For The Holidays" Saturday, December 5, - 7:30 P.M. Rusch Park Auditorium, 7801 Auburn Blvd., Citrus Heights Sponsors: City of Citrus Heights, (916) 727-4703 Sunrise Recreation & Park District (916) 725-0165

For Band Information: Jerry Lopes, Director, CPCB (916) 967-1461 OR glopes@macnexus.org Band Web Site: www.capitolpops.org



Visit www.citrusheights.net for more information!





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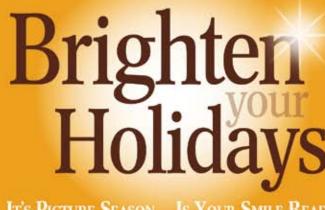
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Fair Oaks Village Singers Shift Into Vocal Gear



The Fair Oaks Village Singers is a community concert choral group of 70 voices. mixed harmony! singing Christmas carols can be heard coming from LeGette Elementary School. For the singers, it's never too early to rehearse for their annual Christmas concerts. The Fair Oaks Village Singers, a group founded in the mid-80's, is composed of about 70 men and women from surrounding communities throughout the region, who love to sing and whose reward for countless hours of rehearsals is the pleasure of singing with others.

The singers meet from 7:00 to 8:30pm Tuesday to stretch their voices for their array of holiday songs -- from such favorites as "Silver Bells", "Frosty The Snow Man", and "Jingle Bell Rock", to lesser known pieces such as "Still a Bach Christmas", "The Sleigh (A La 'Russe')", "Carol of the Bells", and "Christmas in Killarney". We have the unique pleasure of having two very fine musicians to direct and accompany us. The group's director, Bob Howe, accompanied by pianist Trudy Thomas, put the singers through their paces with serious attention to music and a blend of jovial good-natured humor.

The chorus performs two seasonal concerts as gifts to the community in addition to performances for various community programs, groups, and retirement centers. Every year the choral group is invited back to perform at places such as Hazel Creek Senior Apartment Community in Orangevale and Eskaton Village in Carmichael, for those seniors who can no longer get out and about, so the singers go to them. Audiences appreciate the singers' hard work, typically drawing more than 400 people to attend their public Christmas concert.

The Fair Oaks Village Singers have performed in various around Sacramento venues including the State Capitol Rotunda and the historic Governor's Mansion, and have been invited to appear for performances at tree lighting ceremonies and Memorial Day events, as well as the funfilled Chicken Festival held in old town Fair Oaks. Membership recruitment has grown through word of mouth: although no audition is required, we ask that you be able to carry a tune.

The Fair Oaks Village Singers invite new members for the spring season, which will begin Feb. 2, 2010. For more information, call president Ed Silver at (916) 723-2794.

The singers gather each week to practice, and the rehearsals become fun, gearing up their winter season, to include six performances at senior residence halls. The public is invited to attend the grand finale: Holiday Concert, Sunday, December 13 at 6:00pm, free admission, in the new Orangevale Community Center, 6826 Hazel Avenue, Orangevale, CA.

CST #205/435-40

Laura on Life Tinker Bell and Baby Teeth

By Laura Snyder

Children have interesting theories about things they cannot explain. These theories make perfect sense to them until they discuss their ideas with another child. Two events happened this week to provide the most evocative conversation.

My daughter had been worrying two loose teeth for weeks and finally, they both came out on the same day. Whether she believes in the Tooth Fairy or not is a moot point. She believes in the money that she finds under her pillow. The whys and wherefores are not important.

My son, however, is all about method. All of the questions must be answered. He only has three baby teeth left in his mouth. The rest are in a box where he has saved them, going out of his way to be sure that the box could never be mistaken for being "under his pillow." Not once was he willing to trade a tooth for money because he couldn't explain the method. The thought of some strange mythical creature coming into his bedroom and rooting around under his pillow while he was sleeping gave him the creeps.

My daughter thought that anyone who was willing to give her money for something she would never use again was A-Okay in her book.

Since the Tooth Fairy that comes to our house always leaves a gold dollar coin for each tooth, the difference between the way my son and daughter feel about her is precisely 20 bucks. If that didn't sway him, nothing would. "It's money!" my daughter

would say, exasperated with him. "Who cares about used teeth?"

"Yeah," my son teased, "but what if we got a rogue fairy and he wanted more than our teeth? Maybe we'd wake up and our nose would be gone."

My daughter huffed, "What is a Tooth Fairy going to do with a nose?"

The second event was a rainstorm blowing in a southeasterly direction last night. My son's northwesterlyfacing windows were being pummeled by wind and rain and he couldn't sleep. He schlepped his blankets across the hall and slept on the floor in my daughter's room.

When they woke up, my daughter found two gold coins under her pillow. My son was stunned. If he had known the Tooth Fairy was going to make an appearance in my daughter's room that night, he would have put up with the wind and rain.

"How did the Tooth Fairy get past me sleeping on the floor without stepping on me?"

"Duh-uh. She has wings," my daughter said with just the right amount of arrogance one should have when speaking of fairies.

"If she has wings - and I don't think it's a she – then he would have a six-foot wing span. That would cause some real serious turbulence



in here. We would have woke up," Mr. Logical said, and grammatical errors aside, he had a point.

"Fairies are tiny, silly." My daughter obviously had some pretty strong opinions about fairies.

"How do you know? Have you ever seen one?" he challenged.

"Yea-ah. Tinker Bell." She singsonged. a "Tinker Bell's not real!" Which g was an interesting observation, I p think. C

"Nuh-uh!" "Uh-huh!"

"Uh-huh!"

"She lives in Neverland with a P boy who never grows up! You call that real?"

And that, of course, led to an even more stimulating discussion about whether Neverland exists. Tomorrow we'll move on to whether a crocodile could actually swallow an alarm clock and if so, would it still work?

By the time they are finished, every vestige of innocence will have been trampled upon. Ah, childhood!

Laura Snyder is a nationally syndicated columnist, author & speaker. You can reach Laura at lsnyder@lauraonlife.com Or visit her website www.lauraonlife.com for more info.

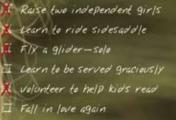




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Families Eligible to Nominate Supportive Employers for Secretary of Defense Award

Members of the National Guard anniversary of the SECDEF and Reserve and their families across California are encouraged to thank supportive employers this Thanksgiving by nominating them for the Secretary of Defense (SECDEF) Employer Support Freedom Award, the highest recognition given by the U.S. Government to employers for their support of employees serving in the National Guard and Reserve. While Americans are reflecting on what they are thankful for, Guard and Reserve members have the unique opportunity to say thanks to employers by nominating them for this prestigious award. California is one of the top 12 states and territories with the highest numbers of nominations to date. In addition to honoring 15 employers this year, 2010 marks the 15th

Employer Support Freedom Award. Nominations will be accepted at www.FreedomAward.mil through January 18, 2010. National Guard and Reserve members and their families are eligible and encouraged to nominate employers that have provided exceptional support to military employees beyond the federal law requirements. Award nominees will be announced in mid winter 2010 and the 15 recipients will be announced in early summer.

Almost one-half of the U.S. military is comprised of the National Guard and Reserve. The Department of Defense shares these citizen warriors with their civilian employers, many of whom provide significant support to their employees who serve in the National Guard and Reserve.

The Freedom Award was instituted in 1996 under the auspices of Employer Support of the Guard and Reserve (ESGR), a Department of Defense Agency, to recognize exceptional support from the employer community. In the past 14 years, 130 organizations from across the nation have received this prestigious award. Established in 1972, ESGR's mission is to gain and maintain employer support for Guard and Reserve service by recognizing outstanding support, increasing awareness of the law and resolving conflicts through mediation.

For questions regarding the Freedom Award, please visit www. FreedomAward.mil or contact Maj. Melissa Phillips, ESGR Public Affairs, at 703-380-9262.

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National Guard and Reserve Members and Identifying and Treating Depression is Key this Holiday Season

By Leslie Baker, LMFT, Lead Faculty Instructor, University of Phoenix

Tis the season to be ... miserable? From time to time we all have experienced being "down in the dumps" and during the holiday season we all have heard of the "holiday blues". The holidays can be a major contributor to depression as people struggle with finances, family issues and stress from managing all the activities that come with the holidays. While depression varies widely by level of severity, and "affects approximately 5 to 8 percent of the adult population in a given year" (NAMI, 2006), it is important to recognize symptoms before they get out of control.

This holiday season particularly, as economic woes are hitting everyone, I recommend that those prone to bouts of depression take steps prior to holiday season gridlock to increase self care in order to prevent or manage depression.

Depression can be triggered by situational events, including job loss, trauma or stress. Family history, low self esteem and other psychological disorders are also factors that influence the development of depression. Most people who have gone through one episode of major depression are more vulnerable to experiencing another episode, especially if the depression has gone untreated. It is crucial to recognize these early symptoms, manage or avoid "trigger" situations, and work with your doctor to keep the depression from worsening.

Warning signs of depression include "persistently sad or irritable mood, pronounced changes in sleep, appetite, and difficulty thinking, energy, concentrating, and remembering, lack of interest in activities that were once enjoyed. Symptoms also include feelings of guilt, hopelessness, recurrent thoughts of death or suicide, persistent physical symptoms that do not respond to treatment, such as headaches, digestive disorders, and chronic pain." (NAMI, 2006). While all of us may feel some of these issues at times, symptoms that last longer than usual and are affecting your daily activities could be symptomatic

of a clinical depression. If you begin to notice these symptoms in yourself or in someone else, contact your doctor immediately. Your doctor will be able to meet with you, ask you questions, and determine a diagnosis that is appropriate for the situation. Based on the diagnosis, there could be the need for antidepressant medication or other treatments.

A doctor may also recommend an appointment with a therapist. A therapist will be able to help discover the root causes of the depression and assist a client in developing strategies and practices to help manage those feelings. As a licensed Marriage and Family Therapist, I meet with clients regularly who feel discouraged about a variety of different issues, including feeling hopeless about finances, future careers and unemployment Although some feel selfconscious about getting help with depression, it is important to know that depression is treatable. Those who are not seeking medical attention can potentially pose a danger to themselves and, at times, to others making it critical to reach out and get help.

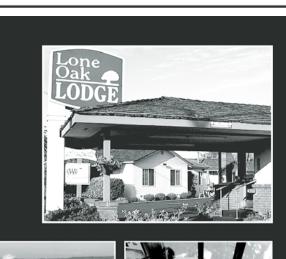
The most important thing to do during this time of uncertainty is to remain hopeful. Be proactive in self care by getting plenty of rest, eating healthy and exercising. Daily exercise can greatly help to improve your health as well as your mental well-being. Participate in activities that you enjoy. Remember that if your "blues" turn to depression, know that there is help and hope.

Reference

National Alliance on Mental Illness 2006, Major Depression

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NARFE Sunrise Chapter 1658 meets the second Thursday of each month. Our next meeting is scheduled at 11:30AM on Thursday, December 10th, 2009. Join us for our Christmas Luncheon at the Sierra Retirement Regency Center, 1015 Madden Roseville, Lane, CA (near Sunrise and Cirby). For further information call F. Lee Lawrence (916) 955-3433, Elsie Holmes (916) 961-4419 or George Morley (916) 726-2959



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Toy Project Provides a Connection

The Sheriff's Toy Project, collaboration innovative an between peace officers, non-profit agencies, private donors and businesses, was created to better serve less fortunate children and families. The program provides a character building environment for offenders, who work with law enforcement officers to help people who are in times of need or suffering from hardship. The Toy Project provides a connection between law enforcement, people in need and those in the community capable of giving.

What is the purpose of the Toy Project ?

The Sheriff's Toy Project functions as a charitable arm of the Sacramento Sheriff's Department where in participants of the Sheriff's Work Project spend their court ordered jail sentence making toys and refurbishing donated bicycles. Through partnerships with organizations such as YES (Youth Education Sports) and the

Salvation Army, we distribute toys, bicycles and other items to children in need throughout the Sacramento region, including donations to the Mustard Seed School, a school for homeless children. The Sheriff's Toy Project also services as a local outreach program between the Sacramento County Sheriff department and our community and provides significant relief to an overcrowded jail system, which also reduces cost for the citizens of Sacramento County.

How many people have you helped?

Operating since 1984, the Sheriff's Toy Project has provided less fortunate children in our community with over 100,000 gifts. We have refurbished over 6,850 bicycles. Last Christmas, we gave away food boxes and gifts to more than 1,800 families, with each child up to 14 years of age receiving an average of 3 gifts. 6,650 children last year alone were helped. The Sheriff's Toy Project

accepts monetary donations as well as new unwrapped toys, bicycles and bicycle accessories, and Pentium III or better computers. The bicycles and accessories must be new or in nearly new condition.

To donate, you may come to the Sheriff's Toy Project and drop them off in person between 8:00 AM and 2:00 PM, Monday through Friday 10117 Mills Station Road, Suite C Rancho Cordova, CA 95741, (916) 361-4571

Also, you can donate to the North Division, Sheriff's Service Center as we provide toys and food to support the children who live in the areas of Orangevale, Fair Oaks and Gold River. To donate to these families, please bring your unwrapped gift and canned goods to the Service Center at 8525 Madison Avenue, Fair Oaks, (916) 536-9880

Donated toys are given to our local needy families in Fair Oaks, Orangevale and Gold River.

Girl Scout Self-Esteem Program uniquely ME! Offers Encouragement

Sacramento, November 2009 -Dove's[®] "Thank You for Making a Difference" campaign, which recognizes the Girl Scouts for their efforts in encouraging girls to become self-confident leaders, has awarded your local council with a grant. This grant is funding the uniquely ME! Program for 7,500 local middle school and high school Girl Scouts until July 2010.

The uniquely ME! Program conveys healthy habits, positive ideas, the importance of being active, how to deal with stress and the significance of friends, which will empower girls to be leaders of their communities. Girl Scouts of the USA has partnered with Dove® to combat the nationwide problem of low self-esteem among adolescent and preadolescent girls.

Your local Girl Scout Council, Girl Scouts Heart of Central California, created over 130 activity boxes with supplies

and curriculum for the *uniquely ME*! Program. These activity boxes were made for Girl Scout Juniors (grades 4th and 5th), Girl Scout Cadettes (grades 6th - 8th) and Girl Scout Senior and Ambassador (High School) with uniquely ME! curriculum and supplies. The cost of materials, curriculum, site fees and staff to run the uniquely *ME!* program is completely covered by the grant. Activity boxes are being used council wide and requests to refill the boxes have already been made by.

"Our goal with the uniquely ME! program is to allow girls to explore their own personalities, develop self-confidence and leadership skills, learn to share with others, and express themselves - all this will guide them to a successful future and give them self-acknowledgement that they are the leaders of tomorrow," said Girl Scouts Heart of Central California's Assistant

Are Americans Satisfied

with Their Lives?

Vice President of Program and Adult Development Liz Williams.

According to research done by the Girl Scout Research Institute, self-esteem and self-confidence are fundamental elements girls need to become leaders. Girl Scouts are women leaders in America and have built women of courage, confidence and character for the last 97 years. According to Girl Scouts of the

USA:

68% of the women in the U.S. Congress were Girl Scouts.

82% of high achieving Girl Scout Alumnae believe that Girl Scouting influenced their success.

64% of the "Who's Who" women in America such as Laura Bush, Hillary Clinton, Madeleine Albright, Sandra Day O'Connor, Katie Couric were Girl Scouts.

53% of all women business owners are Girl Scout Alumnae.

Rancho Cordova Ceremony will Launch Road Construction

International Drive to Be Extended to Sunrise Boulevard

The ceremonial groundbreaking the International Drive for extension that includes the Folsom South Canal Bridge took place on Wednesday, December 2nd, at 10 a.m. in the vacant lot near the InternationalDriveandKilgoreRoad intersection in Rancho Cordova. The quarter mile extension

will be constructed on a currently undeveloped piece of land. When finished, it will be a six-lane thorough-fare, connecting Kilgore Road to Sunrise Boulevard and converting International Drive

into a major regional arterial The project will include road. intersection improvements, bicycle lanes, and pedestrian facilities. The project has regional significance as it will improve mobility and relieve congestion on Sunrise Boulevard and Highway 50 by providing a bypass to the highway between Sunrise Boulevard and Mather Field Road. The \$17 million project will be funded by federal, state, and local transportation funds. The project

2011. DeSilva Gates Construction is the project contractor. Participating in the groundbreaking ceremony were Rancho Cordova officials, including the Mayor, City Manager Ted Gaebler, Public and Works Director Cyrus Abhar. The City of Rancho Cordova, CA was incorporated in 2003. City Hall is located at 2729 Prospect Park Drive; (916) 851-8700 (phone), (916) 851-8787 (fax), www. cityofranchocordova.org (website).



is anticipated to be completed in

Yes, But a Little Less So A recent (November 5th, 2009) Harris Poll finds that the great majority of the public is satisfied with their lives, and that most people believe that their personal situation will improve over the next five years. The numbers who feel this way are lower today than they were in the last few years, but most Americans are still upbeat and optimistic in spite of the economic tough times and the increase in unemployment.

Furthermore, a majority of Echo Boomers (aged 18-30), and pluralities of Gen X (aged 31-42) and Baby Boomers feel their present situation today is better than it was five years ago. Only among Matures (aged 62+) is there a plurality who feels that their situation has become worse.

These are some of the results

differences between generations. The older people are, the less likely they are to be optimistic. Fully 82% of Echo Boomers (aged 18-30) and majorities of Gen X (64%) and Baby Boomers (54%) believe their situation will improve. Only 21% of Matures believe this. □ Republicans are more likely than Democrats to be very satisfied with their lives (63% vs. 49%) but are less likely to believe that their personal situation will improve in the next five years (52% vs. 63%). □ People with higher incomes are a little more satisfied with their lives, and are much more likely to feel their personal situation has improved in the last five years (52% among people with household incomes of \$75,000 or more, compared to 32% of people with incomes of less than \$35,000).

respondents' propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and postsurvey weighting and adjustments. Therefore, Harris Interactive avoids the words "margin of error" as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in Harris Interactive surveys. The data have been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in the Harris Interactive panel, no estimates of theoretical sampling error can be calculated.



CHRISTMAS IN THE VILLAGE

Saturday, December 5, 2009 – 1pm 'til Dusk • Plaza Park, Fair Oaks Village, Sunrise & Fair Oaks Blvd.

Schedule: 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.

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

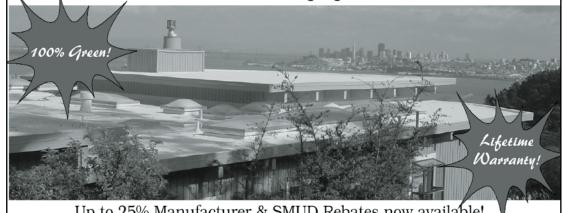
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of The Harris Poll® of 1,019 adults surveyed by telephone between October 13 and 18, 2009 by Harris Interactive®.

Some of the most interesting findings are:

□ Fully 88% of all adults are satisfied with their lives, and 54% are very satisfied. However, these numbers are lower than in any of the four other Harris Polls that asked these questions since 2003. \Box More people (40%) feel that their situation has improved over the last five years than feel it has got worse (27%). However, among Matures (aged 62+), more people feel their situation has become worse (30%) than better (20%). The 40% who feel their situation has improved is lower than it was in any of the four previous surveys. In 2005, a 56% majority felt this way. □ Notwithstanding the economic bad times, a 54% majority of adults believe their personal situation will improve over the next five years. However, this is lower than it was. In 2005, fully 65% believed their situation would improve. \Box On this question about the future, there are very large

However, they are not significantly more optimistic about the next five years than are people with incomes below \$50,000 or below \$35,000.

So what?

Many foreign observers of the United States over the last 200 or more years have remarked that Americans seem to be more optimistic than people living in "the old world," from which most immigrants came.

This new poll shows that, whatever our current problems are, American optimism is alive and well.

The Harris Poll® #126, November 5, 2009

By Humphrey Taylor, Chairman, The Harris Poll

Methodology

This Harris Poll was conducted by telephone within the United States October 13 and 18, 2009 among 1,019 adults (aged 18 and over). Figures for age, sex, race/ ethnicity, education, region and household income were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was also used to adjust for

Full data can be found here:

These statements conform to the principles of disclosure of the National Council on Public Polls.

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About Harris Interactive

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Team WomenTM provides women business professionals a forum with which to build business and increase sales via the cultivation of direct businessreferralsthroughface-to-facenetworking. Our primary objective is to build business in a fun and professional setting through the exchange of qualified business leads. Team Women is like having dozens of highly committed sales professionals working directly for you. Meetings are held every two weeks, which is optimal for strong business relationship building without levying too much pressure on busy schedules.

"Share the Spirit" at Christmas in the Village

Fair Oaks - This holiday season, "Share the Spirit" and bring canned or non-perishable food with you to the 26th annual Christmas in the Village Celebration, Saturday, December 5. 2009. The Fair Oaks Youth Advisory Board and the Fair Oaks Recreation & Park District are hosting a Holiday party for disadvantaged children 100 and their families. There will be a collection box by the Tree that will feature 7,200 lights! The event is sponsored by the Fair Oaks Chamber of Commerce and festivities begin at 1pm and end with the singing

Lighting ceremony at 5 pm in Plaza Park. The activities, throughout the day, include visits with Santa and Mrs. Claus (1 pm - 3:30 pm); Holiday music (1 pm - 2 pm/3 pm - 4 pm); Vendor booths displaying arts, crafts and business services (1pm -Dusk); "Winnie the Pooh" at 2 pm in the village amphitheater (Free admission with a can of food); the Holiday Parade beginning at 4 pm; and then ending with the announcement of the winners of the Merchant's decorating contest and the Tree Lighting ceremony at 5 pm. All events will be held, rain of Christmas carols and the Tree or shine, near the Plaza Park in

the Fair Oaks Village (Fair Oaks Boulevard at California Avenue). Admission is free. The Village is located off Sunrise Boulevard and can be reached by going east at the intersections of Fair Oaks Boulevard or Winding Way, New Wayfaring signs will direct you.

For additional information regarding the event, please visit our colorful website: www. fairoakschamber.com or by calling the Chamber office at 967-2903. Food Drive information, can be obtained by contacting KatyAlbers,FairOaksRecreation & Park District at kalbers@ fairoakspark.org. or 966-1036.

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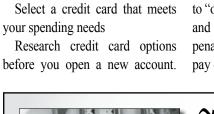
A Road Map To Managing Your Credit Cards

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Credit cards can be a convenient way to manage your finances. However, consumers must pay attention to "the rules of the road."

be a convenient and secure way to manage your finances. When properly, credit cards used offer flexibility in spending and in managing your finances. It is important, however, to recognize that having credit cards does not mean you have to have debt. Loretta Abrams, from HSBC North America's Consumer Affairs Department, offers the following tips to keep you on the road to financial stability with credit cards:

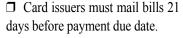
your spending needs



(NAPSA) - Credit cards can Remember, simply opening new accountscanloweryourcreditscore. understand Review and the terms and conditions of the card before you accept it. Be aware of changes

in the "rules of the road" Portions of the new credit card law, known as the Credit CARD Act, are now in effect: □ Card issuers must give you at least 45 days' notice of an account change.

□ You may have the opportunity to "opt out" of some of the changes and cancel your account without penalty, although you will need to pay off your existing balance.



Make sure you are aware of how these changes, as well as any additional ones that may have been imposed recently by your card issuer-such as increased interest rates or decreased credit lines-impact your account and when they take effect. Don't let roadblocks get in the way.

Read everything your card issuer sends you regarding your account; if you don't understand something, call the company for clarification.

Always make your payments on time. Ideally, plan to pay your full balance each month or at least pay more than the minimum amount due each month. Any extra you pay will go toward your highest APR balance.

Identity theft can ruin your credit. Protect yourself by reviewing each individual charge on every monthly statement, confirming the merchant and date and dollar amount of each transaction.

Confront detours head-on If you are having trouble paying your credit card debt, call your lender. Doing nothing is never an option-the problem will not disappear. Most lenders have programs in place to help you or can direct you to a nonprofit credit counseling agency that can offer you assistance. For more information on credit and other topics-in both English Spanishand visit www.your moneycounts. com. You'll find interactive calculators designed to help make managing your finances easier.



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Blue Lights for Christmas

homes with lights inside and outside is just around the corner. Around the country some communities encourage residents to feature one window of their home or a part of their outdoor display using only BLUE LIGHTS as a salute to all

The holidays and decorating our Law Enforcement Officers. In recent years in Sacramento County and surrounding Counties we have lost too many officers responding to their duties and it ended with injury and sometimes death. These BLUE LIGHTS during the holidays would be a public way

to remember and thank all these men and women in law enforcement who help protect us 24/7. We hope you will consider doing this. It is really a small thing to do for the men and women who put their lives on the line for us every working day and night.



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Dave Says

good investors? becoming - Kirk Dear Kirk,

A rock-solid foundation is a must, whether you're building a house or building wealth. Without this, everything will fall apart. The first brick you want to lay in your financial foundation is to become debtfree. The second one is to have an emergency fund of three to six months of expenses in the bank. This is money that you never, ever touch except in the case of a real emergency. It doesn't go toward Christmas, a vacation, or anything else.

When you've got these elements in place, they help form a firm foundation from which you can build wealth. Most people skip these steps and jump right into funding 401(k)s, Roth IRAs and mutual funds. These are all great things, but the problem in doing it that way is that you've started work on the house before you've laid the foundation. This can cause all kinds of problems and setbacks down the road!

Basically, we're talking about the first Baby Steps in my plan. Baby Step 1 is to get your emergency fund started with \$1,000 in the bank. Baby Step 2 is pay off all of your debt, except for your home, using the debt snowball. And Baby Step 3 is to finish growing your emergency fund until you have three to six months of expenses saved.

The debt you have is not the debt we have is \$14,000 in problem, Kirk. It's the symptom of you guys buying a bunch of stuff you couldn't afford. Get on a written budget, and give every dollar a name before the month begins. I want you

NEW TECHNOLOGY IN MEDICINE

having a permanent game plan. Once you do that, you'll have freed up your largest wealthbuilding tool-your income! - Dave

guys to break the debt cycle by

Does Dave Recommend Home Equity Lines?

Dear Dave,

Can you please explain how a home equity loan works? Do you ever recommend them? - Patti

Dear Patti,

It'ssimple. Ahomeequityloan is a second mortgage. You're borrowing money against your house. Some people in the banking business call it a HEL, but considering what these things can put you through, I think they left off one "L".

I don't like home equity loans, and I never recommend them. Most of the time the terms are crummy, with higher, variable interest rates, and they usually have annual calls or a balloon payment tacked onto them. I would never recommend putting your home at risk to pay off credit card debt that piled up while you were out buying that fancy restaurant steak you couldn't afford. Talk about financing a depreciating asset!

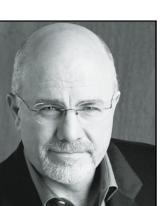
Right now, lots of people who thought they were being smart or financially sophisticated by taking out home equity loans because the interest rate was lower than the one on their credit cards are really stuck. Their houses have gone down in value and created a real mess. Plus, the banks have been handing these things out like candy, and they're feeling the pinch, too.

Stay away from home equity loans, Patti!

- Dave

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

First Edition for December 2009



Dave Ramsey is a personal money management expert, popular radio national 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 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.

Laying a Foundation

Dear Dave,

My wife and I are both in our mid-thirties, and the only credit cards, student loans and a car payment. We've got \$40,000 in our 401(k) plans, plus we have no children. What steps can we take toward

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by Pastor Ray Dare

Everything you have is a gift from God. The Bible says that this life is preparation for the next. God gives us the ability to make money for a reason; it's not just for ourselves. The Bible tells us in 1 Timothy 6:17-18 "Tell people to use their money to do good. By doing this they will be storing up real treasure for themselves in heaven. It is the only safe investment for eternity." God doesn't give us money just to waste it on ourselves. He says "Use it to do good." Then He says, "I want you to store up treasure in heaven." You can't take it with you, but you can send it on ahead. You make an investment that provides eternal dividends. I don't know any other investment

Eternal Treasure

that offers that – eternal dividends. There's a group of people that God talks about again and again in the Bible that He wants us to give to. It's the poor. The problem is we get so caught up in our lives that we hardly even think about the poor. That's why the Bible it emphasizes again and again. This is something we need to do not only for their sake but also for our hearts and what it does for us. Proverbs 28:27 says, "Give to the poor and you will never be in need. But if you close your eyes to the poor many will curse *you.*" Then Proverbs 19:17 says, *"When you give back to the poor"* it's like lending to the Lord. And the Lord will pay you back." I encourage you to give to a local charity this year or to your church that reaches out to the poor.

One of the strangest and most misunderstood verses in the Bible is this next verse, Luke 16:9, "Now use worldly wealth to gain friends for yourselves so that when it's gone you will be welcomed into eternal dwellings." What in the world is He talking about? I'm supposed to go out on the street and buy myself a bunch of friends? No. He's saying this: Use your money to bring people to Christ. Because then they'll go to heaven and when you go to heaven they will greet you with open arms saying, "Thank you for spending that money. I'm in heaven because of you." There is no more important use of your money. There is no way to use your money to make a longer lasting impact than to reach somebody for Jesus Christ with the good news.

Think about this. If your treasure is on earth, every day you're getting further and further away from it, because you're getting closer and closer to heaven. You may have 5 or 25 years left on earth but then nothing. On the other hand, if your treasure is in heaven you're getting closer and closer to it every day. So do you want to walk away from your treasure or do you want to walk toward it?

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



by Marlys Johnsen Norris

Do we need eyes with vision to experience the love of God in our lives? Absolutely not! There is a chorus we sing in church that says it clearer than any words I might write. It is "Open the eyes of my heart Lord, Open the eyes of my heart that I might see you".

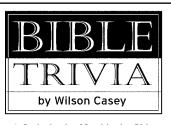
An open heart, mind and soul allow God to show the dynamics of His powerful and mighty love. Allowing the eyes of ones heart to see the beautiful plan God has ahead and is received by surrendering to His will and committing ones future into His hands. Looking to His heavenly vision and allowing His love, grace and mercy to invade every area of life takes one into a supernatural dimension. One will find deliverance, freedom and power by trusting God for the issues of their life.

Eyes Wide Open

Yes, "opening the eyes of ones heart" to the truth of God's Holy Word is the key to being able to experience God's bountiful love. God love is for every one of His creation! One begins living in awe of who He is and what He has done for us—and that one can and will experience His abundance! And really "knowing God" only comes through knowledge and obedience to the words of the Bible. For these words were written that you may know the love of God.

"He who has the Son has lifehe who does not have the Son of God does not have life. These things I have written to you who believe in the name of the Son of God, that you may *know* that you have eternal life." (I John 5:12-13) Yes, actually KNOW ! ! *Marlys Johnsen Norris* Marlys5934@sbcglobal.net

"Intimacy Begins Going God's Way"



 Is the book of Levi in the Old or New Testament or neither?
 "Blessed are the meek, for they

shall ..." do what? Obtain mercy, Inherit the earth, See God, Be called children of God

3. In what book of the Bible do we find the good Samaritan parable? *Matthew, Mark, Luke, John* 4. From Proverbs 29, what happens

when the wicked have authority? *People mourn, Heavens blackened, Masses kill, Taxes abound* 5. In Numbers 22, what animal did

5. In Numbers 22, what animal did God allow to speak? *Lamb, Donkey, Camel, Ram*

6. From II Chronicles, what did Solomon ask for? *Wealth, Long life, Wisdom, Honor* ANSWERS: 1) Neither; 2) Inherit

the earth; 3) Luke; 4) People mourn;

Made It Home for Christmas

A brother calls from Alaska another calls collect A sister calls from south L.A. As we guess who's calling next

As we grow a little older each one's sure to realize how Dad and Mom worked and saved to put presents before our eyes

Our family spans the world now spreading all that we have learned from cold showers every holiday to every Christmas we have earned Christmas Day is changing We're getting older every year but it's warmth abounds in memories and in wishing you were here

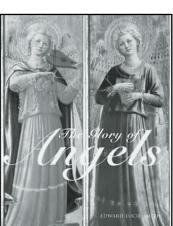
So from Mom and Dad's prayers go out to our families and their youths to their hopes and dreams of doing well and in living Christmas truths

Written for my father just a few months prior to his passing in 1987. **Paul V. Scholl**



The Glory of Angels by Edward Lucie-Smith

Christian Newswire - Throughout their history, human beings have felt a need for supernatural support--for powers that help, powers that guide, powers that either proclaim important events or bring news of them. In THE GLORY OF ANGELS by Edward Lucie-Smith (Collins Design; Hardcover: October 27, 2009; \$35.00; 9780061787775) we explore the importance of angels, and the myriad ways in which they have been depicted in illustrations, short stories, and aphorisms. In this beautiful, oversized book that opens with church-like doors, Lucie-Smith highlights the importance of the guardian angels and archangels, including Michael, Gabriel and Raphael. And he explores the ways in which music has been used to portray the voice of angels, the appearances of angels in mythology, and the role the angels play in the last judgment. He explores how angels guide us by protecting and warning us of danger, healing and comforting us, and urging us to follow God's path. While angels as we now know them are specifically associated monotheistic religions, with specifically Christianity and Islam, most cultures seem to offer equivalents, even if they do not always take the forms that would be familiar to us today. And yet, while many people have a strong instinctive belief



in angelic presences, both good angles and sometimes bad ones, they generally find it difficult to visualize these other-worldly creatures for themselves. Even Joan of Arc found it hard to describe her angelic visitor, the Archangel Michael. What clearly helped her to "see" as well as hear him were the statues and paintings of angels she had seen in churches. If we look at the whole story of belief in angels, we immediately understand how our own conception of them has been formed not only by sacred texts, but also by great artists over the centuries. It is works of art that have been instrumental in creating the strongly established traditions about the physical appearance of angels, and about their role as guides, protectors, and messengers.

accounts of those who have been visited by angels, including King Lear, William Blake, Lot, Daniel and Jacob, and how each eventually overcame hardship with the help of an angel. Through these stories, we see how a desire to personalize wisdom, protection and strength, is satisfied by angels who embody these qualities so completely. Artists step in to give these concepts physical existence, bringing them into our world.

Visually stunning, with lavish gatefolds and gold foil throughout, THE GLORY OF ANGELS is a perfect holiday gift and an inspiration to return to, and reflect on, time and time again.

Edward Lucie-Smith is an internationally known art critic and historian who has published more than a hundred books in all. including a biography of Joan of Arc, a historical novel, and more than sixty books about art. He is also a published poet (member of the Académie Européenne de Poésie, winner of the John Llewellyn Rhys Memorial Prize), an anthologist and a practising photographer. A number of his art books, among them Movements in Art since 1945, Visual Arts of the 20th Century, A Dictionary of Art Terms and Art Today are used as standardtextsthroughouttheworld. Other well-known texts include Sexuality in Western Art and 20th Century Latin American Art.



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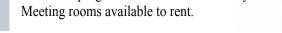
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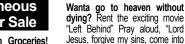
Prayers & Novenas

THANKSGIVING NOVENA TO ST. JUDE O Holy Saint Jude, apostle and martyr, great in virtue and rich in miracles, near kinsman of Jesus Christ, faithful intercessor of all who invoke your special patronage in time of need. To you I have recourse from the depth of my heart and humbly beg to whom God has given so great power to come to my assistance. Help me in my present and urgent petition, in return I promise

to make your name known and cause you to be invoked. Saint Jude pray for us all who invoked your aid. Amen

Say three Our Fathers, three hail Marys and Glorias. Publication must be promised. This novena has never been known to fail.

I have had my request granted and will fill to publish my thanksgiving. J.F.P. (MPG)



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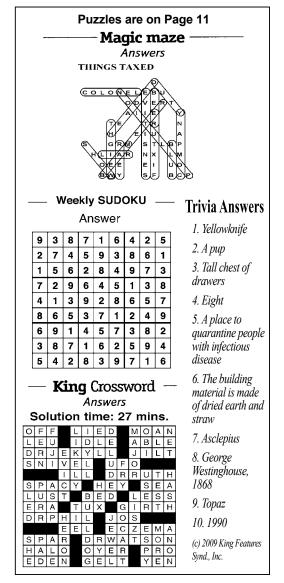
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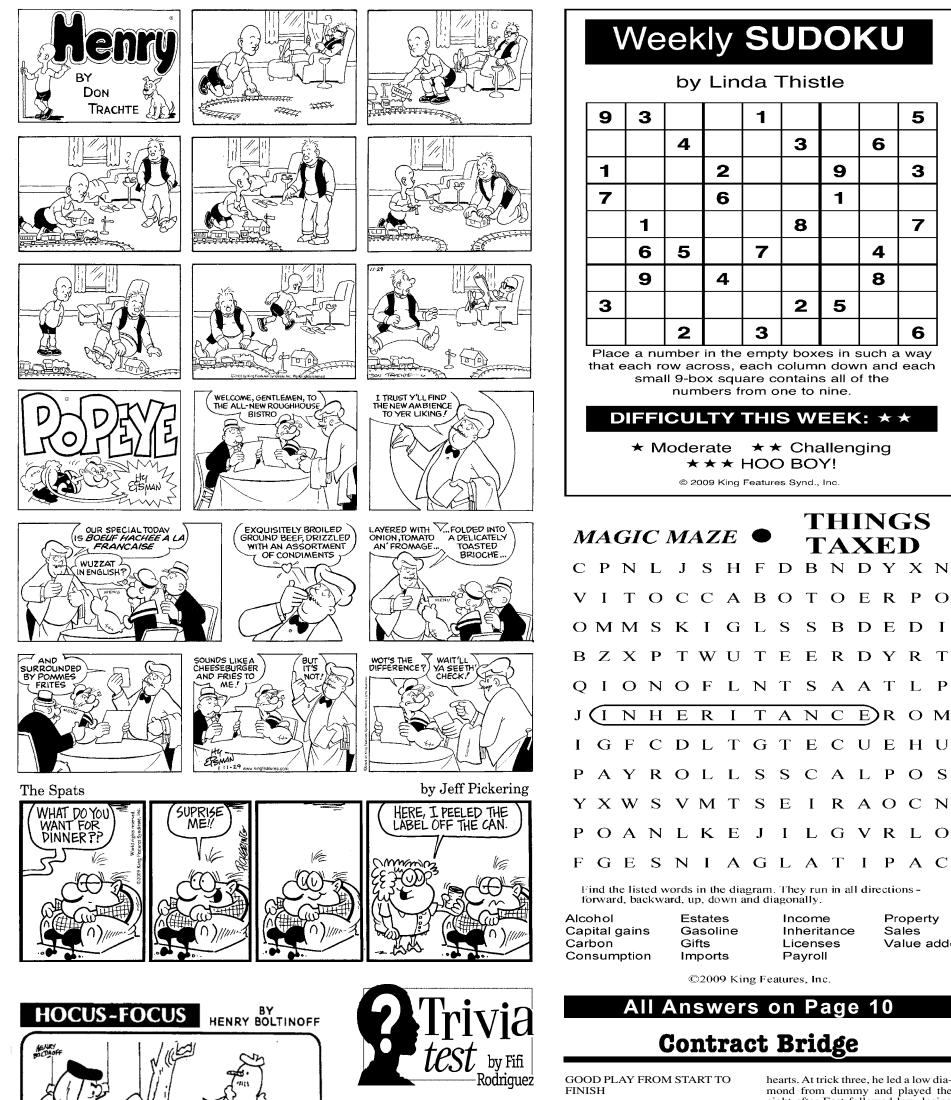
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South dealer. 1. GEOGRAPHY: What is the capital Both sides vulnerable NORTH **•**653

mond from dummy and played the eight after East followed low, losing to the queen. Back came a spade, won by South, and another diamond was led. East won and returned the trump queen, taken by the king. Fishbein then ruffed his last diamond, played a spade to the ace and exited with a trump to East's jack. It was the third trick for the defense. but also the last. East had no safe return. A low club would allow dummy's queen to win the trick, while a diamond return would yield a ruffand-discard. Thus Fishbein scored 10 tricks, and there was no way to stop him. Even if East had put up the king of diamonds at trick three, he could not have avoided the eventual endplay. When the same hand was played in four hearts at the other table, declarer won the spade lead and cashed the heart king. This seemingly innocuous play proved fatal. South next played a low diamond to East's ten. When East returned the heart queen to dummy's ace, declarer led a second diamond. East went up with the king, cashed his jack of trumps and exited with a spade to South's ace. There was now no way for declarer to avoid a club loser, and he finished down one. Fishbein's play of a heart to the ace at trick two proved decisive. It was a very delicate triumph for good technique.

hearts. At trick three, he led a low dia-

Orangevale **Church of Christ Parents Night Out**

5

3

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6

4

8

THINGS

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2

Income

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Inheritance

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9

1

5

The Orangevale church of Christ on Main Avenue in Orangevale will be hosting a Parents' Night Out on Friday, December 4, 2009 from 6 to 9 PM. An evening off for the moms and dads with the security of a safe Christian environment. Children ages 4-12 will play Bible games, watch Christian videos, have dinner, sing, pray, and have plenty of fun! The cost is only \$3:00 per child or \$10 a family. Visit www. ovchurch.org or call 916-988-2011 for more information.

Fair Oaks **Historical Society** SECOND SUNDAY **Open House Hours - Dec 2009**

The Fair Oaks Historical Society invites you and your family to visit its History Center which will be open to visitors on December 13th, from 1pm to 4pm, during its annual Christmas Open House; cookies and apple cider will be served. The History Center is located in the Fireside Room of the Fair Oaks Community Clubhouse, 7997 California Street, Fair Oaks. Docents will be available during this event to help with local lore and fact. Admission to the History Center is free. For directions to History Center, please visit our website: www.fairoakshistory.org. To schedule a student tour or request further information please call Lois Frazier, Chief of Docents, at 967-2967.

Fair Oaks Presbyterian **Church Presents** A Jazz Christmas

Date:	Sunday, December 13
Time:	6 PM
Location:	Fair Oaks
	Presbyterian Church
	11427 Fair Oaks Blvd.
	Fair Oaks, CA 95628
Phone:	(916) 967-4784, ext. 874
Contact:	Marlene Shirley
Website:	www.fopc.org
Free:	FREE (A free-will
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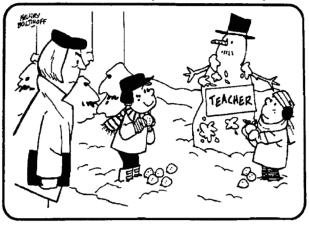
Description: A night of special Christmas music and songs of the season featuring nationally renowned jazz musician Jim Martinez and friends. With organist Carol Newton Hawk and the Fair Oaks Presbyterian Church Chancel Choir, Children's Bell Choir, and Cherub Choir

Christmas Eve Services

Location: Fair Oaks Presbyterian Church 11427 Fair Oaks Blvd.Fair Oaks, CA 95628 Phone: (916) 967-4784, ext. 874 Contact: Marlene Shirley



Find at least six differences in details between panels.



5. Teacher's nose is different, 6. Boy is holding an apple. scart. 3. Snowballs have been added. 4. Tree is missing. Differences: 1. Snowman's hat is different. 2. Boy has a

ANIMAL KINGDOM: What is a baby bat called?

of Canada's Northwest Territories?

3. GENERAL KNOWLEDGE: What type of furniture is referred to as a "highboy"?

4. MUSIC: How many holes does a recorder (wind instrument) have?

5. LANGUAGE: What is a lazaretto?

6. ARCHITECTURE: What is adobe made of?

7. MYTHOLOGY: Who was the Greek god of medicine?

8. DISCOVERIES: Who is credited with inventing the air brake?

9. BIRTHSTONES: What is November's traditional birthstone?

10. MATH: What is the Arabic equivalent of the Roman numeral MCMXC?

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• A 7 6 3 2 **•**96 ♣Q 10 2 WEST EAST 🕈 J 10 9 8 ♥QJ5 • A Q 7 3 ♦ K 10 5 2 **♣**K 9 6 SOUTH 🕈 A K Q **♥**K 10 9 8 4 🔶 J 8 4 **♣**A 5 The bidding: North East West 2 🖤 Pass Pass

South 1 ♥ 4 ♥ Opening lead - jack of spades.

A declarer who panics in the face of unexpected adversity, and who

bemoans his bad luck instead of trying to overcome it, is bound to lose many contracts that can be rescued. Consider this deal played in a team contest many years ago by Harry Fishbein. He won West's spade lead with the queen and played the ten of hearts to dummy's ace, disclosing the 3-0 trump division.

Never one to give up, although it seemed he'd have to go down one, "Fishy" proceeded to make four

by Steve Becker

Crossword

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48 "A Study in

Scarlet"

51 — and

52 Expert

54 Money

55 Longing

1 Automaker

Eli —

2 Spore

3

Ransom

producer

mountain

Honshu

4 Probable

5 Pastoral

DOWN

place

Answers on Page 10

memo

29 Whammy

before

33 "Hungaria"

35 Dead heat

36 Kid's racer

cousin

39 "You Were

Meant for

42 Catch sight of

44 Any time now

43 Additional

45 That girl

46 Cushion

47 Ginger -

holder

Me" singer

38 Egret's

composer

32 Edition sold

the night

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53					54					55		+

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- Told a tale 4
- 8 React in pai 12 Romanian
- personifica
- 17 Leave at the
- 19 E.T.'s carrier?
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Website: www.fopc.org Date: Thursday, December 24 Times: 4 PM • Family Service Worship Band & Children's Choirs Tim Dakin preaching

8 PM • Classic Service Chancel Choir & Brass Ensemble Kirk Bottomly preaching

11PM • Late Service featuring the Fair Oaks Rock Choir Jorge Luna preaching

Candlelight and carols at all services.

Just Like Cats & Dogs by Dave T. Phipp



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by David Dickstein **Family Films**

The Princess and the Frog **Opens Dec. 11** (limited in LA area on Nov. 25), rated G disney.go.com/disneypictures/ princessandthefrog

When a prince is turned into a frog and kissed by a girl the curse is removed. Well, despite what the laws of Fairy Tale Land dictate, that's not how things go in this rare 2-D, handdrawn animated Disney feature. Here, the smooching girl is transformed into a frog as well. Set in New Orleans' French Quarter during the Jazz Age of the Roaring Twenties, the film is breaks ground by introducing Disney's first black princess.

Avatar **Opens Dec. 18, rated PG-13** avatarmovie.com

Director-writer James "Titanic" Cameron's \$190 million hybrid of live action and animation follows a paraplegic war veteran who finds himself thrust into hostilities on an alien planet filled with exotic life forms. As an Avatar, a human mind in an alien body, he finds himself torn between



Films and DVDs for the Whole Family

two worlds, in a desperate fight for his own survival and that of the indigenous people.

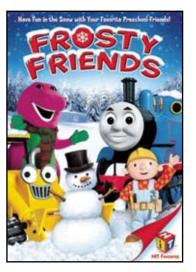
Alvin and the Chipmunks: The Squeakquel **Opens Dec. 25, rated PG** munkyourself.com

Bad reviews, including one from me, didn't stop the feature debut of classic TV's "Alvin and the Chipmunks" from storing \$217 million for the nutty winter of 2007, and that's just the U.S. total. Part II has Alvin, Simon and Theodore flirting with a trio of chickmunks while their human buddy David (Jason Lee) is laid up and aggravated by the antics of the rodent rascals.

Family Home Entertainment

Christmas with the King Family (ages 3-adult, just out, not rated): The wholesome, yet never sickening-sweet King Family Show lasted only the 1965 season, but the crooning clan of nearly 40 members and ranging from toddlers to nearoctogenarians made several seasonal specials, four with a Christmas theme. This new DVD takes us Baby Boomers back, and introduces younger generations,

to the bloodline equivalent of "The Lawrence Welk Show," yuletide style. Along with a retrospective, the disc includes the 1967 Christmas show in its entirety. What a nice alternative to the overly produced, soulless holiday specials we have now. Grade: A-



Frosty Friends (ages 3-6, just out, not rated): Preschoolers will be in a winter wonderland watching Barney, Bob the Builder, Pingu, Thomas & Friends and Kipper learn about the true meaning of the holidays without getting religious. Grade: B

A Miser Brothers' Christmas

(ages 4-10, just out, not rated): This stop motion-animated spin-off based on the bickering brothers (and sons of Mother Nature) from the 1974 Rankin-Bass "A Year without a Santa Claus," continues the adventures of Heat Miser and Snow Miser. No Christmas classic, but the silly struggle between fire and ice makes for family fun. Grade: B

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FAIR OAKS CEMETERY MEMORIAL DAY AND AVENUE **OF FLAGS CEREMONY** HONORING



WOMEN AIRFORCE SERVICE PILOTS

The Twelfth Annual Memorial Day Ceremony will be held Saturday, May 29th at the Fair Oaks Cemetery, 7780 Olive Street, Fair Oaks, with formal ceremonies starting at 10 AM. Vice Chairman of the Fair Oaks Cemetery District, Thomas Askins will be the Master of Ceremonies. The musical program will be provided by the American Veterans Band, conducted by Warren "Bud" Turner.

The Fair Oaks Cemetery District and the Memorial Day Ceremony Committee are finalizing plans for one of the most popular and inspiring Memorial Day ceremonies in the area. This year's theme is to honor "The Women Airforce Service Pilots" (WASP).

The cemetery will be also decorated with hundreds of flags lining its roadways as "The Avenue of Flags." We will also be adding more names to the Veterans Memorial Wall. Honored Speaker, Brigadier General, Mary J. Kight, Assistant Adjutant General for the California National Guard. She will speak on what it was like to fly planes during WWII.

Congressman Dan Lundgren has provided a flag that has flown over the nation's capitol. This flag will fly over the Veterans Memorial for one year in honor of all Veterans of the Women Airforce Service Pilots (WASP). The flag honoring All Veterans of the Armed Services, which was flown over the memorial this past year, will be retired and formally presented to Bob Clouse, Board Chairman Fair Oaks Cemetery District.

A formal Color Guard and Rifle Salute Team from VFW District 17 will provide military honors and assist the Commanders of the local VFW, American Legion and the VFW Auxiliary to the laying of the wreath at the memorial in honor of over thirteen hundred veterans who are buried in the cemetery.

Covered seating will be available for veterans and visitors. Dedicated seating will be available for veterans of World War II and their wives. The Fair Oaks Historical Society and the Orangevale/Fair Oaks Grange will provide complimentary refreshments after the ceremony.

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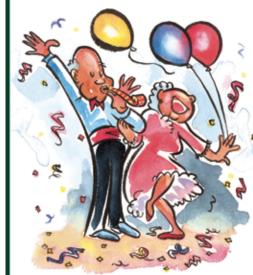
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SMUD's Annual Trout Derby

will be newly stocked with 2,000 pounds of trout for the annual fall trout derby. Anglers hooking the heaviest trout will be awarded with cash prizes up to \$100 for adults and \$50 for children under sixteen. The semi-annual event has become a tradition for many and has attracted thousands of local anglers since starting in 1993.

Fishing enthusiasts can cast a line from the shore, fishing pier, or their own boat (electric trolling motors only -- no gas motors). In addition to trout, the lake has largemouth bass, redear sunfish, bluegill, black crappie and catfish. A one-time \$3 entry fee will

SMUD's Rancho Seco Lake be charged to anyone interested in competing in the derby. All entrants age 16 and older possess must valid а California state fishing license. Cash prizes will be awarded to those catching the heaviest

fish in two separate categories - adult and kids. In the adult classification, prizes range from \$20 to \$100 and will be awarded to the top 14 fishers. Prizes for children will be awarded for first (\$50) through sixth place (\$10).

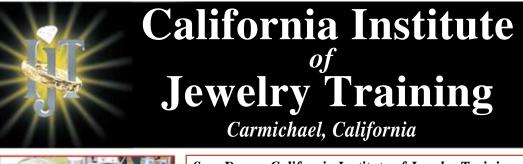
The 400-acre Rancho Seco Recreational Area offers more than just fishing. The full-service facility offers picnicking facilities, RV and tent camping sites, kayak and pedal boat rentals during the summer, and

beach and swimming areas. Rancho Seco Recreational Area is 25 miles south of Sacramento, approximately 15 minutes east of Highway 99 on Twin Cities Road. The park is owned and operated by SMUD. Admission to the park is \$5 per vehicle (\$4 for seniors). For more information or to schedule camping reservations, call (916) 732-4913 or go to smud.org.

Specifics

Date: Saturday, December 12 and Sunday, December 13 *Time:* 6 a.m. to 5 p.m. daily (rain or shine) Location: Rancho Seco Recreational Area 14440 Twin Cities Road





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First Edition for December 2009





Keeping Perspective

The Christmas season is both one of great joy and great despair for many people. It symbolizes the end of another year of hard work, a cycle of relationships, a benchmark for how we've done. Often the joy of living gets lost in the failures of life. Gratitude is misplaced, and is difficult to find. But find it we must. Gratitude for relationships, new friendships, new trust, new joyful love. We learn to develop our joyful love and we grow as human beings. We grow as spirit. We grow into an ever-widening circle of love and understanding that encompasses our own daily universe. Our love relationships deepen, and deepen, and deepen as we surrender to joy.

The depth of joy and the depth

Each of us is a star in at least one other person's universe. As long as we are here, shining is what we do best. With all that happens on this earth and in our daily lives, if we just shine to better that one person's life, then we may very well be living out our purpose. Stars shine, and in their shining, they survive.

Ultimately, you do what you must do to survive. You shine because you can. You love because you can. You support your children from that innate parental duty and wanting for them a better world and a better shot at life. You buy and give gifts from love and a willingness for the expression of your love. You enjoy the joy on another's face when they feel that love from you. A single gift can give perspective.

Meditation for Your Heart, Mind and Soul

December 10th, Thursday evening 6:30 to 9 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

the life we do have, the love around us, and gratitude for our current station in life. We get caught up in the shopping, the parking, the driving to and from the next retail outlet to get something we absolutely must have as that special present for someone. We get caught up in approval before love. One of my own "You might want to get a little perspective about this one" thoughts is "And what do those in our military have to do?" When I think of their sacrifices, their separation from family, their duty to our country, their honor, it re-aligns my understanding in the moment. All of us forget we maintain our freedom through them, not the politicians in Washington DC.

The first Christmas season without a loved one is always difficult. Through a Loved one's passing, we are often amazed at what our family will do to comfort us, to support us, and respect our grieving. My family amazes me.

"Fear not, for I am always with you" Jesus Christ

There is great joy in Christmas. That joy multiplies as we share it with others. It multiplies when we smile at and wish others "Merry Christmas" along our way.

When we carry that joy with us throughout the year we attract more joy to us. We find new of strife around the world is of human creation. Wars over egos more than need, needless destruction by gangs in our cities because that's all they know, and the destruction of ourselves over lack of understanding. We can change all this. Change Christmas into Compassion. Compassion for families who suffer from the destruction of others. Even if it is only with our prayers of compassion when we hear of someone else's loss through an incomplete news report.

With the world in a financial struggle, a meltdown of the like we haven't seen in many years, families are faced with paying the electric bill, buying food, or buying that new electronic toy that won't work anyway if the power is not on. Parents have to explain what is really happening financially to their children for the first time. Grandparents, working a lifetime to save and enjoy their later years, see it stolen by poor government leadership and another's greed. Strength is needed. By all of us. Christmas is the symbol of our coming back together as family and surviving together. We must resurrect our righteousness, trying in all things to do what is right. We must search out our beliefs, our knowingness of the love for God and of humankind. We must find our faith and sustain it.

"We've no less days to sing God's praise then when we first begun" John Newton

What "is" is so immense we miss it. We look deeply into the mirror and see the reflection of one universe. If we would just look upon the stars we would see the reflection of another.

I don't know where I'd be without my faith. In the same place, or close to it, perhaps. But with the faith that carries me I know I can still carry at least one other for this day, God willing.

For all of us, keeping the holiday season in perspective can be as simple as going out in the middle of the cold, clear night alone, taking a look upward as you weigh your own faith in creation and this wonderful, magnificent universe and say to yourself "My God, It's Full of Stars!"

With Love and Compassion, Merry Christmas, Rev. Paul V. Scholl Learn simple techniques to use anytime, anywhere
How to re-energize Your Daily Life

Healing Your Home

December 15th, Tuesday evening 6:30 to 9:00 pm

Learn How to Create a more loving and healing environment for the holidays. Clear & Set the Energy of Your Home using specific Meditation Techniques.

A perfect workshop for those wanting to create a more loving, healing and graceful living environment within their home. You will learn techniques that will give You the power to manage the energy of Your home or workplace.



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.



Christ the King Retreat Center, 6520 Van Maren Lane, Citrus Heights, 95621 To register email Rev Paul at go2dlyt@aol.com, or call 916-773-1111. *Each workshop is \$20*.

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