AMERICAN RIVER



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Volume 4 Issue 15

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

First Edition for August 2009

"Get Back on the Road Again"



DCSS Offices will open on two Saturdays in August to help parents get driver license reinstated.

Sacramento - The Sacramento County Department of Child Support Services works with parents all year long to get their driver license restored. To raise awareness of this service, DCSS is joining forces with the State to highlight this program during Child Support Awareness Month in August. "Get Back on the Road Again" is a public awareness campaign designed to reach out to parents who have had their license suspended because they did not meet their full child support obligations. The program is available to parents with child support cases in all California counties.

"We want to assist the noncustodial parent who may be having a tough time financially but wants to do the right thing for his or her children," said Terrie Porter, Director of the Sacramento Department of Child Support Services. Under a 1996 California law,

non-custodial parents who do not pay their child support may have their driver license suspended until they bring their payments current. The law also impacts business and professional licenses issued by the State of California such as licenses held by doctors, lawyers, contractor's

cosmetologists and others. After a case review, DCSS will release a driver license when the non-custodial parent meets the following conditions: Makes a payment equal to one month of their child support obligation, Makes an additional payment of at least \$25 towards arrears, Provides his or her current employment status and if applicable provides information regarding his or her current financial situation. Evaluations outside of these criteria will also be reviewed on a case-by-case basis.

While DCSS is available anytime of the year for this service, they will open on Saturday, August 15 and Saturday, August 29 from a.m. to 12:00 this license release opportunity. The address is 3701 Power Road, Inn Sacramento. For more information about this program general information regarding license suspensions and restorations, please visit California Department of Child Support Services (DCSS) website at www. childsup.ca.gov. You may also call toll free 1 (866) 901-3212.

California's Child Support Services Program works with parents - custodial and noncustodial - and guardians to ensure children and families receive court-ordered financial and medical support. Child support services are available to the general public through a network of 52 county and regional child support agencies.

State Corporate Income Taxes Hurt Workers' Wages

\$1 Increase in State-Local Corporate Tax Rate Causes \$2.50 Drop in Wages Five Years Later

Sacramento – A new Tax Foundation report shows that the burden of corporate income taxes is likely borne by workers – not investors. This finding throws more cold water on the notion that higher corporate income taxes would provide greater progressivity in the tax system.

High corporate income taxes are often justified by the rhetoric that businesses – and their high-income investors – should "pay their fair share." In Tax Foundation Special Report No. 169, "The Corporate Income Tax and Workers' Wages: New Evidence from the 50 States," Senior Fellow Robert Carroll, Ph.D., finds that states with high corporate income taxes have likely depressed their workers' wages over the long term,

while states with low corporate taxes have boosted worker productivity and real wages.

"These findings are not only consistent with a growing body of research on international corporate income taxes and wages, but they get to the heart of a longstanding political argument on business taxation," Carroll said. "Raising corporate income taxes has been viewed as an effective way for governments to push the tax burden onto the people who can best afford it, but this assumes that capital income, which is earned disproportionately by those with higher incomes, is indeed bearing the burden of the tax. We now see, however, an increasing amount of evidence suggesting that this is not the case."

This new Tax Foundation study finds that for every \$1 rise in state and local corporate tax collections, real wages fall by \$2.50 five years later. The reverse is also true: Wages rise \$2.50 for every \$1 reduction in state and local corporate income taxes.

This finding – that the burden of corporate income taxes ultimately falls on labor supports previous research indicating that corporate taxes are not borne by capital because capital, in today's increasingly global economy, is mobile, but labor is not. The Tax Foundation is

nonpartisan, nonprofit organization that has monitored fiscal policy at the federal, state and local levels since 1937.

Disabled Veterans Win Battle in "Good Faith" Fight to Save Taxpayers Money

By Rick Reed

Sacramento - Disabled veteran companies and taxpayers are both winners in recent changes promoted by California's wounded warriors. The non-profit California Disabled Veterans Business Alliance has fought the Good Faith Effort (GFE) provision in State contracting as a useless diversion actually keeping business away from Disabled Veteran Business Enterprises (DVBE). Now, the State has acted on the recommendations of the Alliance in coordination with DGS and other state agencies and has passed legislation to eliminate the GFE effective July 28 2009.

By promoting equality with the State of California's Small Business preference and eliminating the GFE, taxpayers will save money

and disabled veterans have greater access to State contract opportunity. The DVBE Alliance and many veterans organizations know many veterans were giving up in pursuing guaranteed State contract opportunity because of 'false fronts' in good faith programs and massive amounts of paperwork previously required for certification.

By eliminating the GFE more opportunity for DVBE is created and there are lower costs for taxpayers, saving thousands of hours wasted in preparing bids and reducing the waste in paperwork According to recent Federal reports, "Small businesses are the lifeblood of the economy in the United States. Based on data from the U.S. Census Bureau, the Office of Advocacy at the U.S. Small Business Administration documented that small businesses accounted for over 92% of the net new jobs created between 1989 and 2003."

Other recommendations in the Alliance memo sent to DGS in early June 2009 include simplifying the legislation on Commercial Useful Function and eliminating the need for DVBE to submit tax returns for recertification annually. We need to make the Public Contracting Code and the Military and Veterans Code look alike so that laws and regulations for small business and DVBE are basically the same.

more information www.cadvbe.org, or call Rich Dryden, Executive Director, California Disabled Veteran Business Enterprise Alliance at 916-446-3510.

DMV Online Business Surges 20.4% During First Six Months of 2009

Sacramento – Online business surged 20.4 percent during the first six months of 2009, as the Department of Motor Vehicles recorded 4.7 million internet transactions through June 30, 2009, the DMV announced today, July 31st.

"Customers plan their trips carefully and are opting in many cases to forsake a trip to the DMV and instead do business with us online," said DMV Director George Valverde. "We are constantly striving to add new features and encourage customers to take advantage of some of our more popular options."

The most popular business online vehicle registration renewals - totaled 3,213,660 from Jan. 1 through June 30, 2009, a 15.1 percent increase over the same period a year ago. The month of June also saw 671,356 online vehicle renewals, a new singlemonth record for this category which capped four straight months of at least 500,000.

Online driver license renewals for the six-month period ending June 30 totaled 473,078, a 32 percent increase over the 358,203 logged during the same time a year ago. Change of Address filings soared 18.3 percent, from 349,170 in 2008 to 413,246 through June 30, 2009. Online filings of Notice of

Release of Liability (NRL) jumped 45 percent during the first six months of the year compared to 2008. In addition, the month of June saw 91,114 NRL filings, the largest single-month increase since the DMV began tracking this category in 2007.

The DMV offers an array of services to customers 24 hours a day, 7 days a week through its Web site (www. dmv.ca.gov), including online appointments for written and drive tests; vehicle registration and driver license renewals, selection of personalized license plates, changes of address and payment of fees via secure debit transactions.

County Reducing Hours at Building and Development Services Counters

Downturn in applications and permits necessitated reduced staffing and hours

Due to the Sacramento – downturn resulting loss of development services business, Sacramento is closing various building and development related public counters one day

of development related programs.

per week beginning August 3. Building "We feel that customers are better served by providing quality service four days a week rather than lesser services due to fewer available staff five days a week," said Steven Pedretti, Director of County Engineering and manager

"With furloughs and reduced number of employees, this will help us maintain efficiency and still serve our customers."

The schedule will be: Planning, Environmental Review and Assessment, Inspection Development Site Improvement Review -Downtown counters will be closed on Fridays.

• Building Inspection (Bradshaw office) will be closed on

Mondays. • Building Inspection counters at North Area Service Center will be closed on Mon and Tues. Building Inspection counters at East Area Service Center will be closed on Wed, Thurs and Fri.

At least one building permit office (either downtown or the Bradshaw location) and one service center counter will be open for business on every weekday.

"We anticipate that this schedule will continue for the foreseeable future, until the rate of building and development increases in the Sacramento region," Pedretti added.



By all accounts, Barack Obama's father, the Kenyan student studying in America, was cocksure and impressed with his own talents. The arrogance gene must be dominant. Obama clearly has it.

And that, more than any other factor, is driving his summertime swoon. Hubris made him reach for too much, too soon; brazenly overpromise about the effects of his program; overestimate his control of events; think the golden touch of his brilliant team could solve intractable problems; and believe his words could trump reality.

The Obama team is fiddling with his health-care talking points. But the verbiage is beside the point. What Obama needs is a little modesty. It's easy to imagine an alternative history of a more cautious Obama administration that wouldn't have stoked a voter backlash in all of six months.

It would have begun with the recognition that he won office sounding like a tax-cutting moderate devoted to paying for "every dime" of his program, against a terrible candidate in the middle of a recession blamed on the incumbent Republican president. Even Howard Dean might have won in these circumstances.

As a start, he could have taken steps to address the financial crisis -- basically continuing the Bush program, as he has -- and pursued a genuinely bipartisan stimulus. A smaller stimulus would have split Republicans and given Obama bipartisan cover.

He could have followed up the stimulus with incremental health reforms -- say, new insurance regulation and subsidies for the uninsured -- in a continuation of the salami-slice approach to health care that has been so successful for Democrats. Again, he'd have gotten

Wanted: A Modest **Obama**

substantial Republican support. At the six-month mark, he'd have a few important, if not sweeping, legislative accomplishments; he'd have avoided all of the

liabilities of his stimulus and health-care proposal; and he would have split the Republican Party. He'd own the center.

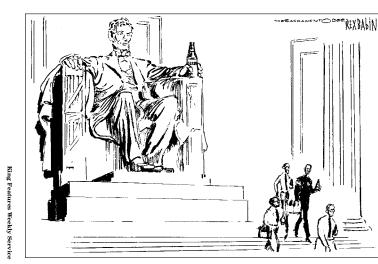
That's what might have been. The real, overreaching Obama is sinking of his own weight. On health care, he has neutralized many of the industry groups that rallied against HillaryCare and benefited from positive network news coverage. But pluralities in most polls still oppose his grandiose plan. The more he talks about it, the more the plan and his job-approval rating -- down to 52 percent in Gallup -- sink.

Obama has single-handedly brought Republicans back on fiscal issues. In the new NBC/Wall Street Journal poll, Republicans now are more trusted than Democrats to deal with taxes, the deficit and spending. Republicans haven't led on the deficit in that poll for more than a decade. Just 48 percent now trust Obama to keep his word, according to the NBC/WSJ poll.

People are still fond of Obama and want him to succeed. In a Pew survey, 74 percent say they like him. Independents disapprove of his performance on the economy and the deficit, but are still optimistic about him in the long run. Despite all the excesses of the past six months, they haven't given up on Obama. He can reconnect with them, and the rest of the public, with some modesty. If he can't muster it for real, he should at least pretend. Rich Lowry is editor of the National Review and co-author of the new spy thriller "Banquo's Ghosts."

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Atheists Misread the Role of Religion in American Society

Law:



by Allan C. Brownfeld

Early in July, both the House and Senate passed resolutions directing the Architect of the Capitol to engrave the words "In God We Trust" and the Pledge of Allegiance at the new Capitol VisitorCenter.Shortlythereafter, the Freedom from Religion Foundation, the nation's largest group of atheists and agnostics, filed a lawsuit claiming that taxpayer-funded engravings would be an unconstitutional endorsement of religion.

The Madison, Wisconsinbased, Freedom from Religion Foundation is one of many groups that have sought to excise God from our public discourse and our lives. Those who have embarked on such a crusade often speak as if they were embracing the philosophy of the Founding Fathers with respect to the separation of church and state. This, however, is at variance with the historical record.

The fact is that the United States was founded on the concept that our rights, as Jefferson wrote in the Declaration of Independence, come from our "Creator." The intent of the First Amendment was to make government neutral among religious sects, rather than neutral between religion and non-religion.

What the First Amendment was really saying has been all but forgotten. Judge Thomas Cooley, a leading constitutional scholar of the 19th century, put it this way in his Principles

"Bv establishment of religion is meant the setting up or recognizing of a state church,

Constitutional

or at least the conferring upon one church of special favors and advantages which are denied to others. It was never intended by the Constitution that the government should be prohibited from recognizing religion, or that religious worship should never be provided for in cases where a proper recognition of Divine Providence in the workings of government might seem to require it, and where it might be done without drawing invidious distinctions between different religious beliefs, organizations or sects. The Christian religion was always recognized in the administration of the common law; and so far as that law continues to be the law of the land, the fundamental principles of that religion must continue to be recognized in the same cases and the same extent as formerly."

The intent of the First Amendment, states Professor Charles Rice in his book, The Supreme Court and Public Prayer, was to make government neutral among religious sects. He writes: "... the public life of the American states was based upon the unapologetic conviction that there is a God who exercises a benevolent providence over the affairs of men. This is not to say that all Americans then recognized God. or that there was agreement on all the details of his attributes. But to those who assert that the First Amendment was designed to prevent the government from recognizing God and praying His aid, it can rightly find evidence for their claim if not hostile, to religion. elsewhere than in the history of the period prior to 1787."

present in our public life from

the beginning. The Declaration of Independence acknowledges God in four separate places. The Framers of that instrument announced that the colonies were assuming "the separate and equal station to which the laws of nature and nature's God entitle them." The Declaration states: "We hold these truths to be self-evident: that all men are created equal; that they are endowed by their Creator with certain inalienable rights: that among these are life, liberty, and the pursuit of happiness."

Those who signed the Declaration proclaimed: "And for the support of this Declaration, with the firm reliance in the protection of Divine Providence, we mutually pledge to each other our lives, our fortunes, and our sacred honor."

The Continental Congress opened its sessions, beginning in 1774, with prayer delivered by a clergyman. In 1776, Congress authorized and appointed regular chaplains. In 1778, Congress provided an annual salary for chaplains. In 1787, Congress adopted the Northwest Ordinance for the governance of the Northwest Territory. Article 3 proclaimed: "Religion, morality, knowledge, being necessary to good government and the happiness of mankind, schools, and the means of education shall ever be encouraged."

The overwhelming majority of Americans -- more than 90 percent -- consists of believers. They attend church and synagogue and mosque with greater regularity than people in any other Western country. Many of the "elites" who dominate so much public discourse, be said that they will have to however, are decidedly secular,

Indeed, sociologist Peter Berger of Boston University Reference to God has been notes that India is the most intensely religious country

a system in which someone else

in the world and Sweden is the least. He declares that America "is a nation of Indians ruled by an elite of Swedes."

In his book, The Culture of Disbelief: How American Law and Politics Trivialize Religious Devotion, Yale law professor Stephen Carter argues that over the past 30 years religious devotion has been mistakenly trivialized in public life. And because the U.S. was founded on the concept that our very liberties come from God, the official banning of God removes the foundation on which we base our belief in other people's rights.

Those extreme sectarians who want to impose their own form of religion on the American society must be resisted. The imposition of an extreme version of secularism is in itself a form of religious "establishment." The Framers of the Constitution would be opposed to either imposition, as any reading of the historical record clearly shows. Despite the wishes of the Freedom from Religion Foundation, the U.S. Capitol Visitor Center is the perfect spot to have "In God We Trust" engraved.

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All rights reserved. Allan C. Brownfeld is the author of five books, the latest of which is THE REVOLUTION LOBBY (Council for Inter-American Security). He has been a staff aide to a U.S. Vice President, Members of Congress, and the U.S. Senate Internal Security Subcommittee. He is associate editor of The Lincoln Review and a contributing editor to such publications as Human Events, The St. Croix Review, and The Washington Report on Middle East Affairs.

MERICAN I

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



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By Yaron Brook

Government intervention in medicine is wrecking American health care. Nearly half of all spending on health care in America is already government spending. Yet President Obama's "reforms" will only expand that intervention.

Prior to the government's entrance into medicine, health care was regarded as a product to be traded voluntarily on a free market--no different from food, clothing, or any other important good or service. Medical providers competed to provide the best quality services at the lowest possible prices. Virtually all Americans could afford basic health care, while those few who could not were able to rely on abundant private charity.

Had this freedom been allowed to endure, Americans' rising productivity would have afforded

them better and better health care, just as, today, we buy better and more varied food and clothing than people did a century ago. There would be no crisis of affordability, as there isn't for food or clothing.

But by the time Medicare and Medicaid were enacted in 1965, this view of health care as an economic product--for which each individual must assume responsibility--had given way to a view of health care as a "right," an unearned "entitlement," to be provided at others' expense.

This entitlement mentality fueled the rise of our current thirdparty-payer system, a blend of government programs, such as Medicare and Medicaid, together government-controlled employer-based health insurance (itself spawned by perverse tax incentives during the wage and price controls of World War II).

The resulting system aimed to relieve the individual of the "burden" of paying for his own health care by coercively imposing its costs on his neighbors. Today, for every dollar's worth of hospital care a patient consumes, that patient pays only about 3 cents out of pocket; the rest is paid by third-party coverage. And for the health care system as a whole, patients pay only about 14 percent.

Shifting the responsibility for health care costs away from the individuals who accrue them led

to an explosion in spending. In

is footing the bill, consumers, encouraged to regard health care as a "right," demand medical services without having to consider their real price. When, through the 1970s and 1980s, this artificially inflated consumer demand sent expenditures soaring out of control, the government cracked down by enacting further coercive measures: price controls on medical services, cuts to medical benefits, and a crushing burden of regulations on every aspect of the health care system.

As each new intervention further distorted the health care market, driving up costs and lowering quality, belligerent voices demanded still further interventions to preserve the "right" to health care: from regulations mandating various forms of insurance coverage to Bush's massive prescription drug bill.

The solution to this ongoing crisis is to recognize that the very idea of a "right" to health care is a perversion. There can be no such thing as a "right" to products or services created by the effort of others, and this most definitely includes medical products and services. Rights, as the Founders conceived them, are not claims to economic goods, but to freedoms of action.

You are free to see a doctor and pay him for his services--no one may forcibly prevent you from

Why Are We Moving Toward Socialized Medicine? doing so. But you do not have a "right" to force the doctor to treat you without charge or to force others to pay for your treatment. The rights of some cannot require

the coercion and sacrifice of others. Real and lasting solutions to our health care problems require a rejection of the entitlement mentality in favor of a proper conception of rights. This would provide the moral basis for breaking the regulatory chains stifling the medical industry; for lifting the tax and regulatory incentives fueling our dysfunctional, employer-based insurance system; for inaugurating a gradual phaseout of all government health care programs, especially Medicare and Medicaid; and for restoring a true free market in medical care.

Such sweeping reforms would unleash the power of capitalism in the medical industry. They would provide the freedom for entrepreneurs motivated by profit to compete with each other to offer the best quality medical services at the lowest prices, driving innovation and bringing affordable medical care, once again, into the reach of all Americans.

Yaron Brook is the executive director of the Ayn Rand Center for Individual Rights in Washington, D.C. ARC is a division of the Ayn Rand Institute and promotes Objectivism, the philosophy of Ayn Rand--author of Atlas Shrugged and The Fountainhead.

The Messenger Page 3 First Edition for August 2009

Patriots Jet Team Adds **More Thrills to Airshow**



Patriot's Jet Team flies into Sacramento

Sacramento County - California Capital Airshow organizers are excited to announce the addition of a second jet team, the Patriots, to this year's already spectacular event. The Patriots are a fourship civilian jet team with highly experienced airshow pilots including two former members of the U.S. Air Force Thunderbirds.

Sponsored by Fry's Electronics and Hot Line Construction, the Patriots' L-39s electrify spectators with fast-paced formation flying, choreographed four-ship diamond formation aerobatic maneuvers and their signature "Tail Slide" where the aircraft actually slides backwards toward the ground, something not performed by any other jet demonstration team*. Performances highlighted by computerized red, white and

blue smoke systems are flown by lead pilot Dean "Wilbur" Wright, right wingman Rob "Fang" Hutchison, left wingman John "Bordz" Posson and slot pilot Strickland. "Sticky"

First debuting in 2003 as a two-ship team, the 2004 season saw the addition of a third aircraft creating even more fun and excitement at air shows. With the success of the 2005 season, the Patriots added a fourth jet for the 2006 season bringing the performance to an entirely new level. And now, the Patriots are attempting to expand their team yet again by adding two more jets to the demonstration for the 2010 season. Airshow patrons can witness the expansion process first hand as the Patriots interview and take

a prospective team member up for his first formation flight with the Patriots on Saturday at the California Capital Airshow.

The 2009 California Capital Airshow is scheduled for September 12 and 13, 2009 at Mather Airport near Rancho Cordova, CA. Tickets for the airshow and details regarding the event are now live at www. californiacapitalairshow.com. General admission tickets are available for \$15 (\$20 at the gate) and children ages 12 and under get in free. Reserved seats are available for \$40 (\$20 for children 12 and under) and Exclusive Governor's Clubtickets that include VIP parking are available for \$175. Sponsorship opportunities are also available.



State Fair Announces Talent Search for Next Singing & Dancing Superstars

California State Fair is looking for undiscovered talent for its forthcoming "State Fair Star" talent show and NEW dance competition. Preliminary auditions will be held at Cal Expo on Saturday, August 8th from 1 p.m. to 6 p.m. Auditions are open to vocalists aged 16 + and dance groups of all sizes and ages.

Do you have what it takes to give the other contestants a run for their money? If so, reserve an audition space by emailing talent@calexpo.com or by calling (916) 274-0424 and leave a message with your name, age and contact information. Then come to the Cal Expo Administration Building on August 8 prepared to perform a 1-2 minute performance. Walk-ins are welcome but not guaranteed a spot. Auditions are first come, first serve.

"There is an incredible pool of untapped talent in California and we are looking forward to finding the "superstars" from California," said Norb Bartosik, State Fair CEO and General Manager. "Who knows - we may help to discover the next singing or dancing sensation."

The most talented vocalists will be invited to compete against other regional winners at the State Fair on August 23 for the chance to win the Grand Prize, which will include a "Superstar Prize Package" with cash and prizes that will help fund their trip to a national

talent competition of their choice. Dancers on Friday, August 28 in

an all NEW dance show! "Our goal is for the winner to use this prize package as a stepping stone for auditioning

with American Idol, America's Got Talent, or some other national

competition," said Norb Bartosik.

For the most updated information about the State Fair Star competition and other State Fair news, please visit www. bigfun.org. Media may contact the Cal Expo Media Center at (916) 263-3108 or media@ calexpo.com. The 2009 California State Fair will be held from August 21 to September 7 at Cal Expo in Sacramento, Calif.

Skinner Band Hosts Free Gigs in Carmichael, Foothills, Fair Oaks

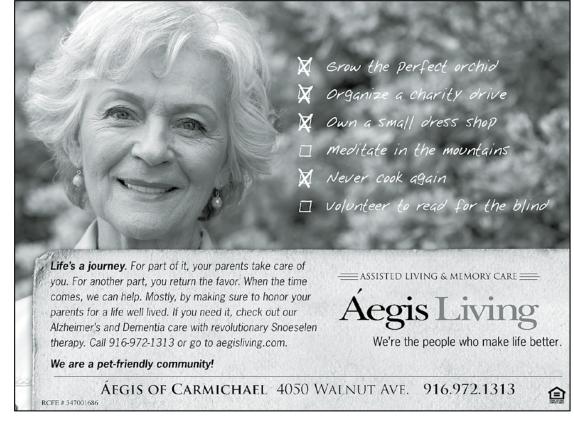


The John Skinner band features Matthew McFarland (left), Shelley Denney, Tom Hannikel, Susan and John Skinner, Roger Gosline and Bob Allen

The John Skinner band will swing from its big band to rock repertoire at five area concerts between August and October.

On August 13, Skinner and minstrels will turn out for the Fair Oaks Village Park music series, sponsored by the Fair Oaks Chamber of Commerce. Music begins at 7 p.m. in the bandstand at California and Temescal St. County Supervisor Susan Peters and the Sunrise Park District will host the Skinner ensemble at Pioneer Park (Verner Ave, Sacramento) on September 12. Music starts at 4 p.m. Carmichael's centenary Founders Day (September 26) will feature the Skinner ensemble among a lineup of musical acts at Carmi-chael Park.Performancetimes will be announced closer to the event.

On October 3, a free afternoon concert at Foothill Community Park (Diablo St, Sacramento) ends Skinner's outdoor gigs. Supervisor Peters and the Sunrise Park District are repeat sponsors. Kickoff is 3 p.m. Picnics and dancers are welcome at all Skinner concerts. For more information, call (916) 481-0334.



DON'T DIE BROKE



What if your spouse dies today? Will you be on welfare tomorrow? Will you lose the house? What will you do next week?

What if I brought you a check for half a million dollars? Would that help - at least a little bit - for a while?

Of course you don't want to talk about life insurance. No one does. But those who do, don't die broke, and they live with peace of mind - knowing their loved ones or they themselves will be able to cope. Life insurance is not about death. It's about life.



For a few bucks a day you won't die broke. Talk to me.

Alan Canton • InsuranceSolutions123.com Agency Fair Oaks, CA, 916-962-9296



special pre-Relay event at

American Cancer Society Relay For Life of Orangevale Cancer Survivor Dinner, September 2nd, 6-8 p.m.

the Orangevale Community The3rdannualOrangevale Relay For Life will take place at Louis Pasteur Middle School September 19-20, 2009. To honor and celebrate the many cancer survivors in our community, we invite local survivors guests. and their loving caregivers Learn to accept our invitation to a

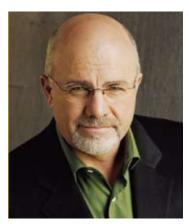
Center September 2nd. A Mexican dinner donated by the La Placita restaurant, an uplifting and entertaining program, raffle prizes and gifts await our honored

about the Relay For Life of Orangevale and all of the

special ceremonies, services and surprises planned in your honor. Call Lorraine Silvera, Event Chair, for more information and to make a reservation: 806-8261. We look forward to meeting you soon!

Join us in the fight against cancer!

Dave Says



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

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

Knowing When to Move Up Dear Dave,

I started a small business a few years ago. Since then, it's grown should you change from a sole proprietorship to something else?

Dear Mike,

I would incorporate the business into a Sub-S Corp when it becomes large enough that liability and lawsuits are a concern, especially if you're in a business that is litigious in nature. I ran my company as a sole proprietorship for a few years, but once we grew to 20 or 30 team members and saw the potential for bad things to happen, we changed to a Sub-S.

Incorporating is also a good idea if you're worried about protecting your personal assets. If you're worth a few million and decide to open a business, the last thing you want is for somebody to sue you and take all your money because they fell down on your property and bumped their head. You can keep that from happening by standing behind what lawyers call "the corporate veil."

Make sure you've got liability insurance and good basic business insurance in place, too. A corporate veilisalwaysagoodideaonceyou've got some wealth or your company starts to generate a lot of money!

Putting the Tithe in the Right Place

Dear Dave,

We've always gone to church and given our tithe, but recently we've decided it's time to find a more grounded place to worship. During this time should we continue to give larger than I anticipated. When to our current church, or give to a

charity instead? Does God really care where we give this money? - Amanda

Dear Amanda,

I appreciate that you take the tithe and giving very seriously, but I doubt that God is wringing His hands and worrying about the situation. I mean, it's not like He needs the money. Giving isn't about making a deposit into God's bank account or building up brownie points, and tithing isn't a salvation issue, either. It's about changing our hearts and our minds. It's about being a little less selfish and a little more Christlike. I think it makes God smile when we put other people's needs ahead of our own wants and desires.

There are some pretty strong indications in scripture that a tithe - which is a tenth of your income - should go to your local church. So I'm not sure that a generic charity is the answer in this situation. I've had times in my life when I changed churches, and in the periods when I didn't have a church home I'd write out the checks just like normal, but leave the "pay to the order of" portion blank. This way, the money was already accounted for in my mind and in my checkbook. Then, when I found a place I really liked, I'd complete the checks and give them to that church.

Honestly, Amanda, I think you'd be okay continuing to tithe to your current place of worship until you find a new church home. It would probably be okay, too, if you did what I did, or gave your tithe to one of the churches you visit while you're looking. God's not going to whack you on a technicality like that, and throw you in the penalty box. It's all about learning to be a giver!

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

By Laura Snyder

This morning started out like any other morning. I had forgotten to pull the shade down again last night, so the sun was beaming into my fully dilated eyeballs at dawn. I blindly sat up and tried to find the floor with my feet.

Dragging myself to the bathroom, I stepped on a Lego man and stubbed my toe on the rocking chair. That's the third toe this week. Either I have to move that chair or acquire more toes. As for that Lego man... he's goin' down!

I ate my Cheerios and choked down some vitamins. By that time, I could see clearly enough to turn on my computer and then... and then I checked my e-mail.

Suddenly my computer went whatever the digital version of insane is. There were red things flashing on the screen, sirens and whistles, beeping. I felt like I had just stepped into the Cash Cab.

I read the words "Trojan Horse" on the screen and "Security Threat." Even in my digitally-challenged world, I knew that this was not good. From Zamboni

Laura on Life A Trojan Horse

had a return address that ended

computer genius living in a

third world country, no doubt.

He had some time on his

hands and an axe to grind and

apparently decided he'd like

to make his mark on history

in the same way as Bonnie

and Clyde and Blackbeard,

but with a less labor-intensive

activity. I was simply his mark.

yet? I mean, there can't be

that many countries that begin

with the letter z. There's

Zimbabwe... I think. And

Zealand; the new one and

the old one. And Zamboni,

probably. Tell me, how many

computer geniuses could

there possibly be in a country

called Zamboni? He should

be easy to catch. Perhaps

Zamboni doesn't have an

FBI or a Homeland Security.

happens to be a computer

genius, but he was in the

shower. So I did the only thing

I could under the circum-

stances: I went to the kitchen

and turned the hot water

on full blast until I heard

him mutter an obscenity

and turn the shower off.

the bathroom door, "Honey, my

Then I yelled to him through

Anyway, my husband

Why hasn't he been caught

The e-mail with the issue computer is about to blow up!" Now, just between you with the letters "za." Some and me, I knew it probably wouldn't actually blow up, but I had to say something sufficientlyominousthatwould lure him out of the bathroom.

He opened the door with a towel wrapped around his waist. Hm... sexy... but first things first. I've got a computer in imminent danger of a full-blown crash!

I grabbed his hand, "Come on, my computer's in meltdown mode and only you can save it, Technoman!" He responds faster when I talk to him like he's a superhero.

Technoman took look at the computer, says, "Interesting...", and clicked on one button. The threat immediately disappeared and my computer was back to normal.

"Kind of anti-climactic, isn't it?" I mumbled.

"Yeah," our towel-draped superhero says, "But I think our hot water heater is broken. The shower was cold."

I looked away. "Imagine

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.

"An Evening with Garrison Keillor"

Celebrates 125 Years of Lutheran Social Services Ministry



Garrison Keillor

Sacramento – Celebrating its 125th anniversary, Lutheran Services (LSS) Northern California presents "An Evening with Garrison Keillor" at 7:00 p.m., on Tuesday, September 22, 2009, Sacramento Memorial Auditorium, 1515 Sacramento. Street, "Lutheran Social Services

Jennifer Landers, CMT

Cheryl Lee

916.803.1950

(LSS) presentation of Garrison Keillor is a fundraising event," said Barbara Dröher Kline, Executive Director of LSS. "Providing compassionate support services for 125 years, LSS provides services to former foster youth, families vulnerable individuals."

True to his radio form, humorist celebrity speaker Garrison Keillor is shares hilarious anecdotes about growing up in the American Midwest, the people of Lake Wobegon, and "Life Among the Lutherans." His new book, Life Among the Lutherans, is a collection of stories about the struggles of ordinary people in an imperfect world, the pastor who leads them and the church they call home. Keillor is known for his dry sense of humor, charisma, and wisdom but is probably best known for his widely popular

radio show A Prairie Home Companion which attracts more than two million listeners on more than 450 National Public Radio (NPR) stations weekly.

In addition to Mr. Keillor. the evening will include a classical jazz piano performance by Ricardo Scales. The event being co-sponsored by Thrivent Financial for Lutherans and Capital Public Radio.

Tickets are on sale now at www.sacramentoconventioncenter. com; charge by phone (916) 808-5181; in person at Sacramento Convention Center, Street, Sacramento, CA 95814. For more information about the 125th anniversary of Lutheran Social Services, contact Susan Hill (925) 825-1060 x17, shill@lssnorcal.org.

Amber Waves









by Dave T. Phipps

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by Pastor Ray Dare

It's easy to get a distorted image of yourself by what other people say to us and by what we think about ourselves... our own negative selftalk. Faulty data produces a false image of self and leads to feelings of insecurity and inferiority. When you operate of faulty data, you think things like: "I just don't measure up." "I'm not good enough." "I'm a failure." "I'm a loser." "God doesn't love me." "God can't help me." "I'll never make it in life."

God does His deepest work in your life when He deals with your identity- who you are, how you see yourself, your self-perception. The way you see yourself affects every area of your life. If you think

How God Sees You

you are "such and such" a person you tend to act in accordance with that image of yourself. God does His deepest changes in your life by changing the way you see yourself.

God sees your potential when nobody else sees it. God sees what you can become, what He made you to be. God says, "Let me show you how I see you." Through eyes of love, unconditional love. When you see yourself the way God sees you, it's going to change your life. You can start acting in a whole new way. So how does God see you?

* God Says You Are Acceptable "... Christ has *accepted* you."

Romans 15:7

"Even if my mother and father forsake me, the Lord will receive me." Psalm 27:10

* God Says You Are Valuable "God feeds the birds... and you are far more valuable to Him than any birds!"*Luke 12:24 (LB)*

* God Savs You Are Lovable "The mountains and hills may crumble, but my love for you will never end; so says the Lord who loves you." Isaiah 54:10 (GN)

* God Says You Are Forgivable "... Through what Christ did for us, He decided to *make us holy* in his eyes, without a single fault -- we stand before God covered with his love." Ephesians 1:4 (LB)

* God Says You Are Capable "I have strength for all things in Christ who empowers me -- I am ready for anything and equal to anything through Him who infuses inner strength into me, that is, I am self-sufficient in Christ's sufficiency!" Philippians 4:13 (Amp)

So who are you going to believe? What other people say about you? What you think about yourself? Or what God says about you? My recommendation to you is that you print this page, cut out the above outline of "God's View Of You" and carry with you for the next few days or weeks. Read it over again and again and begin to see yourself in a brand new way. The way God sees you. Let God give you a new identity.

See you Sunday, Pastor Ray New Community

Christian Church

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of the Lord." Jonah then boarded a ship and fled away from God and from his mission to Ninevah. Once Jonah was at sea, the Lord caused a mighty storm to rock the

by Rev. Carla Comiter

So many times in our lives we

seem to be led into experiences

that are not of our own choosing-

divorce, bankruptcy, serious illness

and other losses may make us doubt

God's ever-present love and power.

Prophet Jonah. We read in Jonah

1:2-3, when God spoke to Jonah,

"'Go at once to Nineveh. that

great city, and cry out against it;

for their wickedness has come up

before me.' But Jonah set out to

flee to Tarshish from the presence

boat. Jonah had gone below and

was asleep. The captain woke him

and, after drawing lots with the

sailors, Jonah was thrown into the

Such was the case with the

sea which then ceased its raging. In Jonah 1:17 we read, "But the Lord provided a large fish to swallow up Jonah; and Jonah was in the belly of the fish three days and three nights." It is interesting to note that the large fish was provided by the Lord to save Jonah; the fish did not attack Jonah. After the three days, Jonah prayed to God from the belly of the fish, saying, in part, "As my life was ebbing away, I remembered the Lord; and my prayer came to you, into your holy temple." (Jonah 2:7) The entire prayer of Jonah is

called a Psalm of Thanksgiving. Jonah 2:10 "Then the Lord spoke to the fish, and it spewed Jonah out upon the dry land." Jonah then responded to the word of the Lord and went to Ninevah, preaching to the Ninevites who changed their evil ways.

This famous story is rich in symbolism that applies to each of our lives. When we are called to walk through an experience that seems to lead only to pain and struggle, how often do we seek to run the other way? We may try to find escape in the distractions of the world: drugs or alcohol, TV, working overtime, busy-ness, or like Jonah, we may sleep away the hours. Yet God always provides. Every experience is an opportunity for transformation, each one has the potential to bring us closer to God and to the Truth that we are never alone.

When God Says Go and You Say No Sometimes life calls a "timeout," such as Jonah had in the belly of the big fish. We may find ourselves recovering from an illness or surgery, we may have time off between jobs, or otherwise have time away from the routine of our daily lives. These times of rest are preparation for, or recovery from, our journey to our private Ninevah. As we go deeper, spending time in prayer and meditation, allowing God to work in and through us, we learn to surrender and trust that each experience in life can lead us into a higher place, and strengthen our faith.

> I have journeyed to Ninevah several times over the years. I've experienced illness, injury, failure and loss. Yet, in time, I've seen these occasions differently, and learned to become grateful for the gifts they bear. Like Jonah, when we finally can thank God, we are ready to undertake the next thing life spews at us. I've come to believe that there are no random events, than each thing that happens provides the exact lesson we need to continue evolving on our spiritual path.

So, the next time God says "Go," think twice before you say "No."

Rev. Carla Comiter is Sr. Minister of Sunrise Unity. Unity is a movement based on metaphysical healing principles. Sunday services are held at the Masonic Center, 5944 San Juan Ave in Citrus Heights: Music Meditation Service at 10 AM and Worship Service at 11 AM. All people are welcome, and differences are celebrated as the splendor of God's creative expression. (916) 534-7370 www.sunriseunity.org.



by Marlys Johnsen Norris

Delving into the resource of numerous memories is one of the most enjoyable things we do as we grow older. Depending on the time we sit and ponder about them will determine how many we remember and possibly might relive in the process. Writing one's memoirs is an exciting eye opening event of actually realizing just how many terrific memories have been accumulated throughout a lifetime. Don't let them burn up!

One of the fondest memories I recall as young child is enjoying the times I spent with my grandparents. That

I Remember!

is until we moved from Minnesota California. Every morning grandmother would brew fresh coffee and allow me to have a cup with lots of cream and sugar. Along with the coffee she would give me a delicious roll she purchased from the bakery. I loved it because she allowed me to dunk it into the coffee. I say "allow" because this was not done at home.

After breakfast grandfather and I would walk about three blocks to the park where he would push me on a swing. Walking to and from the park grandfather talked about God and sang some of his favorite Gospel songs, like "Jesus Loves Me" and "In the Garden". Grandpa would tell me about his own father who was a Swedish Methodist-Episcopal preacher who traveled the circuit through Minnesota, Michigan Wisconsin ministering to immigrants from Sweden. Grandpa told me that he was glad to get payment of a chicken or anything they would give him for his services.

In the evening grandmother would fix us root beer floats and play games with me. She taught me that I should be a good sport/loser as well as a winner. Our favorite games were Chinese checkers and Parcheesi. We would play until got tired. I loved every minute.

Today as a born-again believer, I believe the mantle of my greatgrandfather has fallen on me. Since I accepted Jesus Christ, I have had a passion for lost souls and do my best to help those who need to be built-up and edified in their faith. The lessons we learn from the Word of God and through life help us to be an effective encourager. In doing this we glorify the God we honor in our lives.

Marlys Johnsen Norris NCPA Award Winning Author

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by Wilson Casey

while he lay for 390 days on his side? Moses, Ezekiel, Methuselah, Samson
3. From Matthew 5, what did Jesus tell His disciples they were the salt of? His glory, Mankind, The earth, Con-

4. In a vision that convinced Peter to share the gospel, what were the creatures let down to earth in? *Great sheet, Cloud, Well, Wind*

5. Who survived the bite of a viper as described in Acts 28? *Paul, Matthew*,

John the Baptist, Stephen
6. From Genesis 35, who died giving

birth to Benjamin? Anna, Leah, Martha, Rachel ANSWERS: 1) Old; 2) Ezekiel; 3)

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For more trivia, log on to www.TriviaGuy.com.

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bench, used, excellent condition, oak finish. \$3000 Call: 916-988-2927 (MPG) High Cost of Cable Got You Down? GET DISH w/ FREE FRFF FRFF installation! Over 50 Free HD Channels! Lowest

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

Real Estate Homes For Sale

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

Motivated Seller - Great Buys - two homes - Good Areas. #1 updated kitchen & 3BDRM 2BA, near Crestview shopping, \$289,000. #2 Dream Kitchen w/ granite-tiled & beautiful bathrrms & floors. \$260,000. Glenda Hill 761-7548. (MPG)

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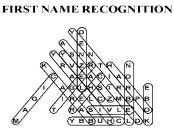
(Cal-SCAN) **Tow Cars Away**

Call to remove abandoned cars for FREE, (916) 457-4000. Must be present at pick-up. (MPG)

Upholstery

B&T Upholstery and Repairs

Puzzles are on Page 7 Magic maze **Answers**



Weekly SUDOKU Answer

4 1 5 6 8 7 2 9 3 North Africa 7 6 2 9 3 1 5 8 4 9 8 3 4 5 2 6 7 1 2 3 9 8 7 6 4 1 5 8 4 1 5 9 3 7 2 6 6 5 7 2 1 4 9 3 8 5 9 6 3 2 8 1 4 7

King Crossword Answers Solution time: 25 mins.

8 0 N

3 7 4 1 6 9 8 5 2

1 2 8 7 4 5 3 6 9

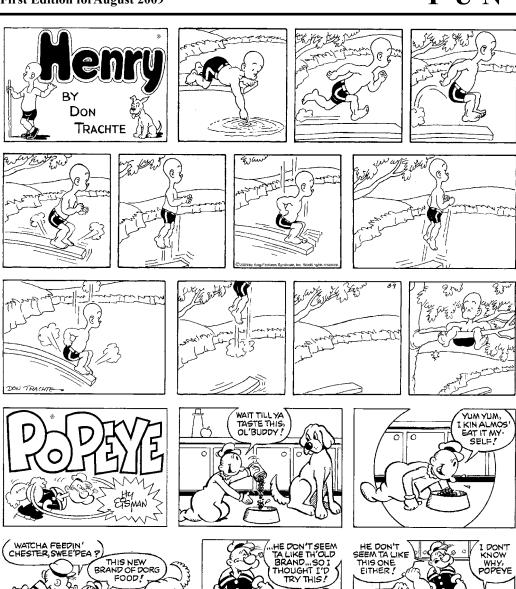
9. "The Munsters" 10. Abraham Lincoln (c) 2009 King Features

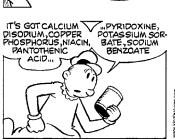
3. Hoovervilles (named after President Hoover) 4. Richard Simmons Peter Ustinov, who dropped out. The lead role went to Peter 6.1972 7. Brussels, Belgium 8. Winslow Homer

Trivia Answers

1 The Sahara Desert in

Synd., Inc.







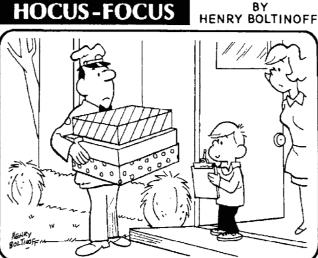






BONY

FINGERS!



Find at least six differences in details between panels.



5. Boy's pencil is gone. 6. Mom's shoe is different. has stripe. 3. Window is bigger. 4. Tree is missing. Differences: 1. Box pattern is different. 2. Boy's sweater

13

27

32

36

49

22

23

43

16

21

35

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42

-Rodriquez

- 1. GEOGRAPHY: What is the largest desert in the world, outside of polar regions?
- 2. MATH: What is the square root of 256?
- 3. HISTORY: During the Great Depression of the 1930s, what were the makeshift camps of homeless people called?
- 4. PERSONALITIES: What 1980s fitness entrepreneur wrote the "Never-Say-Diet
- 5. MOVIES: Who was originally cast to play Inspector Clouseau in "The Pink
- 6. FIRSTS: In what year were women officially allowed to run in the Boston Marathon?
- 7. GEOGRAPHY: Where is the headquarters of NATO located?
- 8. LITERATURE: Which famous artist served as a correspondent for Harpers' Weekly magazine during the Civil War?
- 9. TELEVISION: What television sitcom family lived at 1313 Mockingbird Lane?
- 10. U.S. PRESIDENTS: Who served as the 16th president of the United States?

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111

30

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56

Weekly **SUDOKU**

by Linda Thistle

		5		8				3
7			9		1		8	
		3			2	6		
	3			7				5
		1	5			7	2	
6					4	9		
	9	6	3				4	
	7			6				2
1					5	3		

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine

DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging **★★★** HOO BOY!

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MAGIC MAZE

TUROLIDEBYVASQN KHEBYWTAROVLJGE NDOKIGDB ZXVGKESQDHBOMKK I N G E N R G R C A G A S Y U WUOSQIIOABPNAEPR E L J D H C Y H FEABAU CMAYNHL I WTXSERD V U O Y K O T S E E R R H I A Q P N R N M L L U B N A T S I KJHFECBZYXVLCUX

Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally. Monday's unlisted clue hint: CAPITAL OF IRAQ

abylon arthage ordova

Istanbul Jericho

New York Paris Rome

Tokyo Uruk Xiadu

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Answers on Page 5 Contract Bridge

YOU CAN WIN BUT YOU CAN'T South's king, West following suit.

EAST

South dealer. Neither side vulnerable. NORTH **♠** 8 7 4 ♥K93 **♦** K 8 7 5 2 **♣**64

WEST ♥Q1054 **♥**J76 **♦** A Q 9 4 ◆ J 10 3 **♣**J 8 5 3 SOUTH **♦** K Q J 10 6 5

♥A82 **♣**K Q 10 The bidding: South West North East Pass Pass 4 🏚

Opening lead — jack of diamonds.

It is sometimes necessary for declarer to risk losing two tricks in a suit where he has only one loser. This may sound like a counterproductive maneuver, but if it provides the best or only means of making the contract, it is clearly the play of choice.

Take this case where South wound up in four spades and West led the iack of diamonds. After the iack held. West shifted to a trump. East took his ace and continued with a trump to

Since he had already lost two tricks and was sure to lose another to the ace of clubs, declarer had to find a way to avoid losing a trick in hearts. The only practical possibility was to score an extra club trick. If this could be arranged, dummy's third heart could be discarded on South's third club, and the heart loser would be averted.

Accordingly, at trick three declarer played the king of clubs, taken by West with the ace. West exited with the ten of diamonds, ruffed by South, and a heart was led to dummy's king. bringing declarer to the moment of A club was led from dummy, and

after East followed low, the ten was finessed. When it held, South cashed the queen, discarded a heart from dummy, and the game was home.

Of course South was fortunate to find East with the jack of clubs. But actually, the extra club loser he seemingly risked by finessing the ten — a card he could have ruffed in dummy really involved no risk at all

Even if the finesse had failed, he still would have been able to discard a heart on the queen of clubs to go down only one. Thus, nothing could be lost by taking the finesse. If the ten won the trick, declarer would show a substantial gain; if it lost, he would break

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Penn Valley: "New Time, New Place" This is the eighteenth year of this annual event. On September 5, 2009, at the Western Gateway Park in Penn Valley CA. (Approximately on hour drive from the Sacramento and just 10 minutes from our old Grass Valley Location) Seven Gospel Groups will be performing. This Non-Denominational event kicks off at 12:00pm and will end at 8:30pm and is very family oriented.

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will be pleasing to all ages. The concert atmosphere will be enhanced with family games giving away free prizes, interactive air jumps and children activities. There will be FREE drawings all day for prizes to keep the event exciting and at 8:30 pm: \$1,000 cash will be the grand prize. We are really excited about the return of internationally recognized, special guest: Lou Ann Lee. She has written and produced many popular worship songs of today and is a Winner of the Worship Division for GMA Music. Also Machaira will be performing songs from their latest release: "Show Me The Way" which was featured in the major feature film "Chores".

12:00, Times Seventy 70's Rock

1:15, Gods Country Country Western

2:30, Dulac Rock Praise

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Praise in the Mountains is a Tax Exempt non-profit organization with the State of California the IRS #91-178668.

MISTER BREGER By Dave Breger



Well, Harry, what are you going to be when you grow up—a cowboy or policeman or a



Answers on Page 5

Crossword KING

1 Heche or Hathaway

Kine 9 Aries

ACROSS

- 12 "Groovy"
- 13 "Hi, sailor!"
- 14 First lady? 15 "Becker" sta
- 17 Part of DJIA
- 18 Record container
- 19 Go on all
- fours
- 21 Concerning 22 Plant louse
- 24 Nose
- lengtheners'
- 27 Snake eyes 28 Lummoxes
- 31 Antiquated 32 Toward the stern

- 33 Savings acronym 34 Puff
- 36 Greek
- consonants 37 Let fall
- 38 Dynamite
- inventor
- 40 Author Milne
- 41 Dictation
- taker
- 43 Not quite
- 47 Spoonbender Gelle
- 48 "Deliverance
- actor 51 Puppeteer

Baird

- 52 Canal zone 53 Dance
- 54 Fa-la link 55 Hourglass fill 56 Japanese

lesson

zither

DOWN

- Gospels' follow-up
- Yuletide refrain
- Protuberance Respectable
- people?

cries

Chaplin prop Surprise

- 7 Court
- 8 Simultaneity 9 Famed oilfield
- firefighter 10 Acknowledge
- 11 Kitten's
- remark 16 Rd.
- 20 "Flying Down 41 Long
- to —"
- 22 Terrible 23 Cookware
- 24 High-arc shot 44 Sgt. Snorkel's

27 Domesticate

- 25 Under the
- weather
- 26 Al Bundy's portrayer
- dog 45 Undo a dele
- 46 Glitch in print
- 49 Historic time 50 Cacophony
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prize 37 Grayish red 39 Skeleton components

lunches

43 Sleeping

42 Small combo

29 To and -

30 Tree fluid

35 Took the

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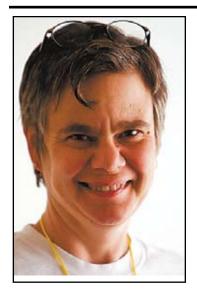




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The Messenger Page 9 First Edition for August 2009



ROCK DOC

By Dr. E. Kirsten Peters

Those of us limping down the road in late-80s or early-90s cars, vans and pickups can be forgiven if we think the deal sounds too good to be true.

The government is offering many of us up to \$4,500 to tradein the clunkers we are driving (see the official details at www. cars.gov). Under the "cash for clunkers" program, all we have to do is buy a spankingnew vehicle that gets better gas mileage than our old heaps.

People who take the government up on its trade-in offer will see their old wheels sent to the crusher, never to guzzle gas again. The overall idea is to conserve energy and help the automobile industry, all at the same time. Everybody wins (except maybe folks like my mechanic, to whom I often tithe to keep my '87 truck rolling.)

As regular readers of this column know, I'm a fan of modern engineering and efficiency, like pickup trucks that shut down half of their V-8 cylinders when cruising on a highway with no load. The cash-for-clunkers program would give me a good bonus to turn in my '87 pickup - which gets 12 mpg on a good day - for a new one that might almost double my fuel efficiency.

Cash for Clunkers

Trading Up or Slumming It

It takes a lot of energy to make a new vehicle, of course. Mining iron ore (or processing scrap metal), making steel, forming the parts, running the assembly line – it adds up. But, from all the calculations I've seen on the topic over the years, more energy is consumed by cars and trucks in their lifetimes on the road (in gasoline and diesel) than in making them.

So, at least at first glance, it looks like the nation really would conserve energy if I turn in my beloved old truck on a new and much more efficient one.

And my truck does qualify for the cash-for-clunkers deal. As required, it's less than 25 years old. (I'm not, but that's another matter.) My truck also qualifies because I've owned it for many years (1 year is the minimum). And the truck has been insured in my name for that time (1 year is also the minimum).

So should I trade up with a good boost from the government, save gas for the rest of my natural life, and help the American economy at the same time? good, looks considering

But my '87 truck is not a necessity of my everyday life. Don't misunderstand me, it's extremely useful. My friends borrow it to bring in firewood from the woods. I used the truck to move into my house a couple years back. I still use it to haul trash to the dump, to tow my 1972 travel trailer (kindly wipe that smirk off your face), and to tow my rowboat on its amazingly rusty 1965 boat trailer (ditto).

The good ol' '87 truck is also invaluable when I am hauling home wet and filthy dogs and my own wet and filthy self after I've been swimming in the Snake River at high summer. But I only put two or three thousand miles on the truck each year. I have day-dreams, of course, of taking the truck and visiting every National Park in the West on an endless camping trip. But, in fact, I work two different jobs and rarely make it out of the county - and am quite clearly happier in this life than I'd be endlessly camping.

So I'm gonna keep my clunker. Most decisions about vehicles are as much about emotions as about arithmetic. If you are driving a heap like my truck or a sedan of that vintage - and would love the financial boost to get into a new vehicle, check the government's website. And if you really need to replace a car for commuting, this might be quite a good time to turn in your old clunker on a much more efficient ride.

Best wishes for good bargains – and especially for the possibility of doubling or tripling your fuel economy if you make a clear move toward engine efficiency. some respect Just show

pass you Radioactive decay is the main clock Mother Nature offers us. That can sound a bit scary, perhaps, but what's at issue can be explained in terms of a simple game I've played with college freshmen or even younger students using red and blue bubblegum balls.

Dr. E. Kirsten Peters is a native of the rural Northwest, but was trained as a geologist at Princeton and Harvard. Questions about science or energy for future Rock Docs can be sent to epeters@wsu. edu. This column is a service of the College of Sciences at Washington State University.

No Child Left Inside

By Bill Schneider

When I was a kid, about all I ever did inside was sleep, eat, and torment my grade school teachers. Every other waking moment was spent outside not just fishing, hunting, and camping, but doing all the little things I thought up myself, like catching nightcrawlers, investigating anthills, watching toads come out on a rainy night, or making my first backpack from wood scraps, wire and burlap (that was before they invented duct tape).

I never even thought about what was happening, nor did my parents. But during those critical, formative years, I was becoming an outdoor person, a conservationist, a person who'd never enjoy inside toys like TV, computers, or game stations as much as fly rods, bicycles or binoculars, still among my favorite toys.

Kids today aren't so lucky. Most are under a societal, parental, or self-imposed form of house arrest, with access to a wild world shrunk down to the size of a computer screen. Little wonder they've been called the Screen Generation.

Which is largely why one of every three U.S. kids are overweight and headed toward an adulthood likely dogged by diabetes, heart disease and other health problems. And things are getting worse, says the Institute of Medicine, which blames the problem on a junk food diet, too much TV/computer use, urban and suburban environments that discourage walking, and decreased opportunities for exercise in or out of school.

But for once, there is good news out of Washington: a bill meant to reverse this dire state of affairs. Senator Jack Reed (D-RI) and Congressman John Sarbanes (D-MD) have introduced Senate and House versions of the historic No Child Left Inside Act of 2009

R.F.D.

(S. 866 and H.R 2054). If passed, it would mark the first environmental education legislation to pass Congress in more than 25 years, and would begin to get kids back outside.

The bill (currently referred to the House Subcommittee on Early Childhood, Elementary, and Secondary Education) authorizes \$500 million over five years for states to offer higher-quality environmental education and to support outdoor learning activities. Similar bills died a silent death during the Bush Administration.

Now, though, this bill might have enough political tailwind behind it to advance through the new, blue Congress. The legislation's primary promoter is the No Child Left Inside Coalition (NCLIC), a massive combine of 1,300 conservation and education nonprofits representing over 50 million people. Adding to that support is a long list of congressional co-sponsors, 16 senators and 72 representatives.

NCLIC describes the Act as a "non-partisan effort," but that is, regrettably, a push. Out of 88 sponsors, 83 are Democrat. Republicans have, in fact, already panned it as wasteful spending and as a way to spread environmental propaganda through the public school system, setting up another partisan fight in Congress.

But truly, the Act is an outgrowth of a movement started by Richard Louv, author of a best-selling book called Last Child in the Woods, where he describes the dramatic decline in our children's ability to connect with nature because of what he describes as Nature Deficit Syndrome.

This disorder, he says, "describes the human costs of alienation from nature, among them: diminished use of the senses, attention difficulties, and higher rates of physical and

emotionalillnesses. The disorder can be detected in individuals, families, and communities." Though research is still scanty, Louv argues that less nature in our children's lives can lead to higher crime rates, depression, and other urban maladies.

Louv points to still another serious likely result of Nature Deficit Disorder. The longterm impact is fewer grownup children connected to nature and willing to work to protect it. With the problems we now face, ranging from climate change to disappearing natural resources and wildlife, the No Child Left Inside Act is an important step toward protecting our nation's future.

"Environmental education must be a part of the formal pre-K-12 education system if we are to fully prepare students to become lifelong stewards of our natural resources and compete in a green economy," says bill sponsorCongressmanSarbanes.

So take a moment and contact your senator or representative and urge him or her to support the bill's passage. Yes, it's extra tax dollars, but a \$100 million per year seems like pocket change compared to the billions Congress has devoted to Wall Street bailouts.

As someone put it to me: This is not a conservationist's issue, or a left-leaning environmentalist's issue. This is everyone's issue. It's a small investment in the health of our children and our planet.

And one last thought. After you send that email to Congress, shut down the computer, and go take the kids for a walk in the park. It's good medicine!

Montana writer Schneider pens a weekly column called Wild Bill for NewWest. Net, an online magazine where a version of this commentary was originally published. © 2009 www.blueridgepress.com

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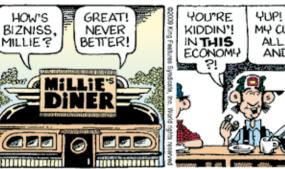


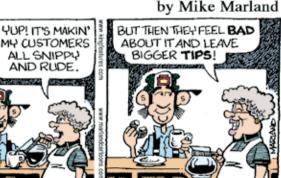
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POPPOFF!

with Mary Jane Popp

THE BIG DAY

Each year, millions of couples wed, and each year, there are power struggles and fights and stress before that big event arrives. Now you can have the best advice on how to avoid the big mess on your big day from husband and wife psychology team Dr Judith Sherven and Dr Jim Sniechowski in their new book "The Smart Couple's Guide To The Wedding Of Your Dreams" Planning together for less stress and more joy. Two of America's most respected relationship authorities, Judith and Jim have been guest experts on over 900 television and radio shows including Oprah, The View, MSNBC, and CNN. And by the way, they are happily married too.

Time Magazine reported that 80% of men are now co-active partners in the wedding planning process, and why not, it is their wedding too. More couples are breaking free from automatic expectations. And let's not even get into the expense of it all. So, to the bride and groom, here are ten wedding mistakes to avoid to be sure your wedding is exactly what you want it to be.

- 1) Surrendering the Wedding plans to the Bride's Mother: Rather than the bride continuing their parent-child relationship, the bride and groom must declare their adult to adult relationship.
- 2) Giving over the Planning to Friends or a Wedding **Coordinator**: There's no excuse for letting other people take over. You can ask for help, but you are in charge.
- 3) Allowing Parents to Pay for Everything: Demonstrate

your readiness for marriage by planning and paying for your own wedding. It avoids pressure.

4) Going into **Debt:** Today's average wedding **cost...\$27,000**. If your vows and having loved ones present to celebrate isn't enough with a reasonable budget, you aren't ready for marriage.

5) Competing with Friends: This can turn something sacred into a sideshow. Your wedding together can be as unique as the

6) Not Writing Own Vows: Rote repetition strips ceremony of any meaning.

7) Allowing Friends to Give Adolescent Embarrassing, **Parties:** Marriage is not about losing freedom but gaining a life

8) Not Talking about Finances, Children, and Goals Long **Before the Wedding:** Be smart

9) Inviting People They Don't Want: Yes, be flexible. But their wedding, like their marriage, is an event meant for adults.

10) Imagining That the **Wedding Favors Actually Express Gratitude:** Favors are tradition, but most guests prefer hearing their presence is meaningful. Make a public speech.

The root of the word reception is "receive." Couples should receive everything and everyone at their reception, expressing joy and gratitude that they are cared for by those who've come to celebrate their marriage. Judith and Jim want to help you insure not only a great wedding, but claim their changes





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

straight talk for teens

Boyfriend the biggest loser if girl gets caught

by Lauren Forcella

Dear Straight Talk: My daughter 17-year-old approached me to start birth control. Her boyfriend is 19. I told her that using a condom in addition to the pill is best, and that because of her boyfriend's age, she needs to wait until she turns 18. The problem is that my husband believes in abstinence until marriage. I don't want my daughter going to a clinic behind my back, but if my husband discovers my awareness, I'm worried for her and my own marriage. Caught between two hearts, Redding, CA

Julian, 17, Auburn, CA: I have three separate friends in situations where the mother is more understanding and the father more intense. Because of it, each was afraid to approach either parent, and all obtained free, informed birth control at PlannedParenthood.Everything has worked out well. One has now told both parents, one has told her mother, and the other still flies below the radar.

Hannah, 18, Auburn, CA: To not compromise your relationship with your husband, let your daughter take care of things on her own through Planned Parenthood. If she can't handle it alone, she's probably not responsible enough for sex.

Kyle, 17, Colfax, CA: The secrecy and guilt of going behind your husband's back

will hurt your marriage. As for your daughter, she will do what she wants to do (like most teens). If you raised her well she will make smart decisions.

Nicole, 19, Arcata, CA: I wouldn't be surprised if your daughter is having sex already and wants birth control so they can quit using condoms.

Ashley, 21, Auburn, CA: My mom believed in waiting until marriage, too, but when I asked for birth control she figured better safe than sorry and took me to the doctor without asking too many questions.

Brie, 18, Ashland, OR: In Oregon, an age-gap provision in the age-of-consent law allows a 17-year-old to have sex with a 19-year-old because there is less than 3 years age difference.

Liz, 17, Sacramento, CA: It's great that your daughter trusts you enough to come to you. But it doesn't mean she isn't already having sex. When I first started the pill I'd already had sex using a condom. The age thing might not stop her either as my boyfriend and I continued secretly after he turned 18.

I guarantee if you don't help her she will go to a clinic. I did and I was only 15. Six months later, I told my mom. After that we communicated openly but I wish I had come to her first because I feel I betrayed her and I could've used her support. I don't think my dad ever knew.

Most parents want kids to wait until marriage, but that reality is so improbable that it's best to be involved. In your case, whether you are involved or not, your husband will be unhappy — and considering that you already ARE involved, and that your marriage must be shaky for this to cause divorce, I would support your daughter. If he found the pills, she could always claim they are to regulate her menstrual cycles.

Dear Caught: Good God, I'm most worried for the boyfriend. Considering your daughter's age (almost 18) and that she acted responsibly in approaching you, the only unsafe thing about this sex is your husband. If he is so morally insane that you're "worried for [your daughter] and [your] own marriage", he sounds like the type to also sue the boyfriend for statutory rape. California's age-of-consent is 18, but there is no age-gap provision like in Oregon. If convicted, this young man could be registered as a sex-offender for the rest of his life. Show your daughter this column and beg her, for her boyfriend's sake, to back off until she turns 18. Tell your husband NOTHING.

To ask a question or be a panelist, write us at www.straighttalkforteens.com or P.O. Box 963, Fair Oaks, CA 95628.

Unsecured Property Taxes Due

County unsecured property taxes for fiscal year 2009-2010 between the hours of 9:00 a.m. be added. DMV registration may will be mailed in mid-July and and 4:00 p.m., Monday through be withheld on boats if unsecured are payable without delinquent penalties through August 31, 2009.

Unsecured property tax bills are mailed to all owners of unsecured property in July of each year. If you owned unsecured property in Sacramento County, such as a boat or aircraft, or if you leased or owned fixtures and equipment related to a business on January 1, 2009, and do not receive a tax bill by August 15, 2009, please contact the Sacramento County Tax

Annual bills for Sacramento Collector's Unsecured Property the delinquency date, a 10% excluding holidays.

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Tax Unit at (916) 874-7833, penalty and collection cost will property taxes are reported delinquent. If a tax bill remains unpaid after October 31, 2009, additional collection costs and monthly penalties at the rate of 1.5% will be added to the base tax.

Payments may be made by mail or in person at the County Tax Collector's Office at 700 "H" Street, Room 1710, Sacramento, CA 95814, between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday, holidays excluded.

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Area Student Named to Dean's List at Cazenovia College

Cazenovia, NY -- Cazenovia College, a small baccalaureate institution in Central New York State, is home to about 1000 College recently released the names of Dean's List students for the spring semester of 2009. Students named to the Dean's List at Cazenovia College have achieved a 3.5 or better grade point average for all courses attempted, and have earned 12 or more academic during the semester. credits

Two California residents attending presently Cazenovia College were named to the Dean's List:

Heights, *Calif.*, is working toward a bachelor of fine arts degree in studio art. Sedykh is degree-seeking students. The a graduate of Roseville High one of "America's Best School in Roseville, Calif. Mary E. Murphy, of Granite

Bay, Calif., is working toward a bachelor of fine arts degree in studio art. Murphy is a graduate of Granite Bay High School in Granite Bay, Calif.

Cazenovia College's Academic Achievement Award Program supports the College's belief that freshmen and transfer students should be rewarded for the academic accomplishments achieved prior to enrolling at

Anastasiya Sedykh, of Citrus Cazenovia. In addition, many endowed scholarships offer financial assistance for students.

Cazenovia College, named Colleges" by US News & World Report, is a small, independent, co-educational, baccalaureate college. Located near Syracuse, N.Y., Cazenovia College offers a comprehensive liberal arts education in an exceptional community environment, with academic and co-curricular pro-grams devoted to developing leaders in their professional fields.

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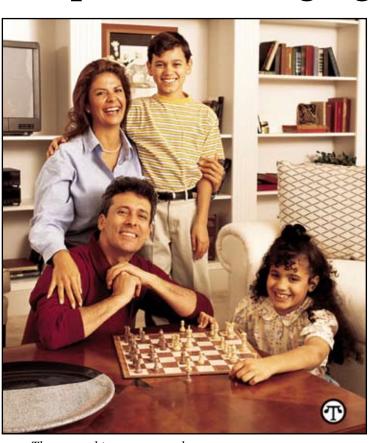
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Tips For Managing Allergies



There are things you can do to protect your youngster from allergy and asthma triggers.

(NAPSA) -- If your child ever joins the millions who suffer from allergies, you should know that reducing contact with airborne allergens such as dust and pollen can help prevent the onset of symptoms.

Here are steps you can take to Keep windows closed in the car and at home and limit outdoor activities, especially when the pollen count is high. • Take a bath or shower before

bedtohelpremovetheallergens that may have collected on clothing throughout the day. Vacuum the carpet and floors throughout the home on a regular basis and consider using a vacuum with a HEPA filter. • Dust mites tend to live help your child breathe easier: on the floor, bedding and furniture, so wash your child's bedding frequently in hot water. You can also use

dust mite allergen covers on

bedding. It is also helpful to

minimize the amount of extra pillows and stuffed animals that are kept on the bed, since they are prone to collecting dust mites.

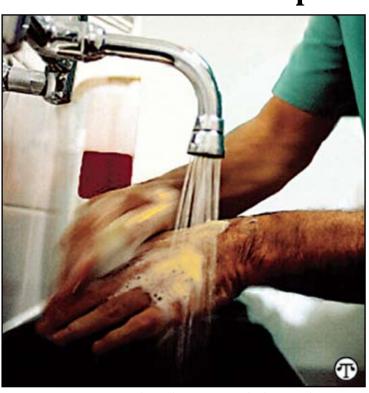
• Don't hang laundry outside,

where it may collect pollen and other allergens. Use the clothes dryer or hang the clothes inside. • Use a portable room air cleaner in your child's bedroom to filter airborne particles and help him or her breathe-and sleep-easier. A portable air cleaner that's received a Clean Air Delivery Rate seal reduces the level of airborne pollutants.

Before getting the air cleaner, determine the size of your child's bedroom. You can search for air cleaners in a directory found on www.cadr.org and compare certified models. Look at the ratings for tobacco smoke, dust and pollen and find the models with the highest ratings, since they'll clean the room the fastest. You can then weigh the importance of product features, such as noise levels and design, to find an air cleaner that fits your needs.

Visit www.cadr.org or call (800) 267-3138 for a free Consumers Guide to Selecting an Air Cleaner. You can get further information at the Association of Home Manufacturers *Appliance* Web site, www. aham.org.

Clean Hands Can Help Prevent Infection



An antiseptic skin cleaner can help you keep flu germs from your family..

(NAPSA) Concerns about the recent outbreaks of a new influenza virus-H1N1 Flu (Swine Flu)have raised questions about effective ways to reduce the risk of flu infection.

According to the Centers for Disease Control and Prevention (CDC), there simple precautionssuch as washing hands-that can help reduce that risk. CDC has reported that the spread of H1N1 influenza

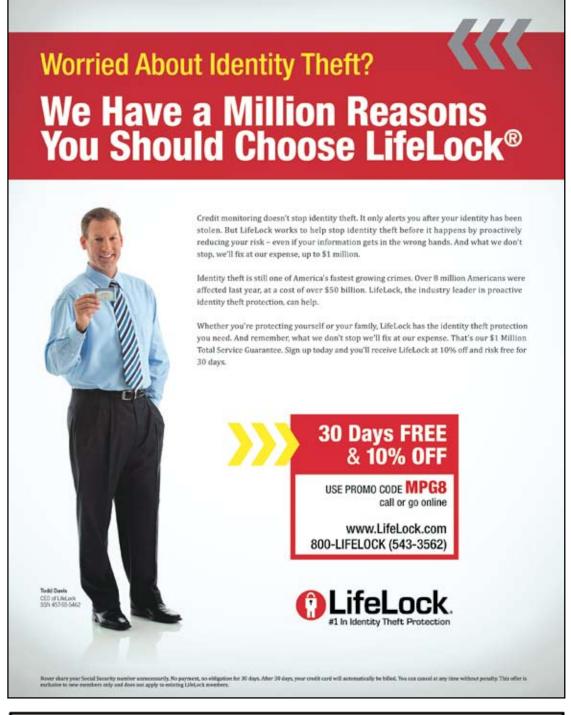
to be happening in the same way that seasonal flu spreads. Flu viruses are spread mainly from person to person through coughing or sneezing of people with influenza. Sometimes people may become infected by touching something with flu viruses on it and then touching their mouth or nose.

There are several simple precautions CDC recommends everyone practice order to stay healthy: Cover your nose and mouth A (swine) virus is thought with a tissue when you cough

or sneeze. Throw the tissue in the trash after you use it. touching your Avoid nose or mouth. Germs spread that way. Stay home from work or school if you get sick and limit contact with others to keep from infecting them. · Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleansers are also effective.

Education is a critical component of managing the risk of flu transmission. All members of the family should be educated on simple methods to limit the spread of potential infection in their household. Using an antiseptic product like Betadine(r) Skin Cleanser is one example. Povidoneiodine, the active ingredient in Betadine(r) Surgical Scrub and Skin Cleanser products, can help reduce germs on the skin that can potentially cause infections. Betadine products are for external use only and should not be used for longer than one week unless directed by your doctor.

To learn more *Betadine(r) antiseptic products,* you can visit www.betadine.com.





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> Trends and Treats is only a "howl away" in the Quail Pointe Shopping Centre.

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Gold River Racquet Club Stingrays Capture Swim League Championship



Gold River Racquet Club's Stingrays swim team ended their season by winning the Northern California Swim League Gold Rush Conference by a narrow margin of 36.5 points over 2nd place Rocklin. The July 25-26 competition was held at the UC Davis swim complex and featured 5 team and over 900 swimmers. The meet ended in dramatic fashion with the Stingrays capturing first place wins in the 9/10 boys, 9/10 girls, 11/12 boys, 13/14 girls and 13/14 boys freestyle relays. With a slim 41 point lead over Rocklin after Saturday's events, the Stingrays came through with extreme enthusiasm and major time drops peaking for great finals performances throughout the weekend. The final team scores were: Gold River Stingrays

1360.50, Rocklin Wave -1324.00, Davis AquaMonsters -1211.50, Laguna Creek - 1093.00, Roseville Sugarbears - 716.00.

Many new Records Were Set! Team and league records were broken by Gold River Stingrays in the following events: 13-14 boys 200 free relay – 1:39.86 Tyler Broadland, Tyler Miguel, Blake Sardella & Ian Keane Club and Conference Record. 13-14 boys 50 free – Tyler Miguel 23.98 Club Record. 13-14 boys 50 breast Tyler Miguel 31.11 Conference Record. 13-14 boys 100 IM – Tyler Miguel 1:01.30 Conference Record. 13/14 girls 50 back and 50 fly Patty Long Club Record. 15-18 girls 100 breast Dori Ganestsos 1:11.09 Club Record (she broke her own record 5 times this year)

The following individuals were

high point medalist for the meet: 6 & Under 1st Natalie Taggart & Samik Saxena. 7 - 8 Girls 2nd Jillian Taggart. 9 – 10 Boys 1st Jason Feldkamp. 11 – 12 Boys 2nd Austin Rasmussen & 3rd Kyle Kulper. 13 - 14 Girls 1st Patty Long & 3rd Jenner Johnson. 13-14 Boys 1st Tyler Miguel, 2nd Tyler Broadland & 3rd Ian Keane. 15-18 Girls 3rd Dori Ganetsos.

Jeff Float, 1984 Olympic gold medalist, coaches the team. Gold River Racquet Club is one of ten premier Spare Time Clubs located in the Greater Sacramento Area, Lodi, and Oakley. Gold River Racquet Club is an extraordinary private facility located in Gold River, California. The beautiful 15-acre site contains 25 tennis courts, 20 of which are lighted, a 4-pool aquatics complex, outdoor play and recreational areas.

Emeritus at Citrus Heights Launches Home Visits Program

You Don't Have to Live with Us for Us to Help! -- A Complimentary Service for Seniors

By Renee Lukenbill, Community Relations Director

Citrus Heights -- Emeritus at Citrus Heights, an Emeritus Senior Living Community announced today that it has launched a home visits program, "You Don't Have to Live with Us for Us to Help"—part of Emeritus Senior Living's Safely Somewhere program. We are committed to making sure that every senior in our area in need finds the combination of programs and services that serves them best, even if they do not live with us.

At Emeritus Citrus Heights, we recognize that some of our area seniors may want to live at home as long as they can. We also know that these seniors may face a variety of challenges living at home, and may need assistance identifying all of their support service options. This is why Emeritus Citrus Heights is pleased to offer our team of dedicated health care professionals to serve these seniors and their families as a complimentary service.

"We realize there are many seniors in our area going without the vital health, social, and supportive services they need to maintain their quality of life at home," said, Jay Anderson, Executive Director at Emeritus Citrus Heights. "Our Home Visits program helps these seniors cope with their challenges and provides a host of resources to help them stay healthy and connected to the community."

A few of the services that Emeritus Citrus Heights will be offering to our local seniors will consist of: Nurse Evaluation to help identify care needs, Support system check to identify potential challenges based upon gaps in needed assistance, Referrals to other area providers as needed based upon needs uncovered, Post visit follow up coordination with families and referral sources after home visit, Access to Emeritus resources such as family lending library and senior safety tips, A listening ear and enjoyable visit.

If you know of a senior that could benefit from one of these home visit services, contact Emeritus Citrus Heights at (916)729-2722. Emeritus at Citrus Heights is an Emeritus Senior Living Community, a national provider of assisted living and Alzheimer's and related dementia care services to seniors. Emeritus is one of the largest and most experienced operators of freestanding assisted living communities located throughout the United States.

Orangevale Family Seeks Help



Hi, my name is Alicia Hardman, this is my son Cortez Jr. and this is our story.

When Cortez Jr. was born the doctors told me he was deaf in one ear, they said the other ear was perfectly normal. They explained to me he will have a perfectly normal childhood. As time went on

right. I brought my concerns to his doctor they explained to me due to him being born 6 weeks early he was developmentally delayed.

On September 2, 2008 the doctors discovered that Cortez Jr. was not developmentally delayed, he was profoundly deaf in both ears. In December Cortez Jr. received a Cochlear implant at Oshner Medical center in Louisiana where we have been living for the past 10 years. Unfortunately Louisiana has no resources to teach him to utilize the cochlear implant which teaches him to hear and speak. I had no choice but to gather my children and move back to California to give Cortez Jr. the best possible chance at hearing and speaking. My Husband, Cortez's

I started to notice something wasn't Dad had to remain in Louisiana to maintain employment to keep the insurance that pays for some of Cortez's hospital needs. We are hoping to get another cochlear implant on the left side so that Cortez Jr. can hear out of both ears. Cortez Jr. is going to need intense therapy for at least 4 years maybe more.

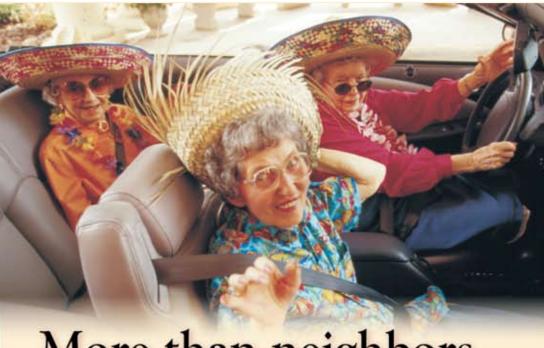
My family is in desperate need of financial help to accomplish our goals for Cortez Jr.

We are selling raffle tickets for \$5.00 per ticker 1st prize \$200.00 gift basket from Trader Joe's 2nd prize \$ 100.00 visa gift and 3rd prize \$ 50.00 gas card. We would appreciate any support. Thank you so much and God Bless.

Phone # 1-916-560-8591



Saturday & Late Appointments Available



More than neighbors... triends

"It didn't matter what they told me, I was sure I'd lose my independence when I moved to a retirement community. But my daughter was worried about me living alone; I wasn't eating right, and, frankly I was lonely.

I moved to Crosswood Oaks, and I'm having the time of my life. The funny thing is that my daughter still worries because now I'm never home. I told her to stop worrying - I'm with my new friends."

Take a tour and stay for lunch. Talk to our residents about

