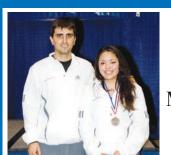
AMERICAN RIVER



New **Political Insights**

Page 5





Chang Wins Medals

Page 14



Sailor & **Shipmate**

Page 13

US POSTAGE PAID PERMIT 32 Rancho Cordova, CA

PRESORTED STD.

Volume 2 Issue 14

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

July 2007, Second Edition

Salute to a Job Well Done



By Chief Chris Boyd

CITRUS HEIGHTS - On June 26, 2007, the Citrus Heights Police Department (CHPD) achieved a milestone, that some would have thought impossible: to have successfully provided full police - these dedicated community page 9.

services to the community for one members supported the creation of year. At 8:00 a.m. last June 26th, with the flip of a switch, the police radio roll call began, as the first of our community customers called in on business and emergency lines for answers to problems and help with emergencies. With each response to an emergency call, neighborhood concern or traffic accident, the CHPD, your Police Department, has worked to significantly lower crime, reduce traffic accidents and raise the quality of life across the

We have a strong staff within the CHPD who go above and beyond the call of duty to serve the city's residents and businesses. A great many people were involved in getting the CHPD to where we are today – from within City Hall and the City Government to the members of the Citizen's Advisory Committee and other civic leaders come. See recent police reports on

the CHPD by calling for their own locally controlled police force. During this past year, we have patrolled the streets day and night, met customers in our lobby, talked to kids in classrooms, saved lives, and proactively solved problems for others.

When I was first hired to lead this department, I quoted the words of Margaret Mead: "Never doubt that a small group of dedicated people can change the world, indeed it is the only thing that ever has." Since that swearingin ceremony, this is exactly what has happened and will continue to happen in our community we call Citrus Heights. The Citrus Heights Police Department, your Police Department, is dedicated to protecting and serving our community for many years to

H Preschool Welcomes Sam Shane



Sam Shane

HEIGHTS -Excitement is filling the air at Citrus Heights Preschool.

On August 2, 2007 Sam

Rocky The Mudhen Song.

as a News Anchor for CBS 13 to

literacy and sports. Sam plans to

visit the Preschool to read his latest

book Rocky the Mudhen Baseball

and Humble Pie and play the new

take off from his busy schedule of his willingness to give back to the community. Sam donates talk about his passion-children's a portion of the proceeds back to the school for each book sold. In addition, he personalizes the books for the children. If your school is interested for the upcoming school year, please contact Martha Sam enjoys visiting local area Maldonaldo at (916) 792-2507 for

Shane will schools for Author Day, Because more information. By Bev Stone **Best of Citrus Heights Voting Begins**



The Citrus Heights Chamber of Commerce to participate in their third

commerce annual "Best Citrus Heights." This event celebrates the best businesses from forty

different categories throughout the community. Eligible businesses are located within Citrus Heights or are current members of the Citrus Heights Chamber of Commerce. Best Real Estate Agent/Company, Best Family Dinner, Best Ice Cream and Best Place to Get a Massage are a sampling of the categories to be honored at this event.

This year's Best of Citrus

ALS Association (Lou Gehrig's disease) and will have a baseball theme in honor of the charity's namesake, former baseball player Lou Gehrig. A variety of restaurants, caterers and wineries will be on hand with gourmet food and wine tasting throughout the

Tickets for the event are \$25.00 for adults and \$5.00 for children 12 and under. Ballots for Best of Citrus Heights can be found online at www.chchamber.com. Tickets can be purchased by calling the Citrus Heights Chamber of Commerce at (916) 722-4545.

The Citrus Heights Chamber of Commerce invites you to participate in their third annual "Best of Citrus Heights." This event celebrates the best businesses from forty different categories throughout the community. Eligible businesses Heights, to be held on September are located within Citrus Heights or 14th, will benefit the Sacramento are current members of the Citrus (916) 722-4545.

Heights Chamber of Commerce. Best Real Estate Agent/Company, Best Family Dinner, Best Ice Cream and Best Place to Get a Massage are a sampling of the categories to be honored at this event.

This year's Best of Citrus Heights, to be held on September 14th, will benefit the Sacramento ALS Association (Lou Gehrig's disease) and will have a baseball theme in honor of the charity's namesake, former baseball player Lou Gehrig. A variety of restaurants, caterers and wineries will be on hand with gourmet food and wine tasting throughout the evening.

Tickets for the event are \$25.00 for adults and \$5.00 for children 12 and under. Ballots for Best of Citrus Heights can be found online at www.chchamber.com. Tickets can be purchased by calling the Citrus Heights Chamber of Commerce at

The Sound of Healing have joined together to help a young



Photo provided by ACE

ORANGEVALE-Kelly Tomberlin and Sherril Arnold of Orangevale, with the help of Fred Harris and Company, Ôrangevale Recreation and Park District, Orangevale Chamber of Commerce, Sierra Auto Service Center and Kraft Real Estate, Atlas Field Service Inc., KNTY The Wolf and American Limo Service woman in our community named Janet. She has a very rare cancer called Clear cell adenocarcinoma.

The outdoor concert and family fun day on July 28th 2007 will be the center of their efforts to raise funds to help Janet and her family. The event is called "The Sound of Healing" with a goal is to raise \$26,000.00 to help absorb some of Janet's medical expenses It will be held in the back area of Orangevale Park, 7145 Filbert Avenue in Orangevale. "The Sound of Healing" is people helping people when there is nowhere else to turn. Their mission is to bring the community together to help those in

The Headliners will be Country Recording Artist Kevin Sharp and Christian recording artist Lisa Daggs-Charette. Also scheduled to appear is Stevie Scott, one of American Idol's 2006 top 12. Starting the day off at 1:00 PM will be MoJo (classic rock) Soundz (Christian rap and R&B) support. See Ad on Page 5

Walking Spanish (contemporary rock).

This is a family event. Music, Food, Pony rides, Petting Zoo, Hot Rod car show, PT Cruiser show and much more! Please help support this event to help cancer patients that can no longer be helped by Western Medicine and need to pursue Holistic treatment that is not covered by Insurance.

All donations should be made out to Antelope Community Events. They are a non-profit organization, so all donations are Tax Deductible. Registration number #8035

Ticket Price: \$15.00. Call Sherril at 916-308-0520 or Kelly at 916-337-1980. Please check out their web site! www.thesoundofhealing.org. The Sound of Healing is planned to be an annual event.

Local radio stations have supported the event, including KNTY 101.9 The Wolf, KNCI 105.1 New Country, The Zone 100.5 and 107.9 The End. TV News channels Channel 10 and The Dick Tones (50's) Kontagiouz Channel 3 have also given their

Wounded Soldier Honored



Dary and Anna Finck

FAIR OAKS, July 3 – New Life Community Church of Fair Oaks celebrated Independence Day by honoring Dary Finck, a soldier who was wounded while serving our country in Iraq. Dary, who was just released from Walter Reed Army Medical Center, was shot when his reconnaissance team was ambushed back in March of this year. Dary and his wife, Anna, shared their story at the church's annual Freedom Celebration Service on Sunday, July

Dary Finck was born to missionary parents in West Africa. After several moves, he ended up in Washington State where he completed training to be a missionary pilot. He joined the

finally deployed to Iraq in August of 2006. Six months later, his team came under attack and Dary was shot. "The area we were operating in was very heavily guarded by insurgent forces," recounted Dary. We were in a large firefight and the guys were trying to pull me out while trying to stop the bleeding—I almost bled to death."

His injuries, which included hits to the femoral artery in each leg, should have killed him.

Dary was given almost a total blood transfusion, having received sixteen units of blood. In addition, he suffered severe nerve and tissue damage. "I have been in a lot of pain over the last few months," Dary stated. "The only times I was ever pain free were the times I was in the operating room, when they would put me out completely."

By his side the entire time was Anna, Dary's then fiancée, who quit Bible school just to be with him. "Anna and I decided that we were going to get married at Walter Reed to make things easier," Dary explained. "We gave everyone two weeks notice about the wedding so that the parents could be there." The April wedding took place in a chapel

Army in 2005 as a Cavalry Scout and on the third floor, with just under one hundred people attending. "Many of the people in the hospital knew us just by the fact that we were 'the newlyweds'," Dary remembered. "It was pretty fun."

Dary, who still has pain in his legs, is now able to walk with a cane and share his testimony to others. "I felt that what he shared was very inspirational," expressed Pam Garcia, a member of New Life Community Church. "His survival is miraculous." As a thank-you to Dary for his service, attendants of New Life Community Church showered the couple with cards, gift cards, and handshakes of appreciation. The church also raised enough money to send the newlyweds on a honeymoon whenever they are ready. "We are so humbled by the love and generosity,' Dary stated. "It almost makes me feel guilty for getting so much and yet my buddies are still fighting and suffering for much worse. But I have to admit, it did do so much for me and Anna to know that so many people care and still support us."

For more information on New Life Community Church, please call the church office at (916) 536-LIFE (5433), or visit www.aboutnewlife.

Construction Starts on Sewer System

Sacramento Regional County Sanitation District (SRCSD) and County Sanitation District 1 (CSD-1) are starting construction of a Citrus Heights and Orangevale-area sewer system—Upper Northwest Interceptor 9(UNWI-9) and Associated Northeast Area (NEA) 1 & 2 Relief Projects. Construction activities will start simultaneously for the UNWI-9 and NEA-2 sections. NEA-1 is expected to start construction in fall 2008.

The new sewer system is necessary to ensure reliable service and accommodate the increasing populations of Citrus Heights and Orangevale. The UNWI-9 section runs east along Auburn Boulevard and Old Auburn Road, from Van Maren Lane to Fair Oaks Boulevard. The NEA-2 section continues east along Old Auburn Road between Fair Oaks Boulevard and Robert Creek Court (east of Cripple Creek). The NEA-1 section runs south along Fair Oaks Boulevard, from the intersection

of Old Auburn Road and Fair Oaks Boulevard to Oak Avenue where it turns east on Oak Avenue to Hazel

The majority of the UNWI-9 and NEA sewer pipelines will be installed using "tunneling" to minimize the need for open trenches. Tunnels will be excavated between 28 and 61 feet below the surface.

Construction hours are between 7 a.m. and 8 p.m., Monday through Friday, and between 8 a.m. and 8 p.m. on Saturday. Certain exceptions will apply. During the work, the project team will work diligently to minimize inconveniences to the community. However, residents may experience some - noise, dust, road and lane closures and temporary detours.

Maintaining communication with area residents throughout the construction process and responding to questions and concerns is very important to SRCSD and CSD-1. Residents' patience and cooperation during the construction process will

be greatly appreciated. For project information call the 24-hour hotline at (866) 479-0600 or visit the project Web site at www.unwi9.com.

UNWI-9 is part of the larger Upper Northwest Interceptor (UNWI) system. The UNWI system has been in design since the early 1990s and is broken into nine sections (UNWI 1-9) for easier design and construction. The entire UNWI travels approximately 20 miles from Citrus Heights, through North Highlands and Rio Linda to Natomas.

When complete, the interceptor will carry wastewater flows from northeast Sacramento County to the New Natomas Pump Station near the intersection of Interstates 5 and 80, from which flows will be sent to the Sacramento Regional Wastewater Treatment Plant in Elk Grove via the existing Lower Northwest Interceptor.

The entire UNWI sewer system is expected to be ready for service in

Fair Oaks Blvd. "Main Street" Vision Seeking Community Input

SACRAMENTO - The County of Sacramento Department of Planning and Community Development is presenting the second community workshop Thursday, August 9 to review the Fair Oaks Boulevard Corridor Plan. The Corridor Plan covers sections of Fair Oaks Boulevard and Manzanita Avenue. The hands-on workshop is scheduled 6:30 to 8:30 p.m. at the Carmichael Library, on 5605 Marconi Avenue.

"This community driven plan will be crucial to the success of the revitalization of the Fair Oaks Corridor," said project manager Cindy Storelli with the Planning Department. "Continued input from the community is needed to insure a broad range of

perspectives are included in the draft corridor plan." The focus of the meeting will be to look at the preliminary land use designations, key opportunity sites and circulation issues such as roadway enhancements, lane additions, streetscape, pedestrian and bicycle connections. The results of this workshop will be presented to the Carmichael/Old Foothill Farms Community Council and the Board of Supervisors prior to the draft land use plan being prepared.

Fair Oaks Boulevard and Manzanita Avenue have been designated as commercial corridors to receive economic development standard improvements. The Plan calls for land use and development

including streetscape design, and identification of key opportunity sites for reuse.

Through a series of meetings, Carmichael community members identified two critical issues for their area: transportation and community identity. With a portion of Fair Oaks Boulevard to be designated as a "Main Street." Designers, traffic engineers and economic development consultants are working with a citizen's committee to develop a more detailed Commercial Corridor Plan.

Contact Project Manager Cindy Storelli, Planning and Community Development Department at (916) 874-6141 or storellic@saccounty. net for more information.

DUTCH TREAT



By Dennis Packard

My Own Man

My eighteenth birthday couldn't come soon enough. Although I had little plans for my life, I was biting at the bit to move out of my mom's home and become independent.

After celebrating my birthday in May 1953, I left the following weekend. My mom was upset with me anyway and we fought almost daily because I had been dating a "bleached blond."

"What kind of parents would allow their teen-age daughter to bleach her hair?" she bellowed constantly, "And why are you at her house every week-end past midnight?'

"Because that's when roller derby and wrestling was over!" I screamed

A one-room kitchenette labeled, "bungalow" in the want ads looked inviting, and the \$27.00 a month seemed affordable. An elderly couple had built it behind their home back in the forties. A small dirt pathway lined with dried up cactus plants led you from the alley to the front door.

A double bed occupied most of the main room when you walked in. Sleeping on a rollaway for the last fifteen years kept me tossing and turning the first night getting accustomed to all that space.

The room was lightly furnished. It had a dresser next to the bed that leaned to the left. Pencils kept rolling off onto the floor. Above the dresser was an old oval mirror with chipped beveled edges. A heavy chain attached to the mirror hung from an enormous nail about half the size of a railroad spike. Two "paint by number" pictures depicting the "Parting of the Sea," and the "Last Supper" decorated the other walls.

There was a small kitchen without a door on the right of the big room as you walked in. A stolen ashtray from the Frontier Hotel in Las Vegas and a salt and peppershaker in the shape of Mickey Mouse and Minnie Mouse centered a small red table. Two chairs, a four-burner stove and a tiny refrigerator were also squeezed

MERICAN F

the opinions of the publisher or our contributors.

into the room. I concluded that it was indeed possible to entertain one slim guest.

A bathroom was recently added to the shack. After I moved in, I realized that it wasn't any bigger than a restroom on an airplane. There were no windows. A piece of string dangled from the center of the room that flicked a sixty-watt light bulb on. A round metal washer was tied to the end of the string. The inside of the sink was as yellow as the inside of the toilet. A dingy plastic curtain with faded colored flamingos hung in front of the allconcrete shower.

My first morning, I sat at the kitchen table alone and played, "adult." I reeked of independence and I was thrilled to have shopped for my own groceries and toilet paper.

Although I had never tasted instant Sanka coffee, it seemed the perfect product for my single bachelor life. I even bought a pack of Pall Mall cigarettes to puff on with my morning beverage. I was my own man.

I looked out the kitchen window and lid up a cigarette. Everything peaceful. Everything seemed seemed right. Birds in the yard were singing about my independence. I smiled and took a sip of my home brewed instant coffee.

Not reading the directions on the jar, I hadn't realized that I put together a cup of black tar. Not coordinating my drinking with my smoking, I accidentally inhaled. Coughing, I shot both smoke and coffee flavored tar threw my nostrils and burned my nose. Running to the sink, I spit out the nasty concoction and threw the whole jar of Sanka away. In fact, I never sat at the kitchen table again. It became

It was time to take my first shower and go to Denny's Restaurant for breakfast. I diligently pulled back the shower curtain. Fortunately, the sixty watts of light allowed me to see black blotches of mold clinging to the corners of the concrete cell. A dozen yellow slugs were crawling around the base of the shower and one wall. They were coming up through the rusty metal drain.

"Why didn't I see this shower before I rented the place?" I questioned myself, "Did I even look? I couldn't remember." I gave my thirty days notice that day and showered at moms the rest of the

Quip for the Day; Young men who leave home to set the world on fire usually have to come back home for more matches.

Publisher - Paul V. Scholl

Publisher's Statement: It is the intent of

the American River Messenger to strive for

an objective point of view in the reporting of

news and events. We consider our Editorial

and Opinion pages to be a public forum for

our readers. It is understood that the opinions

expressed on these pages are those of the

authors and cartoonists and are not necessarily

Perry Hartline • Dana Engle • Athena Kline

Christina Whedbee

Gabriel Scholl

Jeri Murphy

The American River Messenger is not responsible for

Subscriptions should be mailed to American River Messenger,

unsolicited manuscripts or materials. The entire contents of the

American River Messenger are copyrighted. Ownership of all

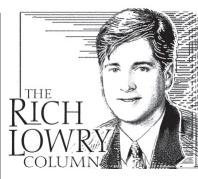
advertising created and/or composed by the Messenger is with the

publishing company and written permission to reproduce the same

7405 Greenback Lane, #129, Citrus Heights, CA 95610. Subscription

rate is \$20 per year within Sacramento county, or call 916-773-1111.





Imbalanced on Talk Radio

Limbaugh, Rush conservative talk-radio pioneer, has been called many nasty things before, but never a "structural imbalance." That's the fancy term a liberal think tank uses to characterize his success -- and to dress up its proposal for counteracting that success through new government regulation.

The report of the Center for American Progress on "The There are upwards of 2,000 talk Structural Imbalance of Political stations in the country that deal

phase in liberaldom's grappling with conservative talk radio. First came the attempts to create a liberal Limbaugh -- Mario Cuomo, Jim Hightower, et al. -- that fell flat. Then an entire left-wing network, Air America, was founded, and foundered. So there's only one option left -- if you can't beat them, and you won't join them, you can agitate for government to regulate them.

Talk Radio" marks the latest

The report looks at a slice of 257 talk stations and concludes that more than 90 percent of total weekday talk programming is conservative. The supposed reason for this is, essentially, that media companies are conspiring to shove conservative radio down the throats of listeners in a way they couldn't if, among other things, government required broadcasters "to regularly show that they are operating on behalf of the public interest.'

This is a pinched view of radio.

with news and issues, according to Michael Harrison of Talkers magazine, and they encompass all sorts of formats from National Public Radio to urban radio to shock jocks, none of which are dominated by right wingers. Conservative talk radio is a vibrant niche within that market, but there are many other places to go for news and opinion. What is hard to find are liberal

replicas of Rush Limbaugh, and that is due to the deepest structural imbalance of all -- talent. Limbaugh and other top conservative talkers are silver-tongued, informative and -- importantly -- entertaining. These are qualities that can't be conjured out of nowhere, and designated liberal-radio saviors have tended not to have the requisite talent "on loan from God" (as Limbaugh puts it).

There have been conservative failures at talk radio for the same reason. Without the right mix of substance and entertainment, a host will fail to get ratings, and Features Synd., Inc.

with that, be yanked from the air. "Ratings" is a word that appears only once in passing in the Center for American Progress report, because then it would have to acknowledge that conservative radio is successful exactly because it gets listeners.

THE ROBERTS COURT

The report avoids directly calling for a renewal of the constitutionally dubious Fairness Doctrine that mandated equal time for conservative and liberal opinions, although some Democratic lawmakers aren't so circumspect. After maintaining that the First Amendment protects nude dancing, they are ready to argue that it doesn't quite apply to people broadcasting conservative views over the airwaves.

In our toxic contemporary politics, it's a sign of success if you drive your opponents batty. Rush Limbaugh might be a structural imbalance, but his critics appear simply imbalanced.

Rich Lowry is editor of the National Review. (c) 2007 by King

A Fair Tax for Progressives and Conservatives

by Thomas M. Sipos

The income tax has four detriments: (1) We are forced to pay money to the government; (2) filing the tax forms invades our privacy, forcing us to reveal how much money we have, how we got it, how we spent it; (3) it's a hassle to keep records, then hire accountants or attorneys to make sure we filed correctly "under penalty of perjury": and (4) the exemptions and deductions discriminate against gays, singles, childless couples, and others based on spending and lifestyle choices.

Conservatives and progressives both insist that taxes are necessary. (Conservatives are supposedly anti-tax, but how else would they pay for their global, decades-long "war on terror?") But let's suppose they're right. Wouldn't it be better if the feds could collect that money without invading our privacy or fostering discrimination (issues that progressives supposedly care about), and without hassling with burdensome people recordkeeping and form filing?

If you agree, the answer is to replace all federal taxes with a national sales tax (aka the Fair Tax, not be confused with the Flat Tax, which is merely a variation on the income tax). This one national sales tax could replace federal income, payroll, gift, estate, capital gains, alternative minimum, Social Security, Medicare, self-employment, and corporate taxes.

How high must a national sales tax be to replace all those? FairTax.org estimates 23 percent (on top of state and local sales taxes). That sounds like a lot of extra money to pay at the store each time you shop. But the average person now pays 33 percent of his or her income to taxes (Tax Freedom Day came

on April 30 in 2007, according everyone else's are "special to TaxFoundation.org). A 23 percent sales tax isn't much to abolish all federal taxes. It still and local taxes.

Consider the benefits:

- · No invasion of privacy. No recordkeeping or filing with the IRS. No audits.
- · No tax attorneys or accountants to hire. More money for you.
- Transparency. You'll see what you and everyone else pays. That's bad for those who want higher taxes – hidden taxes are easier to raise – but good for those who value an informed democracy over smoke-filled, backroom deals.
- · No discrimination. Straight singles and gays complain that marriage currently brings tax benefits denied to them. Childless couples complain that tax laws favor couples with children. A Fair Tax won't end the culture war, but it'll lower the volume.
- Isn't a sales tax unfair to poor? No. The plan proposed by FairTax.org provides a "monthly rebate (prebate) for every registered household to cover the consumption tax spent on necessities up to the federal poverty level."
- Won't you lose your deductions? Yes, but so will everyone else. I realize that your deductions are justified, whereas contributions to politicians?

interest loopholes," but you've got to give a little to get a lot. · Won't tax attorneys and

leaves you 10 percent for state accountants lose their jobs? Some. If that's your concern, let's make the tax code even more burdensome.

· Won't IRS agents go hungry? Never. They'll be redeployed to policing the new sales tax. Since there are fewer retail stores than individual taxpayers, the ratio of agents to tax filers would improve.

Less cheating. Not only will there be more IRS agents per tax filer, but there will be fewer taxpayers overall. Ever get mad because others were cheating, while you were too scared, and it just wasn't fair? Under a Fair Tax, your neighbors can't "beat the system" and leave you to pick up Uncle Sam's tab. Feel better?

· Won't this burden stores with additional recordkeeping? Not much. Most stores already keep records for state and local sales taxes, plus various corporate and business taxes, some of which will be eliminated.

Won't lobbyists lose their jobs? Yes. Corporations will no longer hire six-figure lobbyists to bribe Washington politicians to create tax "incentives" (i.e., loopholes). It's very sad.

Won't this mean fewer

Yes. If they're unable to create tax loopholes, fewer people will want to bribe them. Very, very

· Wouldn't eliminating all those filing requirements make it harder for the government to monitor terrorists, drug lords, and other Bad People? Yes, but in a free society, it's supposed to be hard for the government. That's why we have the Bill of Rights and search warrant requirements. I realize Red Chinese cops have it easier.

Most of these points are my own. I plucked some stats from FairTax.org, but I don't speak for them, nor they for me. What's important is that you speak to everyone, from talk radio hosts to your elected representatives, and explain the benefits of the Fair Tax to them.

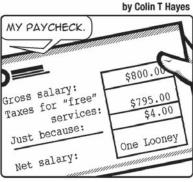
Thomas M. Sipos has written articles on self-publishing and book marketing and has taught a course on Book Promotion for Authors at UCLA Extension. To date, he's used the new print-on-demand technology to publish three books. He's written about politics and film for Liberty, American Outlook, FrontpageMagazine.com LewRockwell.com.

Libertarian Party of California, 14547 Titus Street, Suite 214, Panorama City, CA 91402-4935

THE LEFTERSONS







Don't put off until tomorrow what I can do for you TODAY!!

DEBBIE DOES ORGANIZING

Improve the Quality of Your Life!

Closets • Kitchens • Kids Rooms • Home Offices • Garages • Entire Homes Time Management • System Designing • Clutter Control • Maintenance Packing & Unpacking • Staging • Personal Shopper • E-bay Selling Gift Certificates • Handyman Available ★★★★

916.743.4320

www.Debbiedoesorganizing.com

10 Years Experience • NAPO Member • Insured & Bonded • License #298685

I'LL AGREE THAT THERE ARE CERTAINLY PROBLEMS WITH IT

Gross salary:

Contributing Writers -Dennis "Dutch" Packard Marlys Johnsen-Norris Judy Zimmerman Yolanda Knaak

must be obtained from the publisher.

The ARM is published twice monthly.

Graphics & Layout -

Advertising Sales -

Distribution Assistant -

Editorial Support/Web Editor -

Pastor Ray Dare Kay Burton Calvin and Lisa Wulf David Dickstein

Accounting -Laura Just, LRJ Company Web Master -RJ at thesitebarn.com News Services - King Features Syndicate • DBR Media • PRWEB NewsWire

• North American Precis Syndicate • Blueridge Press Photography - Tia Gemmell • Mary Pearson • Mike Maddox

Member of Citrus Heights Chamber of Commerce Member of Fair Oaks Chamber of Commerce

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to:

publisher@americanrivermessenger.com. Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at 773-1111

July 2007, Second Edition

Recent House Iraq Vote Undermines **America's Fighting Men and Women**

largest grass-roots, pro-troop organization, Move America Forward (website: www.MoveAmericaForward.org) expressed angry disappointment that the U.S. House of Representatives would vote for American troop withdrawal before the facts are presented. The report on progress in Iraq from General David Petraeus and United States Ambassador Ryan Crocker is due on September

"The American people should rightly be ashamed today that their elected representatives chose to put partisan politics ahead of the military men and women who are serving in harms way in Iraq to protect American security. At the very same time

(SACRAMENTO) - The we are learning that Al Qaeda but the House wants to stop our is regaining strength and aiming another attack on the United States, the House wants to hand a victory to the terrorist by their irresponsible vote," declared



Melanie Morgan, Chairman of Move America Forward.

"The record is clear that the terrorists are being destroyed and

victory and surrender it to the jihadists. When we let up on the terrorists and they are able to organize and strike the United States again, what lame excuse will they have then? Politics needs to be put on the shelf and American security needs to be the number one priority," concluded

John Ubaldi, Deputy Executive Director of Move America Forward and a Marine reservist who has served in both Iraq and Afghanistan, said, "I am saddened and sickened to think about what those serving in harm's way will feel after hearing about this vote. The House has just undermined the troops mission."

By Robert Dixon defeated in Iraq and Afghanistan,

By DVBE Alliance Executive

The California Disabled Veteran

This event surpassed even last year's premier symposium with training and breakout sessions, a corporate panel session and over 1200 business matchmaking veteranowned companies met one-to-one with a variety of State and Federal agencies and some of America's

KTP2007 also saw the largest state agency participation in its history. 26 California state agencies including a number of University of California buyers made the trip to Anaheim and surpassed previous

Sprint Nextel was the title sponsor of this year's event supported by PG&E, AT&T, Southern California Edison, Lockheed Martin, Sempra Energy, South West Gas, Apple, Northrop Grumman, Union Bank of California, Caremark Rx, McKesson, National Merchants Center, California Department of General Services, Verizon, Nevada Bizopps, Wells Fargo, Chevron, Sierra Pacific Resource, Genentech, Wells Fargo, SMA Global and American Airlines.

It must also be noted that because of the generous support of these corporations and the State of California Agencies, the first 200 disabled veteran businesses that registered attended the entire conference including all meals absolutely free.

Once again, the DVBE Alliance Gala awards dinner was a wonderful event and the reception prior to the dinner, hosted by Apple, highlighted the welcoming of active duty personnel, many recently returned from overseas duty in the Middle East.

At the dinner, hosted by PG&E, awards were presented to individuals and organizations that have promoted disabled veteran business awareness and outreach. A Special Recognition award was present to Ms. Pam Aberg from Challenge News and the Madding Award for the best DVBE participation within the California Department of Corrections and Rehabilitation once again went to Calipatria State Prison, accepted by Ms. Shelia Anderson.

The Alliance then recognized Mr. John Lopez's organization, the Association for Service Disabled Veterans. Mr. Lopez is the 'father' of the DVBE program in California and was also honored for his work at the federal level as well.

Also recognized were outgoing DVBE Alliance president Don Gonneville, SMA Global CEO

and the cast and crew of the

'Music Within" is the poignant

We look forward to an even Promise" 2008.

VETERANS POST

by Freddy Groves

If a Car Falls Off a Bridge ...

A long section in the Federal Register indicates that the problem of data security in the Veterans Administration is being dissected. On the surface it sounds like they're finally getting serious about protecting our personal information. They're even soliciting comments.

Unfortunately, I got a few chuckles reading the document. This is not a topic that should incite laughter.

As always with legalese, every phrase has to be defined with examples given.

Here's an example of what doesnotconstituteadatasecurity breach, per the document: If a

car carrying an employee (who has an encrypted CD full of VA information) crashes through a bridge and falls into a river and the CD is later recovered, is this considered a data security breach?

No, I didn't make that up. It really says that.

Here is what I want to know: What is an employee doing riding around in a car with sensitive info on a CD? Didn't we just do this one, with a data analyst taking home a laptop full of sensitive info on 26.5 million veterans?

Also being considered is not providing written notification of a breach to the individuals affected if the VA secretary determines that the information has gone out in the media, and if they can determine "with reasonable certainty"

SUNRISE MARKETPLACE

that affected individuals have received notice via the media.

What's missing in this document is the nuts and bolts of how they intend to keep data breaches from happening in the first place. It's almost as though they're assuming that data breaches will occur, and they're trying to nail down which way to jump when that happens.

If you want to take a look, do an Internet search for Federal Register, June 22, 2007 in Volume 72, Number 120, Pages 34395-34401. It wants comments by Aug. 21, 2007.

Write to Freddy Groves in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or send an e-mail to letters.kfws@hearstsc.com. (c) 2007 King Features Synd.,

"Keeping the Promise" is Huge Success

Director Rich Dryden

Business Alliance conducted its 15th annual Keeping the Promise business exposition and convention on 13 and 14 June at the Anaheim Hilton in Southern California.

appointments. 1000 largest, most respected companies.

state participation by 300%!!

Chuck Ashman, American Airlines upcoming movie "Music Within".

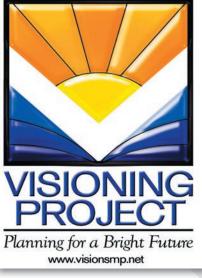
story of Richard Pimentel, a Viet Nam disabled veteran who authored and helped enact the Americans with Disabilities Act (ADA). Mr. Pimentel was the guest speaker at the Gala dinner.

At the conclusion of the dinner, 3 members of the newly crowned NHL Stanley Cup world champion Anaheim Ducks were introduced. The players thanked the active duty members and veterans for the work and sacrifices they have given to keep this country strong and free.

The second day of the event surrounded the exposition itself with the business matchmaking sessions. The bulk of comments after the symposium were centered on the opportunities promoted by the entire event centered on the one-on-one meetings with the designated buyers and the meetings at the individual booths manned by corporate, state and federal procurement professionals.

The Alliance sincerely thanks the DVBE Corporate Advisory Board, our KTP 2007 sponsors, exhibitors and business owners that made this event so successful with their participation.

bigger event for "Keeping the



Help create a new day at Sunrise MarketPlace

Sunrise MarketPlace, a group of 500 businesses along the Greenback and Sunrise corridors banded together in 1999 to form a business improvement district (BID).

If you have ideas and opinions on what you'd like to see for the future of the Sunrise MarketPlace, join our design forum where you can vote on your favorite model of how the District might look in the next decade.

> DESIGN CHARRETTE (Prototype Models)

> > August 18, 2007

Light refreshments will be served. For more information call 725-2448, email visionsmp@citrusheights.net or visit www.visionsmp.net. Please RSVP to the City of Citrus Heights at 725-2448.

> Meeting is at Marketplace at Birdcage in the building formerly occupied by RoomSource next to Target.

> > www.visionsmp.net

Need Has No Boundaries



The Citrus Heights Lions club members welcomed their new 2007-2008 club President, Lion Randy Rogers. His motto is "Need Has No Boundaries." At an Installation dinner held at the Lions Clubhouse on July 12th Randy and new board members agreed to take on more responsibilities as they accepted their roles as officers for the club. President Randy is a strong man with a good heart and has been serving the community for many years. During his acceptance speech at the dinner, he explained that when you are a Lion and you take the spirit of Lions into your own heart, it makes one feel very good about serving others.

He became teary-eyed when he shared some of his personal experiences with helping others. One particular story was about a woman who had no way of leaving her home until Lion Randy and another Lion built her a ramp. She told them that she could live again and finally felt free. That's what Lions are all about! The Citrus Heights Lions club consists of volunteers who have been serving others since 1949 and Lions Clubs International Foundation is a worldwide organization that has been in existence since 1917. To find out more about the Citrus Heights Lions, please visit their website www.chlions.com. From CH Lions

When someone you love has Alzheimer's, the whole family is affected. That's why we make sure the whole family is involved.

It takes a special kind of person - and a special kind of place – to provide Alzheimer's care. You'll find both at The Gardens at Citrus Heights. The special needs of those coping with Alzheimer's and other memory impairments demand a special kind of care and support: for them, and for those who love them. The Gardens at Citrus Heights offers just that, in a secure, inviting setting.

> **Support Group Meeting** July 17 • 3:00 p.m. New Members welcome!

Ribbon Cutting Ceremony & Social July 26 • 2:30 p.m.

Please RSVP



Gardens AT CITRUS HEIGHTS

916.729.2722 7375 Stock Ranch Road Citrus Heights, CA 95621

www.emeritus.com Emeritus License # 347003712 ©2007 Emeritus Assisted Living



WANTED Citizen Soldiers



- · Prior service
- · Continue your college benefits
- · Earn your retirement
- · Paid flexible training
- · Cash bonuses available
- · Add to your military service
- · Several job skills available
- · Local units available

Part time and possible Full time positions

The Army National Guard serves as Citizen Soldiers to protect and support our local communities and our Nation. We have a dual role as we have both Federal and State missions.





Staff Sergeant Jeffrey A. Harris (916) 233-7673

www.1800goguard.com

MOVIE REVIEW

There are bad seeds ... and then there are bad seeds.

By David Dickstein "Joshua"

Joshua Cairn, to the dismay of his parents, new baby sister, family dog, classroom hamsters and pretty much any living thing that doesn't pay enough attention to him, is as bad as seeds can get. This kid is so rotten he turns a piano rendition of "Twinkle, Twinkle, Little Star" into something terrifying. But, oh, can that boy play. At only 9 years of age, Joshua (wellcast Jacob Kogan) is a piano prodigy, and he's so intellectually advanced that his teacher recommends he skip a couple of grades. Furthermore, this precocious child is impeccably polite and amazingly poised, so handsome in his preppy navy blue blazer with not a hair out of place. If only he didn't register so high on the creep-o-meter.

Overused as this descriptor is for psychological thrillers, Hitchcockian definitely applies with director George Ratliff's first non-arthouse feature that finally breaks out of the film festival circuit. "Joshua," Ratliff's follow-up to the 2001 Halloween documentary "Hell House," was a darling at Sundance in January, even if the title character is anything but in this thinking person's horror film.

Typical of the genre, everything looks rosy at first sight. Joshua is a perfect angel, and his father, Brad (shining Sam Rockwell) is a hip, successful stock trader. Mommy

Abby (Vera Farmiga in a standout performance) seems happy and content in her spacious Manhattan apartment overlooking Central Park.

Like those seemingly pleasant paintings in the elevator of Disneyland's Haunted Mansion, what we see is not what we get. Ratliff and co-scripter David Gilbert brilliantly expose the underbelly of this modern-day Rockwell drawing of a family through

clever little hints and a few in-yourface whoppers. We see cracks in the way Abby, who is Jewish, deals with her Tammy Faye Bakkerish motherin-law (deliciously detestable Celia Weston) and the big-time pressure Brad is under at work, no thanks to his hard-ass boss, played in comic relief style by the reliable Michael McKean.

The schadenfreude for us cinematic

sadists truly begins with the arrival of Joshua's baby sister. No longer being the center of attention isn't good for Joshua's morale, and Mom is being driven closer to the edge with every crying outburst of the colicky newborn. With no coping mechanism or support, Abby loses it mentally and is admitted to a nursing home with post-partum depression heightened by, using the brother's words, "a genetic propensity for borderline psychosis." No doubt

Joshua filleting his favorite stuffed



animal, tossing out all his toys, disingenuously grieving over the family dog's mysterious death and all those dead-eyed stares didn't help matters for Mom. As for Dad, he's about to show more courage than perhaps we originally gave him credit for.

"Joshua" is a satisfying, wincefilled hour and 40, and those thinking about having children might want to put this sweetheart on hold for a while. For all other thrill-seeking adults, bask in the exceptional performances, taut, cunning writing and directing, stellar cinematography that better not be overlooked come Oscar time and the all-too-rare joy of being scared silly without gratuitous blood and gore. Alfred Hitchcock ain't rolling in his grave over this

David Dickstein is an awardwinning film critic based in Gold

Girl Scouts Can Happen Anywhere!

By Erica Jones

There are approximately 500 girls currently on a placement list wanting to become a Girl Scout. This number reflects the amount of girls waiting before our recruitment for the current year has begun. One of the goals of Girl Scouts is to reach every girl, everywhere. Every effort is made to place all girls, but the number of interested girls heavily outweighs the number of volunteers, which inevitably forces girls to be placed on this placement list. Without volunteers, serving every girl everywhere becomes harder.

Cameron Ranch Elementary School of the San Juan Unified School District offers its students a unique program where Girl Scouting, among other activities, can happen during the school day. Cameron Ranch Clubs came from a brainstorm session at an all staff meeting. "We had watched a pretty powerful documentary called Paperclips, where a single project had changed an entire school and community. We decided to start small and try to design something that would have a positive effect on our school climate and our students," explains Julie Stafford, a teacher at Cameron Ranch Elementary School.

At Cameron Ranch School, every student is in a personal development club. There are about 23 clubs to choose from. At the beginning of the school year, students are given an interest indicator to fill out so the teachers have an idea of what the students are interested in. Based on the students' responses, teachers design the clubs. Last year, some of the clubs were: Chess Club, Nature Club, Girl Scouts Club, Sports Club (badminton and basketball), Hip Hop Club, Watercolors Club, Needle Arts Club, Yearbook Club, Anti-Bullying Club, Puppetry Club, Gardening Club, Cooking Club, Games and Legos Club, Paper Crafts Club, and Sign Language Club. Julie Stafford sponsors the "Critters Club." This is a club that is for students who like animals. Stafford has guest speakers come in and talk about animals. "In the Critters Club, we learn about care and respect for animals. We usually have a guest speaker such as someone from the SPCA. We've had reptiles, goats, horses and service dogs," she says.



Girl Scouts Kid Club - From Erica Jones

on Friday mornings for an hour. All the clubs meet in different places - - in classrooms, on the playground, in the library, in the garden, etc. Sometimes state testing or other school functions get in the way of club time, but the clubs generally are able to take place at least three Fridays per month.

The clubs are also agefriendly. There is a mixture of all ages in each club. This is to encourage the students to develop friendships outside of their classmates that they see everyday. It also encourages the older students to learn leadership skills while working with younger students.

"The Cameron Ranch Clubs program was designed to be part of our regular school program that all kids in the school would participate in. This means that bus riders and kids in all sorts of situations could be part of it. 100% of the students participate. Also, we thought it was important to have teachers as club leaders," says Stafford.

One of the featured clubs is a Girl Scouts club. There are about 28 girls in this club and they are an official Girl Scout troop. Mrs. Montero, a first grade teacher, is the troop leader. This club does everything that Girl Scouts do - - they just do it during school hours. The girls work on projects to earn badges and they participate in Girl Scouts sales. Last year the girls even sold cookies. They sold them after school to parents who picked up their kids. A small amount of the earned money went back to the Girl Scouts Club and the rest went to the school to help finance all the clubs. This was presented by a couple of the girls at a schoolwide assembly.

"The goals that we had in The program has enough mind when we started the clubs clubs to suit everyone's taste. were to cultivate the 'whole' child The club meetings take place (not just traditional academics)

and to decrease bullying and behavior problems. We also wanted to help students develop leadership skills. Girl Scouts fit perfectly into these philosophies and Mrs. Montero had an interest in doing it," says Stafford.

This is a great program that is school supported and a great example of how schools can get their students involved in leadership and extracurricular activities during school hours. Cameron Ranch Elementary School is very proud of this program and wants to get the word out about how successful it has been. "Our students love the program. Due to state testing, we didn't have clubs for a few weeks. The kids were so upset. I've never been a part of something at our school that all the kids look forward to so much," says Stafford.

This program has made it easier for girls to become Girl Scouts because there is no question of being able to fit time into the student's or parent's schedule. It happens during school, making it very easy for girls to participate. If parents want to help out and participate they can.

Girl Scouts Heart of Central California is a nonprofit, volunteer driven organization that currently serves 18 counties and approximately 27,000 girls. Without dedicated volunteers, we wouldn't have the resources to serve our girls. are placement lists in many communities, so we are always looking for volunteers to form new troops and get girls placed.

For more information about Girl Scouts or volunteering, www.girlscoutshcc.org, call (800) 322-4475 or email info@girlscoutshcc.org.

Erica Jones Membership Assistant of the Girl Scouts Heart of Central California. sne can jones@girlscoutshcc.org.



Let Massage Envy's professional therapists help you feel rejuvenated, when it's most convenient for you. Weeknights, weekends, whenever you have time to relax. Find Heaven, at Massage Envy.



Fair Oaks / Citrus Heights Clinic 5319 Sunrise Blvd. Madison and Sunrise, Next to Trader Joe's

Franchises Available | MassageEnvy.com | Convenient Hours Open 7 days: M-F 8am-10pm, Sat 8am-6pm, Sun 10am-6pm

*Valid for first one hour session, which consists of a 50 minute massage and time for consultation and dressing. Not valid for non-member gift certificate purchase. Prices subject to change. Additional local taxes and fees may apply. © 2007 Massage Envy Limited, LLC.

FREE **CONCERT!**

Featuring well-known recording artists:





Come to Citrus Heights to celebrate the City's 10-Year Anniversary!

Saturday, August 4th 6:00 - 9:00 p.m. **Rusch Park**

7801 Auburn Blvd., Citrus Heights

(corner of Antelope & Auburn)



Visit www.citrusheights.net for more information!

Reverse Mortgages have grown over 70 percent in the last year....

Government Insured Reverse Mortgage Loans offered to Seniors 62 and over have grown by over 70 percent in the year 2006. Seniors and their families are seeing the many benefits having a reverse mortgage can offer.

What is a Reverse Mortgage? How can a Reverse Mortgage benefit my retirement? Do I keep title to my home? Is a Reverse Mortgage right for me? Can I lose my home? How to purchase a home on a Reverse Mortgage and have no monthly payments?

Please join me for an educational



Carol Thatcher Becker Group Financial

discussion on Reverse Mortgages. I will answer all these questions and any others that you may have. Sylvan Oaks Library, July 26th at 1:00 PM. 6700 Auburn Blvd, Citrus Heights, CA 95621. Family and friends are welcome!

1-877-647-SENIOR or 916-956-0232

2020 Hurley Way #Ste 440, Sacramento, CA 95825

Get more color for less green.

Color Copy

*Restrictions Apply.

2 CITRUS HEIGHTS LOCATIONS

6966 Sunrise Blvd. Citrus Heights, CA 95610 Tel: 916.725.4994 Fax: 916.725.4644

7405 Greenback Lane Citrus Heights, CA 95610 Tel: 916.725.1345 Fax: 916.725.1772

Now Hiring The UPS Store® Part-Time,



July 2007, Second Edition

Crucial California Legislative Bills & Their Progress Through the System



By Yolanda Knaak

A few years ago I became intrigued with following various types of legislation that I believe have the ability to dramatically change our society. I have been down to the capital many times to stand before committees and voice my opposition to or my endorsement of a bill. Many times I've written letters to both the committee members and representatives regarding a bill.

It has come to my attention that many citizens are totally unaware of these pieces of legislation. So I've decided to write a series of articles on a variety of bills and their progress.

SB 777 Discrimination This bill prohibits discrimination on the basis of sexual orientation at all public and private schools(except those schools controlled by a religious organization). It bans any activities, programs, textbooks or

reflect or promote discriminatory bias against homosexuality or bisexuality. This bill affects schools K-12 with additional provisions for higher education. The terminology allows for a broad interpretation that could affect textbook references to heterosexual marriage, traditional gender and gender roles, because these could be considered discriminatory to homosexuals or bisexuals. If this bill passes, these references would almost certainly be deleted from school textbooks. This bill has passed the senate, the Assembly Judiciary Committee and the Assembly Education Committee. It now goes to the Assembly floor for a vote and if it passes, it will go onto the governor's office. In the event you would like to make your position on this bill known, phone and/or write your assembly member and the Governor. Their contact information is in the front of the phone book, usually under government listings.

AB43 Gender-Neutral Marriage. This bill changes marriage from a civil contract between a man and a woman to a contract between two persons. The author claims that current law is a "pernicious practice of marriage discrimination". This bill has passed the Assembly and the Senate Judiciary Committee and is now temporarily in the Appropiations Committee where for America. they insure that there is enough money to pay for the bill. Then

instructional materials believed to the bill goes to the floor of the California State Senate. In the event you choose to make your position on this bill known, phone or write your State Senator and the governor's office. Their contact information is in the front of the phone book, usually under government listings.

SB 37 Electoral College-Interstate Compact. This bill ratifies the interstate compact to change the electoral college system, so that all presidential elections in the states would be determined by the national popular vote. To take effect, the compact must be ratified by a certain number of states. This bill has passed the state senate, the Assembly Elections Committee, the Appropriations Committee. It now goes to a vote on the Assembly floor. In the event you choose to make your position on this bill known, contact your assembly member, and the governor, their contact information is in the front of the phone book, usually under government listings.

For comments or questions, feel free to contact me at yk@skyQ.

About the author: Yolanda Knaak has a Masters degree from UCLA in nursing. She is a member of the Sacramento County Republican Party Central Committee, and is a volunteer lobbyist for Concerned Women

Is the Sanctity of Life a "Green" Issue?

By Richard Cizik, Vice President for Governmental Affairs, National Association of Evangelicals



"We'll fight you all the way," he said. That was the top spokesperson for a major "profamily" organization. He and I were having breakfast at the Willard Hotel, just across the street from the White House. I'd asked him to meet to discuss ways in which we might work together on a particular issue. It didn't go

"So, you're telling me that you don't think your constituency would be interested?" I asked. "Well, I can assure you that we aren't going to consider this a 'sanctity of life' issue," was his response. Amazing. Especially given the topic under discussion.

We were talking about the mercury poisoning of unborn children in America.

Studies show that 600,000 children, one out of six born annually, have been exposed to mercury levels that could cause brain damage. Pregnant women and toddlers are routinely advised to avoid fish with potentially high mercury poisoning of the unborn mercury content like swordfish,

shark, tilefish, and even tuna steaks. These large fish eat little fish, that eat the algae, that may be contaminated by mercury pollution, which comes mostly from U.S. coal-burning power

And here was my colleague proposing that this wasn't a 'sanctity of life" issue!

Once I became aware of the impacts of mercury on the unborn it prompted alarms to go off in my head, but it especially aroused the concern of Virginia, the mother of our two boys. The younger of the two has an auditory processing problem and has needed special schooling. Am I saying that the cause of his disability was mercury poisoning? No, but it could have been. No one can say for sure.

My growing apprehension about the relationship between the environment and personal health led me to ask Rev. Jim Ball, the President of the Evangelical Environmental Network, to join me at the 2005 national "Right to Life" march, held annually in the nation's capital. I said, "Jim, would you carry a banner with me, say, entitled, 'Stop Mercury Poisoning of the Unborn'? We'll carry it among the usual abortion protestors and see what happens."

We did just that, which led to a national news story in The Washington Post entitled "The Greening of the Evangelicals.' And how were we viewed? Well, most marchers were completely unaware of the connection between mercury and the unborn, but they learn quickly. Thus, on that January day, we helped start a movement that is making evangelicals the "go-to" religious group in challenging politics-asusual on climate change, habitat destruction, species extinction, and mercury pollution.

What is most tragic about is that, unlike climate change, it is an easily solvable problem. There is available technology, scrubbers for coal-burning utility plants that can virtually eliminate mercury emissions, that is, if the public would demand that their government act to mandate those scrubbers.

Many people assume this problem has no impact on them. But I will never forget a focus group conducted by Ellison Research in Richmond, Virginia. We watched as a grandmother in her sixties, a lay-preacher, said, "You mean to tell me that at least two of my sixteen grandchildren could have been exposed to mercury? Well, we don't have any utility plants located here." Reaching over, a middle-aged man put his hand on hers and said, "Lady, we not only do [have a coal-burning utility plant nearby], I work for it." Both agreed, after further discussion, to work together to end this toxic pollution.

Is mercury poisoning a sanctityof-life issue? Of course, and no amount of Herod-like "washing one's hands" of liability will change that. Together, evangelical and Christians atheists, Republicans and Democrats, conservatives and liberals, can stop this injustice against our children. All that's necessary is that we hold our politicians and government officials, including the President, accountable for this form of discrimination against our youngest citizens. It's the least we can do for "the least of these," what the Bible calls our innocent babies. It's not too much to ask.

© 2007 Blue Ridge Press

Richard Cizik is the Vice President for Governmental Affairs at the National Association of Evangelicals. He regularly lobbies the White House and Congress, and is outspoken on biblically-based environmentalism called "creation care."

Foster Care Agency Offers Orientation

Aspira is hosting an informational orientation for individuals and families interested in caring for children in foster care. You will learn about what it means to be a foster parent, the children and situations they face and how Aspira supports families to be successful. The orientation is free and everyone is invited. 9719 Lincoln Village Drive, Suite 401, Sacramento, Ca 95827. (Off

On September 5th at 4:00 pm, Hwy 50 at Bradshaw.) For more information or to schedule a private orientation, call 800 439-1905 or 916 366-1656, and ask for Debra.

Aspira is a private, non-profit foster care and adoption agency dedicated to providing services to children in foster care and the families who care for them. For over 2 decades, Aspira and its parent organization MBH, Inc. have recruited, trained, certified

and maintained families to care for children in the foster care system to the highest possible standards, recognized by the National Councilon Accreditation. Through innovative services, dedicated masters-level social workers and a team of caring foster and adoptive families, Aspira cares for over 3000 children each year and is the largest private, nonprofit foster care and adoption agency in California.







Discover the joy of living at Carmichael Oaks. Enriching activities, fine dining, entertainment center, fitness center, luxurious accommodations and much more are part of the fulfilling senior lifestyle.

Grand Opening Savings!

Move in by July 31st 2007 and receive ½ off the community fee and ½ off the 2nd month's rent*



ASSISTED LIVING & MEMORY CARE NEW WING NOW OPEN ACTIVE SENIOR LIVING SINCE 1978

Contact Carmichael Oaks

team for offer details.

8350 Fair Oaks Blvd. Carmichael, CA (916) 944-2323 *Offer is limited and subject to change.

License # 347003685

www.carmichaeloaks.com



San Juan High School News



The San Juan High School Alumni Association is celebrating 27 years of awarding scholarships to San Juan graduates; the total awarded to date is \$160,050 including the \$20,500 awarded at the end of this past school year.

This year's recipients of the scholarships were as follows:

Whitney Kavanas is receiving the Scholarship given in memory of Tom Pendergast, a former Math teacher for San Juan High School. Whitney will attend the University of California at Santa Barbara and will major in Education.

Anastasia Liebler is receiving the Scholarship given in memory of Nick Tomich, class of 1929 and founder of the SJAA. Anastasia will attend California State University at Long Beach and will major in Psychology and wants to work with autistic children.

Jacqline "Jaqie" Lucas is receiving the Scholarship given in honor of Connie Spickelmier, former teacher at San Juan for 32

years. Jagie will attend American River College and will major in linguistics and wishes to become a diplomat.

Dejona Runner is receiving the Scholarship given in honor of Richard "Dick" Nygren, class of 1942. Dejona will attend California State University at Sacramento and will major in criminal justice and wishes to become a judge.

Lyuda "Luda" Smal "Smi" is receiving the Scholarship given in honor of Lois Frazier, class of 1940. Luda will attend the California State University at Sacramento and will major in nursing.

Rebecca Snyder is receiving the Scholarship given in memory of Harry Bitner, class of 1945. Rebecca will attend California State University at Sacramento and will major in child development and wishes to become a elementary school teacher.

Brian Hauser is receiving the

SJAA Vocational Scholarship in the amount of \$1500 in memory of Viola Stickler, class of 1933. Brian will attend the Culinary Institute of America at Napa and wants to become a chef.

Tanya Kalenyuk is receiving the SJAA Vocational Scholarship in the amount of \$1500 in memory of John Spencer, class of 1942. Tanya will be attend California State University at Sacramento and will major in apparel design and merchandising.

Rachel Regan is receiving a special award in the amount of \$2500 in memory of Mr. Jack N. Burton, the father-in-law of Bill Monroe, class of 1949. Rachel will attend American River College and will major in business.

Elizabeth Boam is receiving the Robert Cornwell Scholarship in the amount of \$3,000. Elizabeth will attend the University of California at Davis and will major in civil engineering and wishes to become a member of the "Engineering Beyond Borders".

Benjamin Smith is receiving the Robert Cornwell Scholarship in the amount of \$3000. Ben will attend the University of California at Santa Cruz and will major in computer science and wishes to work with groups like World Vision.

Submitted by: Barbara Morarity-Van Dyke



For Ticket Information Call 916-337-1980 or 916-308-0520 Page 6 July 2007, Second Edition



Fair Oaks News & Views

Chamber of Commerce President's Message



Angela Talent - President, Fair Oaks Chamber of Commerce

I am so glad I am a Fair Oaks Chamber Member! Last week we had to go out of town and when we got back our server had gone down as well as our VPN. I felt

like I was frozen in time and I had no idea how to cure the problem.

Dave (my husband) was able to get the server back up but had to find a new VPN client, which he did quite quickly. The problem was it looked like we could all get logged on but we could not access the programs we needed to access, this was a big problem. I fiddled with it until I was completely frustrated and then I thought, I am going to check the Chamber Directory online to see if there is someone who could help. Sure enough there were a few!

We called Jim Daneke with Sacramento Business Systems and he was out in about an hour and had the server up in another hour. Whew we were cruising. While he was here he noticed that Now we can refe chamber member business associates better able to unde do and I am sure the back to us as well.

we had the Nortel phone system. We pointed out that although we had the system for many months we were unable to properly program it. He jumped right in and now, our auto attendant works as well as our voicemail and an informational box that has Mortgage Market Commentary that is record daily.

I am so glad I went to the Chamber Directory Online! We were able to create a working relationship with someone I had only briefly said hello to as well as get to know him a little better. Now we can refer him to other chamber members and perhaps business associates. Jim was also better able to understand what we do and I am sure that he will refer back to us as well.

Barry Brown Announces Events

Barry Brown would like to announce two upcoming fundraising events for his campaign to become the 2007 Honorary Mayor of Fair Oaks.

His next event is August 25th, from 5pm - 8pm. This will be a very special Wine & Hors D'oeuvres PLUS Olive Oil Tasting party, also at Barry's home in Fair Oaks. The cost is \$20 per person. For this special event, Barry will be providing the wine and requests that each guest bring their favorite Hors D'oeuvre.

You may download the complete flyer for this event from his website: http://honorarymayorvotebarrybro

wn.com/BarryBrownWineEvent.

Buy tickets online at http://honorarymayor.votebarrybrown.com/donate.php , along with purchasing a \$5 raffle ticket which may win you \$100! You may also call Pat Stilwell at 961-6659 for details. At each event there will be a raffle (your donated raffle prizes would be greatly appreciated too!).

Barry is raising funds for the Fair Oaks Chamber of Commerce, and for his project, which is called "Kids' Happy Feet Experience". This is a concrete pad, which will be built in Village Park between

the bandstand and the children's swing area. This pad will not only give the kids their own special dance floor during the summer at the Concerts In The Park, but will have a variety of games painted on the surface which they can enjoy all year long. You may read more about his project and see an artist's rendering of the pad at

http://honorarymayor. votebarrybrown.com/happy_feet_ experience.php

Remember, the candidate who raises the most money, wins. Every dollar is a vote...so Vote Early and Vote Often!!!!

Rand K. Jacobs

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

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



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

DETOX (916) 965-3386

SOBER LIVING (916) 961-2691

"BACKPAIN?"

FREE VIDEO & Report Reveals How To Eliminate Back Pain Without Drugs or Surgery...



Discover the Shocking Truth About What Your Doctor May Be Hiding From You If You Suffer From Any Type Of Low Or Upper Back Pain Or Back Stiffness. This Simple Secret May Stop Your Suffering Immediately! Sleep Better Tonight, Watch this FREE Video Instantly By Going to The Website Below!

Get The FREE VIDEO by going

Go to www.FairOakspainrelief.com/1 Or Call our Toll Free 24 Hour FREE Recorded Message: 1-888-743-1065

to the web site below!

Enjoy Theatre Under the Stars with Fair Oaks Theatre Festival!



The Fair Oaks Theatre Festival is excited to invite you to our landmark Summer Season as we celebrate 25 years of theatre and fun for the whole family! Sparkling music, clever lyrics, grand and ridiculous dances, and merry high jinx abound in our shows this year. So check out the local shops, grab a sandwich in the village for a picnic in the park, and then come enjoy delightful theatre under the stars!

The Fair Oaks Theatre Festival, Inc., is a non-profit organization dedicated to quality live theatre by and for the community, presented at a reasonable cost and accessible to all. Our funding is provided by membership support from individual, organizational and corporate donations and by the Sacramento Metropolitan Arts Commission. American River College Theatre Arts is a year-round program that is proud to be a partner in these annual summer productions.

PERFORMANCES

Cinderella Fridays, Saturdays, Sundays, through July 29 at 8:30pm Thursday July 26 at 8:30pm Veteran's Memorial Amphitheatre

Side By Side by Sondheim Fridays, Saturdays, Sundays, August 17 - September 23 at 8:00pm

Veteran's Memorial Amphitheatre in the Plaza Park in Old Fair Oaks Village at California Street and Fair Oaks Blvd.

Treasure Island Saturday, July 28 at 10:00am and 12noon

Fair Oaks Village Clubhouse at California and Temescal in Old Fair Oaks, adjacent to the Amphitheatre

Parking is free along the streets surrounding the parks and Amphitheatre. Additional parking is available in the lots at the corner of Temescal and Bridge Streets and near the art galleries at Fair Oaks Blvd. and Winding Way.

TICKET Prices; Cinderella: General \$15, Students/Seniors/ SARTA \$13, Children (12 and under) \$5. Side By Side By Sondheim:

General \$15, Students/Seniors/ SARTA \$13, Children (12 and under) \$5. Treasure Island, All seats \$4. Tickets for all shows available at: Oaks Hardware, Goodies Galore, Bella Fiore, and the American River Bank in Fair Oaks Village; or online at

www.fairoakstheatrefestival. com. Online tickets may be purchased up to 12noon the day of the performance. You may also purchase tickets at the FOTF box office. The box office opens at 7:15pm before each performance of Cinderella, 6:45pm before each performance of Side By Side By Sondheim, and 9:30am before each performance of Treasure Island. The box office will open early on opening night for both evening shows. Open seating in the Veterans Memorial Amphitheatre, and the Fair Oaks Village Clubhouse (for Treasure Island) in Fair Oaks Village. There is no reserved seating.

UPCOMING EVENTS

Comedy Nights — August 10 & October 5

These popular events feature the best of stand up comedy under the stars! The theatre opens at 7pm and the first comedian comes on at 8pm. Tickets are available only from the Fair Oaks Recreation and Park District, (916) 966-1036 or at their website fairoakspark.org.

FOR MORE INFORMATION
Fair Oaks Theatre Festival
(916) 966-3683, or www.
fairoakstheatrefestival.com

Concerts in the Park 2007

Dianda's

Italian Bakery & Cafe

Serving Lunch 11-2:30

Mon - Fri 6:30 am - 5:00 pm
Sat. 7:00 am - 5:00 pm
Closed on Sundays

Rum Cake • St. Honore • Cannoli • Cookies Pastries • Almond Torte

916.966.3757

Call & We Will Fax You the Menu

10131 Fair Oaks Blvd. • Fair Oaks, in the Village

July 2007, Second Edition

Gold River News & Views

Add the Kids to the Deed? A Bad Idea



consulting an attorney, many do-it-yourself homeowners are taking the dangerous step of adding their children other

By Anthony Pugno beneficiaries) on the deeds

to their homes. Many have been poorly advised that adding a child as a co-owner of property is a cheap substitute for a will or trust, to pass the home upon death.

Unfortunately, the serious legal and tax consequences are discovered only after it is too late. For example, even though the owner probably intends only to pass the home upon death, in sale after the parent's death. A

and irrevocable gift of half of the property. If the owner later changes her mind, she has no legal right to take back the gift. And, the home can be seized or sold at auction if the new co-owner child runs into trouble with creditors or the IRS.

Also, adding a child as coowner can result in the IRS imposing gift taxes at rates up to 45% of the value conveyed (after the first \$12,000, which is exempt). So, for a home valued at \$424,000, the owner who adds a child as co-owner could have to pay the IRS as much as \$90,000 in gift taxes.

Another consequence: a coowner child may have to pay hefty capital gains taxes upon a now worth \$550,000 can be sold by the beneficiary of an estate or liability of \$62,500.

planning can often achieve to help demonstrate). substantial tax and probate cost savings for their families.

andrew@pugnolaw.com.

Race for the Arts is More Than reality she has made a present house bought for \$50,000 that is a Run — It's an Experience

Exercise, entertainment and trust with no tax liability. But, if plenty of fun are provided by the the child was a co-owner on the 9th Annual Race for the Arts. deed, the sale could trigger a tax Run or walk and be entertained throughout the racecourse by Only a licensed attorney can costumed characters, musicians, give legal advice regarding wills, artists, dancers and interactive trusts and estates. Homeowners booths, along with an Instrumental who consult the advice of an Petting Zoo (providing instruments attorney experienced in estate used in performances and docents

Raise funds for any California nonprofit visual, performing and/ Andrew P. Pugno is a local or cultural arts organizations, attorney specializing in will, or school music, drama and art trusts and estates. He can be programs. 100 percent of pledge reached for consultation at monies benefit your designated (916) 608-3065 or via email at: organization. Over 100 California arts organizations and school programs have benefited to date. Anyone raising \$100, or over, will

receive a prize from Race for the Friday, August 10, 11:30 A.M. Arts as a thank you. Pledges are not a requirement of the Race, but what a great way to raise awareness and funds for your organization/school. If you would like a booth or to perform, please go to raceforthearts. com and fill out the form. Entry forms available at Raley's, Bel Air, and Applebee locations. Embassy Suites will provide a special rate for Race participants.

Race for the Arts Pre-Events:

Off to the Races, Race for the Arts Premier Party, Saturday, August 4, 6:30 - 8:30 PM

The Pavilions, Fair Oaks Blvd, Sacramento, MC: News10's Darla Givens. Wine Tasting, Music, Entertainment, \$40 /person

RALLY FOR THE RACE, com

- 1:30 PM

Westfield Shoppingtown Downtown Plaza - in front of Macy's

Performances organizations, Race for the Arts sign-ups, Interactive booths, Informational materials. Event is Free

9th Annual "RACE FOR THE ARTS" Fun Run/Walk (& Children's Fun Runs)

½ mile, 1 mile, and a 5 km Run and Fitness Walk, Friday, August 24, 6:00 p.m., Crocker Park, 3rd & O Streets (across from Crocker Art Museum), Sacramento

For more information: (916) 933-4056 or www.raceforthearts.

Gold River Raquet Club News



Bill Anson and Tim Hemmen attempted to climb Mt. Shasta in 2006 for the first time, but were unsuccessful. As they began training for their second attempt, their attitudes were different, their respect for the mountain tangible.

Tim started training with Milan Delich at Gold River Racquet Club in January and Bill has been training with Gil Villarreal. Their goal was to make it TO THE TOP of Mt. Shasta. Even though they had two different trainers, the ultimate goal for everyone involved was still the same "complete the climb". They both were started on a weighted endurance regimen, having them squat, lunge, and crawl their way to a new and different fitness level. They met three times a week, every week until the climb. They were coached in focus, form, nutrition, and most importantly, a "never surrender mentality". As the weeks passed

and the sessions became more and more grueling, Gil and Milan grew more confident that the only thing that could keep Bill and Tim from reaching their goal would be inclement weather—they were

"The last 200 ft was a stairstep climb. By now the altitude was hitting us hard. We were taking six breaths to every step. Then we were there! The view was magnificent! What a rush to walk on the top! A feeling I will remember for the rest of my

On June 1, 2007 Bill and Tim stood 14,162 feet above sea level and looked down upon the world from their new vantage point.

Repairs to Parkway Trail Begin

(UP) began work July 9 to repair unrelated emergency project. the portion of the American clean-up effort to remove previously posted: contaminated soil caused by fire debris.

Work was originally scheduled for July 2 but was delayed one week because the UP contractor

Sacramento - Union Pacific was called to work on an

The trail will be closed River Parkway Trail damaged between mile marker 3.5 to during the UP trestle fire near mile marker 6, estimated at two Cal Expo last March. The trail weeks. Signs will be posted,

- · Inside the Parkway on a 3/4 mile dirt trail (follow signs)
- · Outside the Parkway on a 2 mile paved road and levee top route (directions below)

patient and cooperative during the clean up efforts, which we appreciate," said Regional Parks Deputy Director Dave Lydick. "We are eager to reopen the trail was closed during the trestle alerting riders to choose one and asking for their continued that the House Appropriations reconstruction and subsequent of the two detours that were cooperation for a little while Committee has approved funding longer."

> www.sacparks.net for additional updates on the trail closures and construction project.

Doolittle Obtains \$14 Million for New Folsom Bridge



WASHINGTON, D.C. - Rep. John T. Doolittle (R-Roseville) announced today that he had successfully obtained \$14 million for the new Folsom bridge through a member-sponsored initiative. This "Cyclists have been incredibly completes the \$62.7 million federal share to complete construction of the new bridge over the American River, which is on schedule for completion in January of 2009.

"The City of Folsom is extremely pleased with the announcement of \$14 million for the bridge below Please call 875-6672 or visit the Folsom Dam. This money completes the final federal funding

component of the project and along with local matching dollars will ensure the bridge project proceeds on schedule and is completed on time. Furthermore, Folsom would like to recognize Congressman Doolittle for his exceptional leadership in guiding the bridge project funding to this final successful conclusion," said Folsom's Mayor Andy Morin.

Before the Bureau of Reclamation permanently closed the Folsom Dam Road for security reasons in February 2003, it had been a critical road linkage between Western El Dorado County, the City of Folsom, and South Placer County, with 18,000 vehicle crossings per day. The closure has negatively impacted regional traffic movement, the local economy, and air quality. The new bridge downstream of the dam was authorized by Congress as part of the Doolittle-Matsui compromise of 2003 as the ultimate solution to both security and transportation needs around the dam.

is very grateful for Congressman involved have been outstanding in Doolittle's continued support on the bridge project," added be a part of that group," Doolittle Councilwoman Kerri M. Howell concluded.

of Folsom. "This commitment to funding will assure completion of the project to the benefit of those of us who live in the region, including Sacramento, El Dorado and Placer Counties, as well as Folsom, El Dorado Hills and Roseville. Congressman Doolittle has long been a friend of Folsom and we look forward to assisting him in continuing his efforts on behalf of the region."

The U.S. Army Corps of Engineers (Corps), the federal entity managing the design and construction of the new span, revealed earlier this year that they were allocating \$48.7 million for the project in Fiscal Year (FY) 2007. That commitment for funding was also in great part due to Congressman Doolittle's efforts.

"This entire project has been an enormous success for our region," said Doolittle. Commuters are going to get the much-needed relief they need only five years after the initial project approval. The local "As always, the City of Folsom community and federal agencies working together and I am proud to

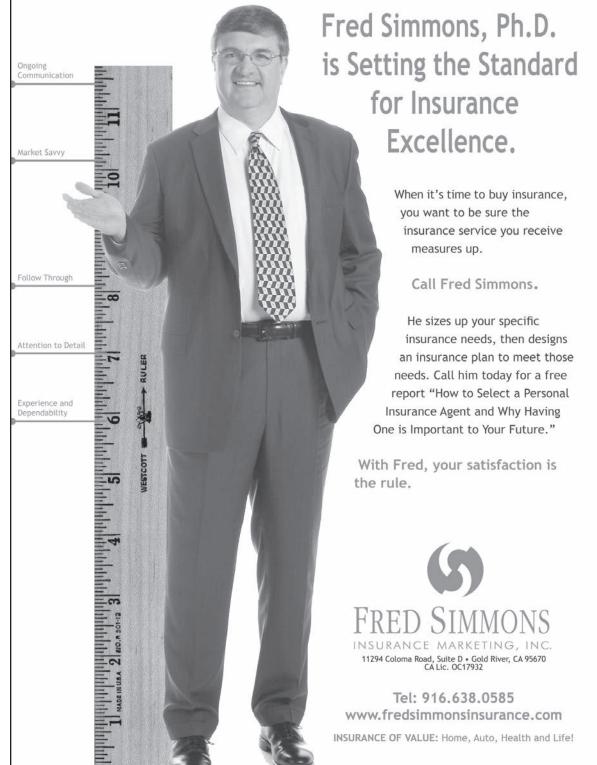
Just because you're not a kid anymore, Doesn't mean you should be talking to Strangers!



Neighbors Serving Neighbors

Our Members include Estate Planning Attorney, General Contractor, Bowen Practitioner / Massage Therapist, Café, Bakery & Catering, Financial Advisor, Graphic Design, Granite Countertops, Insurance, Loan Consultant, Residential Real Estate, Travel Consultant, Veterinarian, Website Design/Advertising, and Window Cleaning.

Visit our website at www.goldriverbiz.com for more information. E-mail: grbginfo@yahoo.com or call (916) 631-1303 to talk to a neighbor!



Page 8 July 2007, Second Edition

Orangevale News & Views

Chamber Celebrates New Officers



(front row)-Katherine Leonard President, CindySue Jones Vice President, Alice Amantea - Director and Bill Amantea - Ambassador, David Brown - Director and his wife Janet. (back row) Ali Liaghat, Owner of Kolbeh Kabob, Kelly Tomberlin – Director, Steve Morgan Director, JoAnn Swars- Ambassador, Rick Morin, representing Senator Dave Cox, and Rick's girl friend Nicole, Greg Jones Ambassador, and Kelly Radloff representing Assemblyman Roger Niello's office. Paul Scholl, (taking picture) from the American River Messenger.

On July 19th, at Kolbeh Kabob Restaurant in Orangevale, Chamber of Commerce members gathered to honor incoming chamber directors, and to say thank you to those outgoing directors who have been such a great support to the chamber. The delicious dinner included a wonderful assortment of kabobs, rice, beverages, stories and belly dancing, especially by CindySue and Mike! Directors received special recognition awards from Senator Dave Cox and Assemblyman Roger Niello for their hard work within the community.



DISC GOLF: Calling all you serious and/or non serious Disc Golfers, get out your discs and your disc golfing shoes. We are proud to announce our first annual Disc Golfing Tournament here in Orangevale at Shady Oaks Park. The Orangevale Chamber of Commerce in conjunction with Final 9 Sports and Shady Oaks Dics Golf Club cordially invites you in celebrating its 25th anniversary. With its spacious fairways and its historic Oak trees this is an event you don't want to miss. Mark your calendar for this spectacular event Saturday August 11th (Time to be announced). There will be a Bar B-Q, Tee shirts and more, but most of all come out and join in the fun. One of the attributes of the sport is the expense - or rather, the lack of it. But for sure there's the sheer fun of the game - no matter what your age or skill level! So come on out and join in the Fun! Please check out our website for entry and sponsor forms. www.orangevalechamber.com

Upcoming Meetings - NO COMMUNITY MEETINGS IN JULY

CPAC (Community Planning Advisory Council) Orangevale Community Center. The next meeting will be Tuesday, August 7, 2007 at 6:30 pm. Supervisor Roberta MacGlashan holds her monthly Orangevale meeting at Annie's Breakfast and Steaks on the first Friday of every month. The next Orangevale meeting will be Friday, August 3, 2007 at 7:30 a.m. Orangevale Community Events Second Sunday of each month Breakfast Grange Hall 8-10:30 am 5807 Walnut, Adults \$5.00 Children \$3.00 (6-12), 5 and under are free.

THE SOUND OF HEALING CONCERT

July 28, 2007 1-10 p.m. A Cancer benefit for JANET. Orangevale Community Park - 7145 Filbert Ave. (behind Green Oaks School)

Doolittle Campaign Exceeds Goals

campaign of Congressman John T. Doolittle will file campaign reports with the Federal Election Commission on Sunday, which show continued district support for his re-election. The campaign has raised \$247,000 in 2007, almost the exact amount raised n the same time period in 2005.

"Local Republicans are committed to my re-election in 2008. The outpouring of support - endorsements, volunteer efforts and financial contributions - is very encouraging," said Congressman Doolittle.

"One strong indicator was the overwhelming success of our annual Dixieland Jazz Jubilee Dinner in May. Attendance this year exceeded 2005 and was probably the largest in the 26 years we have held the event," concluded Doolittle.

Republican Party support for the Congressman is strong in the district. The campaign has already scheduled local fundraising events late this Summer and Fall in response

ROSEVILLE, CA – The to requests by supporters. Furthermore, in June, the Placer County Republican Party passed a resolution encouraging his reelection.

> "This support is directly attributable Republicans desire to defend their Congressman from the distortions, rumors and outright lies of state and national liberal extremist organizations. Make no mistake about it, these organizations are dedicated to the defeat of John Doolittle because he supports the right to bear arms, the rights of the unborn, the rights of property owners and the rights of taxpayers," said Tom Hudson, Chairman of the Placer County Republican

The Placer County GOP resolution said in part:

"Whereas, Congressman Doolittle's steadfast support for Republican principles and traditional values have made him a target for liberals across the nation, and they have shown that they will stop at nothing in their

quest to replace John T. Doolittle with a liberal in this conservative Congressional seat; Now, therefore, be it resolved that the Placer County Republican Party commends Congressman John T. Doolittle for his steadfast support for conservative Republican principles; and Be it further resolved that the Placer County Republican Party encourages all Republicans to call on Congressman John T. Doolittle to run for re-election in California's Fourth Congressional District in

The Congressman continues to be sought out by local GOP organizations as the keynote speaker at Republican fundraisers throughout the far-flung district. In July Congressman Doolittle was the featured speaker at the El Dorado County Republican "Celebrate America" BBQ and will headline the Plumas County Republican BBQ and Placer California Republican Assembly and Federated Republican Women BBQ in August.

Orangevale Allstate Agent Honored for Volunteerism in the Community



Pictured in the photo are (L to R): Allstate Exclusive Agent Jeff Kleeschulte, Arlene Gorman and John Gorman. The Gormans are both senior board members for the Alzheimer's Aid Society of Northern California.

Non-Profit Group Receives \$500 through The Allstate Foundation Agency Hands in the Community Program

ORANGEVALE, Calif. (July 5, 2007) – Allstate honored local exclusive agent Jeff Kleeschulte his volunteerism with Alzheimer's Aid Society of Northern California by awarding the organization a \$500 grant as part of The Allstate Foundation's

(AHIC) program.

"It's great to work for a company that values community service,' said Kleeschulte. "I'm thrilled that Allstate chose to support an organization that I care deeply about."

The AHIC program, which began in 2003, recognizes Allstate agent and personal financial representative volunteerism within the community and provides Agency Hands in the Community financial support to organizations through The Allstate Foundation. "The very fabric of Allstate

consists of people who care about their local community," said Hank Barge, Allstate field vice president. "The Agency Hands in the Community program is powerful way for Allstate agencies to get involved with their local nonprofits and partner with them in making their communities stronger and safer places."

Allstate representatives who receive the AHIC award can serve nonprofit groups in many capacities—as volunteers, mentors, program partners and leaders. Organizations must qualify for tax-deductible contributions under Section 501(c)3 of the Internal Revenue Code.

Jeff Kleeschulte's agency is located at 6118 Hazel Avenue in Orangevale and may be reached by calling (916) 987-2041.

About The Allstate Foundation Established in 1952, The Allstate Foundation is an independent corporation funded by contributions from the Allstate Insurance Company. Grants are awarded to non-profit organizations that seek to improve the quality of life in communities across the country.

Protect Yourself from Identity Theft



Kirk Camunez

October 6th!

theft out there. Now, the better news: There's not as much as in previous years. And now, the best news: You can do a lot to protect yourself from being victimized. If you're not familiar with the concept of identity

First, the bad news: There's still plenty of identity

theft, it basically involves someone getting some pieces of information about you - name, Social Security number, credit card numbers, "preapproved" credit card offers - and using this data to make purchases or withdraw funds from your

accounts In 2006, some 8.4 million Americans were hit by identity fraud - but that's half a million fewer victims than the year before, according to a study conducted by Javelin Strategy & Research. The study also found that, in 2006, the average victim of an existing account fraud paid \$587, out of pocket, in consumer costs associated with the fraud, while victims of new accounts opened in their name paid, on average, \$617.

The overall decline in identity theft may indicate that more people are acting to protect themselves - but the average cost per person shows that fraud victims still can get hurt. How can you reduce the chances of being victimized by identity theft? Here are some suggestions: Shield your credit card from prying eyes and ears. Thieves can now use camera cell phones to take photos of your credit cards while you're making purchases. Don't pull your credit card out from your wallet or purse until the moment you're going to use it, and put it away after it's used. If you're making a contribution over the phone to a political or non-profit group, don't give out your credit card number unless you're sure the organization is legitimate.

Use secure sites when shopping online. Before giving out your credit card number to make a purchase on the Internet, make sure you're on a secure site - one that begins with https://. (The "s" stands for "secure.") Also, the site should display a small lock or other security seal. Shred those documents. If you are purging old investment statements, tax returns and bank documents, use a shredder. And while you have the shredder out, use it on pre-approved credit card offers.

Go "virtual". Try to replace paper statements - from banks, financial services providers and credit card issuers - with online versions. Many businesses will be quite happy to save the cost and expense of mailing account statements to you. Check your bank statements. Whether you get your bank statements online or on paper, check them at least a few times a month. If you find a transaction that looks unfamiliar or questionable, call your bank to find out more details.

Get your credit report annually - To request a copy of your credit report, you can call the three main credit bureaus: Equifax (1-800-685-1111) Experian (1-888-397-3742) and Trans Union (1-800-888-4213). Check your report closely for "surprises" or unaccounted activity. Guard your personal information. Don't carry around your Social Security card in your wallet. In fact, unless it's truly necessary, as when you're filing official papers, don't give out your Social Security number. Also, change the PIN number on your cash card once in a while. Identity thieves are clever - so do whatever it takes to keep them out of your life.

YOUR TIMING WON'T BE OFF

WHEN YOU INVEST REGULARLY.

If one of your worries is whether you're investing at the right time, it shouldn't be. By investing a set amount of money regularly, you establish a simple routine that makes it possible to use market fluctuations to your advantage.

To learn how investing on a regular basis can help you reach your financial goals, call today.

Investing a set amount of money on a regular basis does not ensure a profit and does not protect against loss in declining markets. Such a plan involves continual investment in securities regardless of fluctuating price levels of such securities. You should consider your financial ability to continue the purchases through periods of low price levels.

Kirk M. Camunez

Financial Advisor

8920 Greenback Lane, Ste D Orangevale, CA 95662 916-989-0920

www.edwardjones.com Member SIPC

Edward Jones MAKING SENSE OF INVESTING

Join Us in the Fight Against Cancer

Saturday, October 6th - Sunday, October 7th at 10:00 a.m. - 10:00 a.m. Louis Pasteur Middle School, Orangevale. There are MANY ways you can support Orangevale's 1st Relay for Life and assure its success: 1. CANCER SURVIVORS: Register by contacting us! We wish to HONOR YOU at our Opening Ceremony,

2. FORM A RELAY TEAM: encourage friends, family and co-workers to take turns walking/running around the relay track to raise money for cancer research, cancer education and patient services. Experience the inspiration, unity and fun of this up-lifting community event!

3. SPONSORSHIPS BY LOCAL BUSINESSES: Money, products and services donated by Orangevale businesses and individuals are crucial to the success of our Relay for Life. Food, beverages, equipment, decorations, raffle prizes, a Bounce House.... call us to discuss our many needs and what you are able to donate. Sponsors are recognized and thanked in many ways throughout the Relay!!

4. JOIN OUR RELAY COMMITTEE and help us plan this very worthwhile event. Areas needing chairs are: food, entertainment, Kids Camp, data/accounting + publicity.

CONTACT ORANGEVALE'S RELAY CO-CHAIRS TODAY! ANN HIVELY: 425-2406 KIRK CAMUNEZ: 989-0920 ahively1310@sbcglobal.net Kirk.Camunez@sbcglobal.net



MARVIN THE CALF by Ralph Hagen







July 2007, Second Edition Page 9

Garcia Paves Way for HIV/Aids Testing Gov Commits to Tahoe Review



SACRAMENTO—Yesterday, Assemblywoman Garcia (Rreceived Cathedral City) unanimous support on AB 682 from the Senate Health Committee, legislation Garcia co-authored and has been spearheading for the past two

This ground breaking legislation will make HIV screening a routine part of healthcare visits. This bill will remove the stigma associated with testing, providing people with the information and

According to the California

40,000 Californians are unaware that they are living with HIV. 26% of new cases are women and 82% of new cases are Latinos and African Americans.

"I am pleased to be working with Assemblywoman Berg and Assemblyman Huffman to remove barriers for patients and give them access to treatment," said Assemblywoman Bonnie Garcia. "It is an important issue and I appreciate the bipartisan effort on this critical issue."

AB 682 will be heard next in the Senate Appropriations Committee.

Sacramento - Governor Arnold Schwarzenegger announced the state's participation in a California-Nevada Joint Blue Ribbon Task Force to perform a comprehensive review of land management practices associated with conditions that contributed to the devastating Angora Fire. State Senator Dave Cox, who represents South Lake Tahoe, requested the task force to be established. He and the Governor toured the fire zone with a group of officials on June 27, 2007.

"Now that the Angora Fire is contained, we must take every step to prevent this disaster from happening again, and we owe it to the victims to create the best land management practices that will lead to a healthy forest in the Lake Tahoe Basin," said Governor Schwarzenegger. "I am pleased to join with Nevada Governor Jim Gibbons to find solutions to the serious issues raised in wake of the Angora Fire."

In response to the Angora Fire, Governor Schwarzenegger visited the Lake Tahoe area twice.

Governor Schwarzenegger sent a letter to the U.S. Small Business Administration (SBA) requesting a disaster area in order to provide SBA Disaster Loan Program assistance to Angora Fire victims. The request was granted today and will qualify victims of the Angora Fire for low income loans of up to \$200,000 for homeowners to repair or replace their damaged or destroyed primary residence. Also, homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property. Businesses of any size and private non-profit organizations may borrow up to \$1.5 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. The loans are available for homeowners, renters and business owners whose property was damaged or destroyed in the fire.

As a result of this disaster, El Dorado County proclaimed a local emergency June 24, 2007, and subsequently requested state and federal assistance by a separate proclamation issued June 25, 2007. In response to El Dorado County's request, a proclamation for a State of Emergency was issued on June 25, 2007. Governor Schwarzenegger first hand the devastation that was caused. The also Governor announced the establishment of a Local Assistance Center to help provide state and local services to assist victims displaced by the wildfire, suffering property loss and economic and other damages.

Governor Schwarzenegger also issued two executive orders to help victims of the wildfire recover. On June 27, 2007, he issued an executive order to assist individuals that suffered losses by waiving fees for replacing state documents lost in the fire including vehicle registrations, driver's licenses and birth certificates. He issued another executive order on July 2, 2007 to help victims clean up and rebuild as quickly as possible by streamlining, and in some cases suspending, certain state rules regarding the removal and disposal of both hazardous and non-hazardous debris as well as dead and dying trees.

The Angora Fire began on June 24, 2007 in the North Upper Truckee area in South Lake Tahoe, California and was fully contained on July 2, 2007. The fire burned a total of 3,100 acres and destroyed

that El Dorado County be declared also toured the fire zone to see 254 homes.

On Thursday afternoon, July 5,

was sheared at the bottom causing the lines to ground. A 17 year old female from Sacramento was walking southbound on the west sidewalk area approaching the location of the power pole. The juvenile received an electrical shock from the power lines. She

Man Sentenced in Foreclosure Scheme

knee and ribs and lacerations to his right arm. Drew was wearing his seatbelt at the time of the collision. This collision is still under investigation.

From California Highway

to Sutter Memorial Hospital for complaint of pain to his right

was transported to Mercy San Patrol Public Affairs Juan Medical Center for electrical of Watt Avenue. The power pole shock. Drew was transported

SACRAMENTO--United States

This case was the product of

States Attorney Anne Pings, who prosecuted the case, the defendant approached homeowners who were on the verge of having their homes foreclosed on by their mortgage lenders. CRAIG promised to loan them money but instead created documents deeding away their residential properties to codefendants who acted as "straws" and then applied for home equity loans from Washington Mutual Bank claiming falsely that they were the true owners of the properties and that there were no pending mortgages on the properties. In

\$975,000. The homes CRAIG used to perpetuate this scheme were located in Auburn, Lincoln, Stockton, Elk Grove, Sacramento and Manteca. Co-defendants DONALD EDGECOMB, 35, of Trevor, Wisconsin, and JACOB ESTEVES,

35, of Auburn, previously pleaded

guilty to lesser offenses and will be

total, Washington Mutual disbursed

\$1.2 million which, ended up in

CRAIG's bank accounts; CRAIG

paid back one of the loans before

indictment, but still owed the bank

Crash Causes Electrical Shock to Teenager

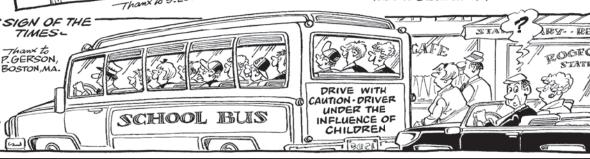
2007, at approximately 12:45 p.m. Byron Drew, an 82 year old from Sacramento was driving a tan 1996 Mercury Sable southbound on Watt Avenue just north of Lerwick. Drew stated that he fell asleep behind the wheel. Drew's vehicle struck an electrical power pole on the west sidewalk area

Attorney McGregor W. Scott announced that CHRISTOPHER CRAIG, 35, of Auburn, was sentenced today by United States District Judge Morrison C. England, Jr. to 60 months imprisonment followed by five years of supervised release and was ordered to pay \$975,000 in restitution. The defendant pleaded guilty to bank fraud on May 10, 2007.

an extensive investigation by the Federal Bureau of Investigation. According to Assistant United

sentenced next month.





CRIME REPORTS

Fair Oaks

From The Sacramento County Sheriff

1 2007-07-11 11:30 Burglary From Vehicle 4000 block of Howard St Vehicle 2406 2 2007-07-11 17:00 Vandalism 4600 block of Hazel Ave Residence/home 2409

3 2007-07-11 22:00 Burglary From Vehicle 5400 block of Essex Ct Vehicle 2416 4 2007-07-11 22:49 Robbery 7300 block of Madison Ave Gas/service station 2418 5 2007-07-11 23:15 Burglary Residential 5000 block of Runway Dr Residence/home 2410

6 2007-07-1206:30 Burglary Residential 8000 block of Orange Ave Residence/home 2404

7 2007-07-1217:25 Burglary From Vehicle 8500 block of Madison Ave Vehicle 2416

8 2007-07-1219:30 Burglary From Vehicle 8500 block of Madison Ave Vehicle 2416 9 2007-07-13 19:00 Larceny/Theft 4800 block of Padaro Ct Other/unknown 2408

10 2007-07-15 20:00 Burglary From Vehicle 4200 block of Thistledown Dr Vehicle 2412

11 2007-07-15 21:00 Larceny/Theft 8900 block of Barrhill Way Other/unknown

Orangevale

1 2007-07-11 14:45 Burglary Residential 6700 block of Almond Ave Residence/home 2512 2 2007-07-12 13:15 Burglary Residential 8300 block of Crossoak Way Residence/home 2501

3 2007-07-13 14:15 Vandalism 7300 block of Saint John Way Residence/home 2510

4 2007-07-14 02:00 Aggravated Assault 9400 block of Golden Gate Ave Residence/home 2506

5 2007-07-14 02:07 Aggravated Assault 9400 block of Golden Gate Ave Residence/home

6 2007-07-15 02:15 Simple Assault 9300 block of Greenback Ln Bar/night club 2508

the treatment that they need. Assemblywoman Bonnie Garcia State Office of AIDS, as many as Schwarzenegger Signs Four Niello Bills

AB 775, Measure to crack down on "Triple Dipping" by retirees among approved legislation

SACRAMENTO - Governor demonstrated that a lapse in the Arnold Schwarzenegger has liability insurance or workers' recently signed 4 bills by compensation insurance coverage Assemblyman Roger Niello (Rdid not occur (as sometimes can appear to happen when insurance

This measure will ban the unscrupulous practice of "triple dipping", whereby a retired county employee who returns on a basis understood to be temporary ("retired annuitant") is able to collect unemployment in addition to a pension and temporary pay.

AB 913 This bill waives a motor carrier **AB 1513** This

carriers are changed).

measure changes references in the California statute regulating trucking companies that travel out of state to be in conformity with federal law, thereby allowing California to continue to receive federal highway funding.

AB 1175

The final step in an effort that permit reinstatement fee if it is began last year to streamline

the laboratory setting, thereby reinforcing accuracy and turnaround time of test "I'm pleased to be able to end

the verification of test results

the practice of triple dipping once and for all. In addition, the other bills in this package of legislation will clean-up and streamline three of California's overly-complex and sometimes contradictory statutes," said Assemblyman Roger Niello.

All four measures will take effect on January 1, 2008.

Arnold Also Signs Garcia Time-Share Bill

SACRAMENTO—Yesterday, Schwarzenegger signed into law AB 432 authored by Assemblywoman Bonnie Garcia (R-Cathedral City). This bill, sponsored by the Department of Real Estate, will simplify disclosure documents for time-shares.

Currently, developers have their time-shares qualified by each state in which they propose to market. Given that many states require similar public reports, approving the project

in multiple states creates a redundancy in paperwork. This bill simplifies that process by accepting reports from other states and allows other states to accept ours.

"For the most part, timeshares are commonly marketed in more than one state," said Bonnie Garcia. "Consolidated disclosure documents will help eliminate redundant paper work and improve conditions for all parties involved."

"AB 432 is a model piece 1, 2008.

of legislation and Assembly Member Garcia is to be commended for authoring the bill," said Real Estate Commissioner Jeff "Ultimately this bill will enhance consumer protections in timeshare purchases while lessening the burden on resort developers who market properties in

multiple states. AB 432 received no opposition in the Senate or the Assembly and will go into effect January



July 12, 2007 11:01 p.m.

Date & Time

Incident#

CITRUS HEIGHTS POLICE DEPARTMENT



MEDIA REPORT

Location 0708041- DUI with Blood Alcohol Antelope Rd. & Lauppe Ln.

Content greater than .08 Officer stopped a vehicle for a traffic violation. The driver, Valentin Gutierrez 25 years old, displayed the objective signs and symptoms of being under the influence of alcohol. Gutierrez was placed through a series of field sobriety tests, which he failed. Gutierrez was arrested and booked into county jail on the above listed charge. Gutierrez blew a .13/.12 on the Drager.

Date & Time Incident # Location 0708046- Suspected DUI Collision July 12, 2007 2:18 a.m. Antelope Rd. at Sunrise Blvd. Citrus Heights Police Department responded to the above location on the report of a vehicle collision with unknown injuries. It was reported a motorcyclist was down in the roadway. Upon arrival, officers determined that it was a solo vehicle collision involving only the motorcyclist. The driver had an odor of an alcoholic beverage coming from his person at the scene. He was transported to Mercy San Juan. Officers were unable to obtain a statement from the driver but did obtain a blood sample for his DUI investigation. The driver was released to the care of the hospital staff. DUI collision investigation is suspended pending the results of the blood test.

Date & Time Incident# Location July 13, 2007 2:58 p.m. 0708076- Narcotics Possession Block of 7800 Lichen Drive Jessica LaFrancis, 32 years old, was contacted asleep in her vehicle with food all over herself. Her 1 1/2 year old daughter was sitting in the back seat with dirty clothes, no liquid, and no air conditioning. Jessica had objective signs of being under the influence of narcotics and was found in possession of paraphernalia and narcotics. These were also within the daughter's reach. Her daughter was taken into protective custody and Jessica was arrested.

Incident # Date & Time Location July 13, 2007 1:08 a.m. 0708092- Criminal Threats, Robbery, Block of 6800 Auburn Blvd. and Carjacking

Officers were dispatched to this location after a white male adult suspect carjacked the victim who was giving the suspect a ride in his taxi. The suspect pulled a black semi-automatic handgun, demanded the driver's wallet and told him to exit the vehicle. The suspect then fled on Auburn towards Greenback in the taxi. The suspect is described as a white male adult, 5'9", 200 lbs, wearing a white shirt, and tan pants. The victim vehicle is a 1997 Ford Aero Star van with "Frontier Cab" written on the side and a white light on the roof. The van is yellow and dark green in color.

Date & Time Incident# Location July 15, 2007 2:44 a.m. 0708177-DUI with a Blood Alcohol Sears parking lot at the mall Content greater than .08, & Warrant

Officers contacted 29 year old Marcos Sosa, after mall security reported him slumped over the wheel and the engine running. In the passenger seat of the vehicle were nine open, empty beer bottles. Marcos was contacted, and determined to be under the influence of an alcoholic beverage. Marcos was unable to stand up on his own and due to safety reasons, no field sobriety tests were performed. Marcos was transported to Sacramento County Jail and booked for Driving under the influence and the confirmed warrant out of Fresno County Sheriff.

Date & Time Incident# Location July 15, 2007 4:50 a.m. 0708180- Accident with Minor Oak and Fair Oaks Injuries

Incident #

Officers were dispatched to a report of a solo vehicle into a pole at this location. Upon arrival, the driver was already outside of the vehicle and was walking around. The driver was only complaining of pain and was later transported to Mercy San Juan as a precaution. The vehicle he was driving crashed into a power pole that completely sheered it from the ground. Wires actually began to arc causing a small fire in a nearby tree. SMUD responded by shutting the power off and started to repair the pole. Traffic was diverted in both directions on Oak

for about two hours Date & Time Incident# Location July 16, 2007 12:02 a.m. 0708220-Occupied Stolen Vehicle, Block of 7600 San Simeon Warrant Arrest, Possession of **Dangerous Drugs**

Officers located a stolen vehicle in the area of Mariposa and San Simeon. Prior to being stopped, the vehicle pulled in front of the listed address along with another vehicle. The vehicle, a green Hyundai, had been reported out of Citrus Heights Police Department. The driver, Christina Walker 22 years old, admitted to not returning the vehicle as promised and was booked for stealing a vehicle. The passenger, Marc McKinney 38 years old, was found to be in possession of methamphetamine and booked for possession of dangerous drugs. The driver, Adrian Gomez 24 years old, of the other vehicle, a white Acura, was found to have a no bail warrant for manslaughter and was in possession of methamphetamine. The suspects were booked into Sacramento county jail.

July 17, 2007 5:55 p.m. 0708249- Injury Traffic Collision **Auburn and Greenback** On July 17, 2007 at approximately 5:55 p.m., Officers responded to an injury traffic collision at Auburn and Greenback Lane. A white pick up truck driven by a 51 year old male collided with a white Jetta passenger vehicle, driven by a 27 year old female, at Greenback Lane and Auburn. The pick up truck traveled into a bus stop area located in front of the Shell Gas Station. The truck struck three adult pedestrians, who were waiting at the bus stop. All three subjects were transported to Mercy San Juan Hospital for treatment for their injuries. Injuries were listed as moderate to serious. Citrus Heights Police Department Traffic Investigators are handling the collision investigation.

Location



LIVING FOR GOD TM By Calvin and Lisa Wulf

"Have You Been Served?"

"For even the Son of Man did not come to be served, but to serve." Mark 10:45 (NIV)

He clicks the reply button and e-mails his friend. "Thanks for asking how I 'm doing. You know, I used to struggle. I just felt hassled all the time. Then I discovered a secret that changed everything and now life is great. Here's the trick – I've learned to organize all the people in my world to serve ME!'

Sounds like a great plan. We get other people to do whatever we want. Everybody obediently meets all our needs. After all, it's their job to please us. Living at the center of the universe sounds really fun. Or is it?

In the eyes of the world, being the master is always better. But the thrill eventually wears thin. When we're at the center of everything, our world shrinks. We're limited and constricted by our own thoughts and pleasures. Isolation and loneliness become our ultimate companions.

The Lord walked among us as one who served. He put himself last and waited on others, sometimes in the meanest of circumstances. The question is – how do we apply his example to our own lives? Must we be pack ponies bound in slavery to others until we drop from exhaustion? No. God only asks that we be humble and willing to serve others.

God works through people. If we're absorbed with being served, we're not good conduits.

Remember, a servant doesn't manage his own life. If we still want to be waited on, then we're in control, not God.

Need to shift gears from served to servant? Consider these points:

 \cdot Where are you on the attitude spectrum? Humble servant or superior master.

· Don't restrict your life. Serve others and open new vistas.

· Who does God want to help through you? Sit a spell and ask

When you focus on yourself, the only joy you have is yours. It's like being painting yourself into a corner. But serving others opens vast possibilities. why not be a blessing to many? Follow the example of Christ.

Living for God (TM) offers resources on Christian living. Check them out at www. livingforgod.net or call (719) *578-8837*.

© 2007 Calvin R. Wulf and Lisa Are Wulf



Religious Freedom

made a huge mistake in allowing so many people from other countries to immigrate here and cross our borders? All grandparents came and we as a family have enjoyed a good life because they did. Isn't

that what all those who By Marlys Johnsen Norris come to America desire?

Unlike the original pilgrims who came to find religious freedom, my grandparents came to have a better life than they had in the old country along with continuing to enjoy the religious freedom of worshipping in their own chosen faiths.

Freedom "of" religion is not freedom "from" religion and that is what seems to be happening. And that is frightening that anyone could believe that establishing some kind of criteria "against" religion would be guaranteeing freedom of any kind at all. For those of us who believe, it would be destroying the freedom we have enjoyed from the foundation of our country.

The first words of the Mayflower document signed by every person aboard the Mayflower acknowledged God. Doesn't this indicate that the pilgrims arriving in this new country were establishing a country founded on the principles of God's Holy Word?

The truth of the history of our country cannot be re-written to satisfy a few liberals, it is truth of liberty and freedom shall forever ring loudly until those voices are silenced.

The beauty of America is that we can worship many different ways in many different kinds of churches. We can have our differences, our likes and dislikes and still live in peace. We can respect our differences without hating and killing one another. That is what makes America appealing to people all over the world, our diversity!

People who come from other lands, must learn to leave the old ways of hatred behind them to melt into our society and make a even greater nation. Regardless of their choice of worship, they must decide that the principles set forth for us by our original pilgrims work-- and they must abide by them above all else. If not they must return to their original place of birth and never return.

Tolerance combined with respect must be the ordinance of the day. We however cannot tolerate disobedience to the laws of our land or tolerate destroying the freedoms Americans have enjoyed for generations. We cannot tolerate terrorism and the killing of innocent people by anyone. There is a saying that stays with me I heard as a young person. It was Leo Carrillo on television years ago who ended his program by saying

"Either love America or leave it!" It's your



By Pastor Ray Dare Breaking Free From Fear

We don't like to admit it, but the truth is we all have our private phobias, our inner insecurities, our anxieties, our

worries, our fears. However, God says in Isaiah 41:10, "Fear not, for I am with you. Do not be dismayed. I am your God. I will strengthen you; I will help you; I will uphold you with my victorious right hand." times in the Bible God says things like, "Fear not...don't be afraid...peace be with you." Why? Because God's knows the damage that fear does to us. Fear hurts us in many ways.

First, fear paralysis your potential, especially the fear of failure. Fear of failure has stopped more dreams, more desires, and more ambitions than anything else. Second, fear ruins our relationships.

The greatest block to intimacy in any relationship is fear. And third, fear makes you miserable, especially the fear of other people. The root of a lot of insecurity is being concerned about what others think of you. The truth is you really wouldn't worry so much about what others think of you, if you'd just realized they're not thinking about you They're thinking about themselves, just like you

So how do we break free from fear? The Bible says, "Where God's love is, there is no fear, because God's perfect love drives out fear. It is punishment

that makes a person fear, so love is not made perfect in the person who fears." 1 John 4:18 (NCV) What is your deepest need in life? Your deepest need in life is to feel 100%, totally and completely, unconditionally loved. To let God's love be perfected in you. It is to feel unconditionally loved and only God can give you this kind of love.

Until you resolved this issue that God loves you NOW... not when you get all the bugs worked out, not when you become perfect (because you never will), not when you do this or that, but He loves you right now-- until you through Christ Jesus, who has

understand this and accept this love, you will be tormented by other fears. Have you ever been afraid because you felt guilty? Have you ever felt guilty because you were afraid? St. John said, "It is punishment that makes a person fear, so love is not made perfect in the person who fears." Notice the connection between fear and

The starting point in breaking free from fear is to allow God's love to be perfected in you. You accept His love. Romans 3:24 says, "Yet now God in his gracious kindness declares us not guilty. He has done this freed us by taking away our

This is why Christianity is the greatest news in the world. When you become a Christian and accept Christ into your life, God says..."Ok, you're not guilty, I'm no longer holding your sins and imperfections against you." Wow! When that really sinks in, when you really understand that God loves you now – not when, it will change your life and drive fear away

Pastor Ray Dare, New Community Christian Church www.YourNewChurch.org

JULY 30TH - AUG 3RD • 6:00 TO 9:00 PM

Kindergarten through 5th Grade

The Most Fun West of the Mississippi!

Join us for a week of fun. There will be water games, water slides, skits, great story telling and wonderful crafts. We are now taking registrations.

8790 Oak Avenue • Orangevale, CA 95662

(916) 988-8815

Come Join Us!

On Tuesday Night August 7th
As Grace Baptist Church Hosts

National Night Out

7:00 pm to 9:00 pm

GET TO KNOW **YOUR NEIGHBORS**

Hot dogs, Sodas, Snow Cones, Cotton Candy, Bounce-house for the kids Come meet local law enforcement

Grace Baptist Church

6724 Palm Avenue

Fair Oaks, CA 95628

(Located south of Madison; just east of Dewey)

For More Information

Call (916) 967-3915

MEDITATION

Coffee House Open

7:00 pm - 9:00 pm

FREE

Contemporary Music Videos Bible Based Meditation

OPEN TO THE PUBLIC

Wednesday Evenings

Runs Continuously from 8:00 pm - 9:00 pm

Join us for **Contemporary Worship with** " On A Wing & A Prayer"

Rock Band 7:00 pm - 7:45 pm

Advent Lutheran Church 5901 San Juan Ave. • Citrus Heights 95610

Pastor Raymond Olsen 916-966-7242

www.adventcitrusheights.org

Oak Avenue **Free Methodist** Church

8790 Oak Avenue Orangevale, CA 95662 Corner of Oak and Beech

(916) 988-8815

Pastors Andrew Webb & Robert Price

Office Hours:

9 am to Noon ~ Tuesday - Friday

Wednesdays:

Senior's Bible Study: 1st & 3rd. 10 am - 11 am

Evening Adult Study: 7 pm - 8:30 pm

Sundays: Worship ~ 9:30 am Sunday School ~ 11 am For All Ages www.oakavefmc.org

SEE Oak Avenue Free Methodist Church **YOU** IN Corner of Oak and Beech **CHURCH**

registering for fall

Little Methodist Preschool

Tues/Thurs or Mon/Wed/Fri classes & **Summer School Classes also**

Located at FAIR OAKS UNITED METHODIST CHURCH (corner of Fair Oaks Blvd. & Pennsylvania Ave.) (916) 961-0368; 9849 Fair Oaks Boulevard; Fair Oaks, CA 95628

We are a parent participation preschool with emphasis placed on creative activities which will provide each child with the greatest possibility to develop physically, socially, emotionally, and intellectually.

The children's school day includes:

A caring nurturing environment Kindergarten readiness Hands-on art & cooking projects Activities on a large shaded playground

Stimulating curriculum Creative play Music & movement

Grace Baptist Church

6724 Palm Avenue Fair Oaks, CA 95628

Pastor Charles Carter

(916) 967-3915

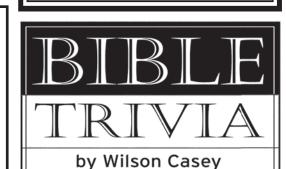
Come grow with us at Grace Baptist Church where the Old Time Gospel Message is still preached and God-Honoring music is still sung.

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

Service Schedules

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

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



1. Is the book of 1 John in the Old or New Testament or neither?

2. From Exodus 20, to whom did God give the Ten Commandments? Noah, Abraham, Moses, Aaron

3. Which book of the Old Testament is an essay on, "Is life worthwhile"? Amos, Ecclesiastes, Jeremiah, Daniel

4. Where is the New Testament "Hall of Faith"? Luke 2, Titus 13, Hebrews 11, John 3

5. What's the middle book of the New Testament? Ephesians, Colossians, 2 Thessalonians, 1 Timothy

6. How many times does the word "Grandmother" occur in the Bible? 0,

ANSWERS: 1) New; 2) Moses; 3) Ecclesiastes; 4) Hebrews 11; 5) 2 Thessalonians; 6) 1

Wilson Casey's "Do You Know Your Bible? A Fun Quiz on the Good Book" (Sourcebooks, \$5.95) has just been published.

© 2007 King Features Synd., Inc.



















HOCUS-FOCUS

Find at least six differences in details between panels.

5. Man's nose is different. 6. Briefcase is larger.

different. 3. Earring is missing. 4. Window is smaller.

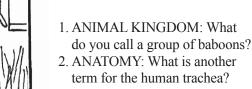
Differences: 1. Bushes are missing. 2. Apron is different



BY HENRY BOLTINOFF



by Jeff Pickering



3. SCIENCE: What natural painkiller is produced by the

4. GEOGRAPHY: What is the largest country on the continent of South America?

MOVIES: Who played the android in "Blade Runner"? 6. MUSIC: Which country music

star was once a professional football player for the USFL? 7. FAMOUS QUOTES: Who said, "Some cause happiness

wherever they go; others whenever they go." TELEVISION: What city was the setting for the TV show

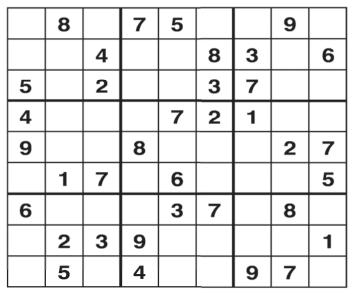
GENERAL KNOWLEDGE: Which U.S. coin features the estate of Monticello on one

"The Golden Girls"?

10. HISTORY: What was Robert E. Lee's middle name?

Weekly SUDOKU

by Linda Thistle



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!

© 2007 King Features Synd., Inc. World rights reserved.

MAGIC MAZE • FEBRUARY 29



Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally.

Al Rosen Ann Lee Balthus D. Farina Dee Brown Hollerith Ja Rule Lousma

Nemerov P. Martin Pope Paul III Rossini

Shore T. Robbins W. Wellman

© 2007 King Features Synd., Inc. World rights reserved

All Answers on Page 14

Contract Bridge

West dealer. Both sides vulnerable ♦ AJ 10 9 6 5 2 ♣ AJ

CRIME AND PUNISHMENT

The bidding: West North East South Pass 3 🛧 Dble Pass Pass Opening lead — four of diamonds.

It is hard to explain or justify some of the horrendous goings-on that sometimes occur in the annual world championship. For example, take this deal played in the match between Pakistan and Sweden in 1983

With Pakistan North-South, the bidding at the first table went as shown. North's two-diamond bid was artificial and showed a balanced hand with lots of high-card points. East's threediamond bid was natural and indicated lots of diamonds. North's double was essentially for takeout.

South responded three spades, and North, overwhelmed by his 20 highcard points and excellent trump sup-port, raised to four spades. This illadvised move — based not on real tricks but on points — proved disastrous. West led his singleton diamond, and the Swedish pair took seven tricks in a row to extract an 1,100point penalty.

East won the diamond lead with the

ace and returned the deuce of diamonds, asking for a club return after West ruffed. West duly obliged by leading the queen of clubs, covered by the king and ace. East then cashed the iack of clubs before leading a third round of diamonds.

The hapless declarer ruffed with the ten of spades, which was overruffed by West with the jack. West then returned another club, ruffed by East, who cashed the ace of hearts to put an end to the slaughter.

At the second table, where North was also overly impressed by his points, the Swedish pair similarly got to four spades. Luckily, they were not doubled and managed to go down only three, so Sweden gained 800 points on the deal.

© 2007 King Features Synd., Inc.

by Steve Becker

"Promoting Literacy" is the theme for Phoenix School Multi-event at Barnes & Noble in Citrus Heights signing events, Vouchers are available at crafts for the kids, the store an ongoing commitment to for the library. Last, but not

educational lectures for unique story times and fun activities for children are all part of the Phoenix Schools' "Great Outdoors" literacy event on Saturday and Sunday, July 28 and 29 at Barnes & Noble in Citrus Heights. The event will not only act as an educational forum to promote the importance of reading to young children but it will also act as a fundraiser to purchase books for the school's libraries.

any Phoenix School location or in the store during this special event.

Local children's authors Victoria Vincent (The City of Kind Words) and Dr. Leslie Cummings (Born To Ride) will sign copies of their book at this event. Vincent will be available Saturday from 1:00 pm – 3:00 pm and Cummings

will sign books on Sunday from 1:00 pm - 3:00 pm. Among the activities, from lectures on reading to your children and story times to

is also featuring the Barnes & Noble Summer Reading Program. This year Mary Pope Osborne, author of the bestselling Magic Tree House books, has helped develop a wonderful program to foster a love of reading and its rewards. Children simply read eight books, fill out a journal provided by the store, and return it for the opportunity to earn a free book! Now in its eleventh year, the Barnes & Noble Summer Reading Program is

the communities we serve.

The Barnes & Noble Bookfair will help the Phoenix Schools in several ways. First, a percentage of the fundraiser sales from the vouchers will assist in enhancing their library collection. Second, the schools will be able to post a special "wish list" for books they need to support their curriculum. Bookfair

books from this in-store

wish list display to purchase

choose

supporters may

least, parents, children and educators will be able to learn and share in a variety of activities that will benefit one another.

Please help promote literacy and support the Phoenix Schools by shopping at Barnes & Noble, 6111 Sunrise Blvd. in Citrus Heights, on July 28-29 with a voucher. For more information, contact Barnes & Noble Community Relations Manager Mike Troyan at (916) 853-1389.

Writing as Healing

Self-expression through writing has a measurable positive effect on both healthy people and patients suffering from illness. Expressive writing can reduce stress and increase healing. No writing experience necessary! Every Tuesday night from June 5th-July 31st, 6:30-8:30 pm. Free! Facilitated by John Crandall, author of Poet Healed, and a member of Sutterwriters. Ethel Hart Center, 915 27th St Sacramento, 808-5462.

How to Save Energy While Staying Cool During the Hot Summer Days

SMUD energy specialists will share information on inexpensive techniques to improve air-conditioner efficiency, ventilation, air-conditioning replacement options, code requirements, low-cost cooling options, and all types of fans, as well as techniques for better pool and spa efficiency. A free Home Energy Audit DVD is included.

When: Saturday, August 11 Time: 9 a.m. to Noon SMUD Customer Service Where: Center, 6301 S Street, Sacramento

The workshop is free. Reservations are required. Customers can register online at www.smud.org/etc, e-mail etcmail@smud. org, fax 916-732-6229 or call 916-732-

Ethel Hart Happenings

Foreclosure Presentation

Attorney Ralph Livingstone from the Senior Legal Hotline will be speaking on Foreclosure issues on Thursday, July 26th from 1:00-2:30 pm. Get all of your questions answered regarding prevention of a foreclosure. Don't miss this important, informal discussion. Free. No registration required. 916-808-5462.

Unlock Your Potential

The Orientation for the next session of SeniorNet computer classes is July 31st at 10:00 am. Meet the instructors, assess your abilities, and register for classes. Class fee is \$30 plus \$40 annual SeniorNet Membership. Classes run for 8 weeks from August 13th-We have something for October 13th. everyone, from learning to use the mouse, to surfing the Internet, to word processing your tables and documents. For more information, call: 916-808-5462.

Free Summer Concerts in Citrus Heights

The City of Citrus Heights and the Sunrise Recreation and Park District are proud to once again launch the Summer Concerts in the Park series. The concerts take place from 5:00 p.m. to 7:00 p.m. at Rusch Park, 7801 Auburn Blvd., in Citrus Heights (at the corner of Auburn & Antelope). Scheduled performers include: Sunday, July 8th: Capitol Pops Concert Band. Sunday, July 29th: The Swing Masters. Saturday, August 4th: City's 10th Anniversary Concert, featuring Mumbo Gumbo! (special time 6:00 p.m. to 9:00 p.m.). Sunday, August 12th: Club House Jazz Band. Sunday, August 26th. Performer to-beannounced

Bring your own chairs and blankets and come out to enjoy some festive music in the scenic Rusch Park surroundings. If you have any questions, please call the Sunrise Recreation and Park District at 725-1585 or the City of Citrus Heights at 725-2448. You can also visit the City's Web site for more information: http://www.citrusheights.net.

Solar Energy for Homeowners

When: Wednesday, August 22 Time: 6 p.m. to 8 p.m.

Where: SMUD Customer Service Center, 6301 S Street, Sacramento

When: Saturday, August 25 Time: 10 a.m. to Noon Where: SMUD Customer Service Center,

6301 S Street, Sacramento This workshop will introduce you to

SMUD's program that helps you generate your own power from the sun. The session will include an overview of photovoltaic (solar) technologies, system design fundamentals, the economics of solar power, and tips on how to choose the right contractor for your project. The workshop is free. Reservations are required. Customers can register online at www.smud.org/etc, e-mail etcmail@smud. org, fax 916-732-6229 or call 916-732-6738.

ACS Events July 27-29 Wedding Event: everything for

the perfect special day!!! Beautiful wedding gowns, bridsmaid and mother of the bride dresses, veils, accessories and more. August 3-5 Semi Annual Sale: 50% OFF

ENTIRE STORE!!!! All furniture, clothing, home decor, purses, shoes, household, and books, etc. Friday 10-8pm, Saturday 10-5pm, and

Sunday 11-4pm American Cancer Society Discovery Shop 1813 Douglas Blvd (next

door to Mervyn's) 916 786-7773

American Red Cross Seeks Hometown Heroes

Sacramento, CA - The Sacramento Sierra Chapter of the American Red Cross is calling on the community to nominate local heroes for the 2007 Hometown Heroes Breakfast to be held on October 23, 2007 at the Sacramento Convention Center. Nominations for Hometown Heroes can now be submitted to the Sacramento Sierra Chapter of the American Red Cross for any heroic act that took place on or after July 1, 2006. The deadline for nominations is August 19, 2007.

As a community leader in emergency preparedness, prevention, response and training in lifesaving skills, the Sacramento Sierra Chapter of the American Red Cross will host a breakfast celebration where community members will gather to honor eleven individuals in our community who have taken action in a time of crisis to help others and show extraordinary human compassion. The Red Cross needs the help of the community to recognize them.

"Recognizing heroes in our community is a mission-related opportunity for us," states Julie Van Dooren, CEO of the Sacramento Sierra Chapter of the American Red Cross. "Everyday heroes are rarely recognized for their courageous acts, but now the community has a chance to honor those who have done something truly special."

The Sacramento Sierra Chapter of the American Red Cross will honor people have demonstrated outstanding community service in eleven categories: Animal Rescue, Education Hero, Good Samaritan, Good Samaritan—Senior, Good Samaritan—Youth, Law Enforcement Hero, Medical Professional Hero, Military Hero, Professional Rescuer Hero, Spirit of the Red Cross, and Workplace Hero.

Heroes are selected based on the degree to which their acts of heroism uphold the values of the American Red Cross and leave a lasting and positive impact on those who reside in the Sacramento Sierra Chapter jurisdiction. All nominees must work or reside in Amador, Alpine, Calaveras, Eastern Nevada, Eastern Yolo, El Dorado, Placer, Sacramento or Tuolumne Counties; the heroic acts may have

occurred elsewhere. Self-nominations are not permitted and all nominations will be subject to further verification and validation. The Sacramento Sierra Chapter will notify winners by September 23, 2007. Nominations may be submitted online at www.sacsierraredcross. org. You can also download the nomination form from the website and mail the completed form to Hometown Heroes Nominations, Sacramento Sierra Chapter, 8928 Volunteer Lane, Suite 100, Sacramento, CA 95826 or fax the completed form to (916) 368-7723.



TECHNOLOGY

SPECIALTIES PLUS

COPIER REPAIRS

20 YEARS

Alan & Pam Jennings

- FREE Estimates on all Brands and Models
- Volume Copying Free Pick-up and Delivery
- New and Used Sales
- Lowest Prices on All Brands of Toner
- Maintenance Agreements Available
- 6 mo. Warranty on All Reconditioned Copiers Call us Today!

723-8430

Business Directory

Dianda's Italian Bakery & Cafe (916) 966-3757 RUM CAKE • ST. HONORE • CANNOLI Closed or Sundays

COOKIES · PASTRIES · ALMOND TORTE

Located in Fair Oaks Village

10131 Fair Oaks Blvd. | Fair Oaks, CA 95628

*ADR Handyman Services "Jack of All Trades"

"Master of Some'

Plumbing

(916) 988-9659

Fax (916) 988-3396

CONTRACT RATE

CALL FOR SPE

 Electrical Structural

Robb Strand Phone: 916-764-7700 Fax: 916-853-1557

Email: rscustom@sbcglobal.net

*Honest, Dependable, Reasonable

Since 1978

S & D Concrete, Inc. Specializing in Homeowners Concrete Projects

STEVE H. DE VRIEND President

Orangevale, CA 95662 Lic. No. 646947

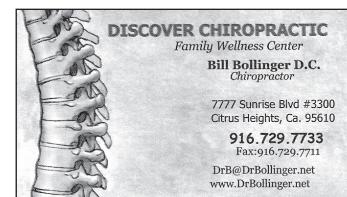


Brasiel's Handyman Service

Trim Carpentry • Drywall Patching Light Plumbing & Electrical **Dry-Rot Repair**

Licensed & Insured

Gary F. Brasiel (916) 725-4061



ALTERATIONS by Patina

SPECIALIZING IN BRIDAL & FORMAL

11082 Coloma Rd., Suite 7 Coloma Village Shopping Ctr. • Rancho Cordova

(916) 853-1078 WWW.ALTERATIONSBYP.THENETMARK.



Maintenance ◆ **Installation**

Commercial ◆ Residential Residing in Fair Oaks

Todd Wagner (916) 962-2278 *Lic#758474*

for Over 20 Years Landscape Specialist for 15 years



TRANSPAC FINANCIAL **Delia Fling** Mortgage Planner

deliaf@transpacllc.com

The LRJ Company

Office Management, Bookkeeping and Notary Services

2401 P Street Unit A Sacramento, CA 95816

Ph. 916.442-1635 Cell. 916.832.1153

Laura R. Just ljust@lrjcompany.com





3114 Swallows Nest Dr. Sacramento, California 95833 Fax: (916) 920-2903 Voicemail: (916) 712-5378 E-mail: phototia@aol.com www.phototia.com



Small Jobs • Major and small appliances • Electrical Plumbing • Bath • Vanity • Tile Brady Ellsworth - Owner (916) 296-8344 Lic# 631271

Water Features • Rototilling • Sprinklers • Sod

Certified Mortgage Planning Specialist ılfilling Dreams One Happy Family at a Time 916.677.0996 530.798.1400

> 866.646.8638 toll free 877.536.3219 ewacaster@rpm-mortgage.com www.EdWacaster.com

license# 01085766



DVERTISE IN THE BUSIN

ESS DIRECTORY

1677 Eureka Road, Suite 201 · Roseville, CA 95661



MASSAGE

- Best Ever

11226 Gold Express Dr. #204 • 9198 Greenback Ln. #208 Gold River

Orangevale

Buy 1 Get 1 *FREE*

Cheryl Lee *803-1950*

Bill & Jim Cook, Inc.

General Contractors License # 737120

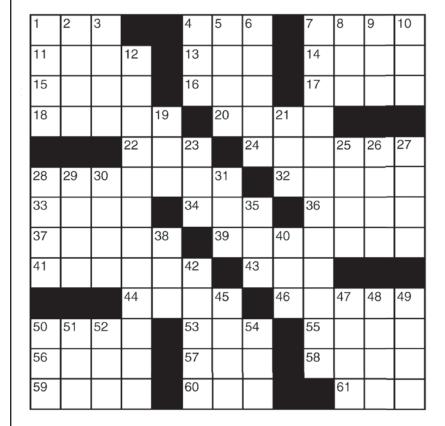


Office: 916-725-4610 FAX: 916-725-2356 Bill Cook: 916-725-0198 Cell: 870-6506

Dry Rot Repairs: Esp. Fences, Beams and Siding



KING Crossword-



ACROSS

- 1 Robber's pursuer
- 60 sec.
- Teensy insect 11 One of
- Donald's nephews
- 13 Expert Deteriorates 14
- 15 Poet Pound
- 16 Compete in a regatta 17 Make art with
- acid 18 Injury
- 20 Night light?
- 22 Youngster 24 Find
- 28 Plotted 32 Flower

whose name means

- "flame" 33 A Great Lake
- 34 Annoy 36 Rid of rind
- 37 Does Shylock's work
- Repudiates a connection
- Man's hat
- 43 "The Matrix" role
- 44 Pig's comment Southwestern
- 50 Desertlike 53 Wander about
- Tale teller 55 56 Soap brand

brick

57 Storm center

- 58 B.P.O.E.
- 59 Finished 60 Depressed
- 61 Nevertheless

DOWN 1 Masticate

Anise liqueur

country

- South American
- Scratch
- 5 PC picture 6 Staircase
- post
- Dowager's pet, traditionally
- 8 Auction parcel
 - List-ending

Answers on Page 14

38

abbr. 10 Fire aftermath

12 Colonial

melody 19 Needing light

21 "Alley --" 23 Society

newcomer 25 "There

oughta be -!"

26 Rent

27 Bygone partners

28 Ego 29 Saskatchewan tribe

30 Female red deer

31 Flop

formerly 50 Do sums 51 Brazilian city

49 Formerly,

35 Card-table

ment

Lanka

40 Wet expanse

tree topper,

prizefight

Unctuous

48 Make quiche

42 Christmas-

often

45 Deck in a

pronounce-

52 Author

54 Morning

Fleming moisture

July 2007, Second Edition Page 13

Is the Red Light Flashing on Your

Financial Dashboard? By Delia

We've all been there, it's a beautiful sunny day and we are driving along in our automobile daydreaming, only to be immediately brought to reality by a flashing red light on the dashboard. Panic sets in immediately. You pullover, pop open the hood and just stare at the engine, as if, by so doing, a mental epiphany will occur and the solution will instantly present itself. We then realize we need a professional.

Too bad our financial dashboard has no warning lights. Often we only know we have a problem when it is a full fledged crisis. Here's a little test to take to gauge whether your debts are actually helping you create wealth or are starting to flash...

Do you continually pay only the minimum payment on your credit Do you get a large refund from the IRS every year? Do you have all your credit cards at their maximum limit? Y N

Do you file an IRS short form?

If you lost your job for 6 months would you need to borrow money or sell your home to pay all your bills?

Do you follow a budget?

Do you pay your mortgage payment

on the day before the penalty applies?

Are cash advances a frequent financial activity?

TRANSPAC Are the limits on your credit cards FINANCIAL

being lowered by the Y N card issuer?

adjust in the next 12 months? Y N

Tally how many Yes answers. 1-2 Yes – Congratulations you are not in the danger zone!

3-5 Yes – You are living up to the national average for debt load.

6-8 Yes – Your lights are flashing! 8-10 Yes – Meltdown is imminent!

Each Yes answer confirms you are not using the maximum leverage of debt to create wealth. More than 3 Yes answers, you would benefit by reassessing your debt load with a mortgage planner.

Debt when managed helps create wealth. For example, credit card debt (costs range from 10-21%) converted to mortgage debt not only saves money in cash flow but becomes tax deductible which ultimately translates into more money remaining in your pockets. On the

Is your mortgage payment going to other hand, debt when not managed creates compounding costs. The average American carries \$8,150 in credit card debt. If you only pay the minimum payment it will take 21 years to payoff that balance! If those cards are at or close to their limits it negatively affects your credit score. A negative credit score translates in higher interest rates on major purchases like cars and houses. That means that the flashing red light on your dashboard is in a less expensive car than you should have been able to afford with your income! Equally in house mortgage interest, it means hundreds of dollars of higher monthly payments which amount to thousands of dollars over the course of the loan ultimately curbing your purchasing power.

If you scored 3 or more Yes answers on the test, come see me, mechanic! your mortgage

County's Neighborhood Services **Seeking Residents' Opinions**

Opinion polls gathering information community identity, problems, values and

-The Sacramento, CA Department of Neighborhood Services (DNS) announces its 3rd quarterly opinion poll of the year, designed to gather input from residents on community values, civic engagement, priorities, services desired, public meetings and more.

"With more than two years in the communities, we know our residents have strong opinions their communities and services that the County

delivers," DNS Director Victor Morrison-Vega said. "We also know that what's important to one community may not be important in another—each Sacramento community has a unique identity. We want to get to know our communities and residents better so that we can help the various departments and programs meet customer needs.

The easy-to-take poll can be accessed on the DNS website: http://dns.saccounty.net/.

residents unincorporated region Sacramento County are invited to participate.

This quarter's questions include what community do you live in, have you participated in a community event, have you attended a County meeting and do you feel County staff considers community needs in their decision making.

Since our department was formed in 2005, we continue to move forward in improving communication between County and residents to improve the quality and coordination of services, Morrison-Vega added.

From Chris Andis, Comm. and Media, Sac. County.

More Customers Qualify for Lower Rates

Board approves assistance rate eligibility at 200 percent of federal poverty level

More Sacramento Municipal Utility District (SMUD) customers will qualify for the electric utility's rate for customers with lower incomes, beginning July 1, 2007. The SMUD Energy Assistance Program Rate (EAPR) can save customers more than 30 percent on their entire monthly electric bill as well as \$1.50 off the \$5 customer charge.

Customers are eligible for the discounted rate if their total household income does not exceed 200 percent of the federal poverty level. For example, a family of four can earn up to \$41,500 a year to qualify for EAPR. The previous eligibility limit was \$36,300 for a family of four. Expanding the program will especially benefit customers during hot summer weather when air conditioners run longer and many customers may use more energy and receive higher electric bills, which can be very difficult for some people to pay. EAPR customers may also participate in the SMUD Residential Weatherization program. Qualified customers can, at no cost to them, have their homes weatherized to improve energy efficiency and keep down energy costs especially during these hot summer months.

In households where a full-time resident requires an electrically powered device for medical reasons, the customer may be eligible for the Medical Equipment Discount (MED) rate. SMUD also offers the Senior Citizen/Third Party Notification programs, both of which are designed to prevent unnecessary service interruptions because of late payments.

There are other ways customers can reduce their energy use during the hot summer months. SMUD has a home energy analysis tool that allows customers to see how their home uses energy and find cost-effective ways to lower their electric bills. The tool is available online at smud.org.

As a customer-owned utility, SMUD has programs designed to meet many customers' needs. All SMUD customers receive among the most competitive rates in the state and residential rates about 26 percent lower than PG&E's. For information on the SMUD discount rate, call 1-866-675-6624. For information about all SMUD programs and for tips on how to stay cool while keeping the electric bill lower, please call SMUD at 1-888-742-7683 or visit

Our Most Valuable **Protecting Asset: Our Children**

Allstate's Commitment to Teen Safe Driving By Orangevale Exclusive Agent Jeff Kleeschulte

For over a decade, car crashes have remained the number one killer of teens in the United States. California has the country's highest number of teen driving deaths. There were 851 fatalities in crashes involving drivers ages 15-20 years old in 2005, according to NHTSA's Center for Statistics and Analysis.

The Allstate Foundation is committed to finding solutions for this chronic public health issue. A recent national survey conducted by the Foundation found that parents are contributing to the problem. The survey found that while parents know the No. 1 killer of teens is car crashes caused by teen drivers, the majority of parents do not understand the causes of these crashes or current laws intended to protect teens. The survey also found that although parents agree they must play a significant role in preparing their teens to drive, many parents still: delay safe driving conversations, think their teens are immune to the risks, and allow them to drive or ride in dangerous conditions.

Teens acknowledge their parents are the strongest influence on their driving behavior, and 99% of parents believe in demonstrating good driving behavior. However, an overwhelming percentage of parents admit to engaging in unsafe practices.

Allstate Foundation developed several tips to help parents protect their teen drivers:

·Talk to your teen early and

· Don't rush the driving process

just because a teen may hold a learner's permit.

California's · Understand Graduated Driver Licensing Laws.

· Practice what you preach and model safe driving behavior.

Visit www.ProtectTeenDrivers. com for more tips and information and call or come by our office for a copy of the Allstate Insurance parent-teen driving contract. By studying the causes of the alarming statistics and educating parents and teens, hopefully we can begin reducing these preventable motor vehicle crashes.

Jeff Kleeschulte's office is located at 6118 Hazel Ave. in Orangevale and his office phone # is 916-987-2041. You can reach Jeff and his staff by email address jeffkleeschulte@allstate.com or via his website at www.allstate. com/jeffkleeschulte.

2007-2008 Property Tax Roll Totals **Announced by County Assessor**

Assessor Ken Stieger announced that the 2007-2008 assessment roll was completed on July 1, and that the final total assessed value of the combined secured and unsecured property Tax Roll is \$ 133,753,977,376 (net of exemptions). This total represents an overall increase of roughly \$11,487,100,000 over the 2006-2007 assessment roll total, or approximately 9.4 %. Last year, the roll grew by some 15% over the previous year's roll. Contributing to this year's smaller increase is the fact that in excess of 50,000 residential parcels purchased in 2005 and later (nearly 11 % of the county's 450,000 parcels) have had their Proposition 13 assessed values temporarily lowered between 5% and 10% to reflect the general decline in the residential real estate market. Reductions in assessed value due to this decline approximate \$1,500,000,000. Taxpayers may visit the Assessor's web site www.assessor.saccounty.net for more assessment information.

Nearly 6,000 teen drivers die in car acidents every year.



We think it's time that changed. Call us today for a free copy of Allstate's Parent-Teen Driving Contract. It's an easy way to start a conversation that could save your teen's life.

Jeff Kleeschulte **Insurance Agent** (916) 987-2041

6118 Hazel Ave. Orangevale jeffkleeschulte@allstate.com CA Lic: 0F29800

www.allstate.com/jeffkleeschulte



Allstate Insurance Company, Northbrook, IL. © 2007 Allstate Insurance Company

Subscribe to The American River Messenger 773-1111



Why Place Your Loved One In A Nursing Home Prematurely . . .

When There May Be A Less Costly and More Home-Like Alternative?



- Around The Clock Assistance
- Respite / Short-term Care
- Mobility Assistance

Citrus Heights Terrace

Assisted Living Community

(916) 727-4400

7952 Old Auburn Road (between Sunrise and Antelope)



License # 347001498

July 2007, Second Edition Page 14

Caps Host WTT Championship Weekend

The Sacramento Capitals host the WTT Championship Weekend, July 27-29 at Allstate Stadium at the Roseville Galleria. Fan attendance has been high for all the previous matches so far this year. Go to www.GoCaps.net to order your tickets. Do it fast. This is a first class, fan-friendly sporting event! Parking is free in the Galleria regular parking area. The Capitals offer shuttle carts to the front gate from the parking area. Arrive early and enjoy the food and vendor booths and activities. LET'S GO CAPS!



Sam Warburg, a Sacramento native, who defeated Pete Sampras earlier in the season, defends service on his way to another men's singles match win.



Michelle Larcher De Brito, the youngest player in the top 100 junior players in the world, serves against the Houston Wranglers.



Anna Kournikova, one of the world's most popular athletes, signs autographs for her adoring fans after the opening night match against the Springfield Lasers.

All Photos by Paul V. Scholl, American River Messenger



Mark Knowles, the two-time WTT male MVP (2001-2005) and two-time Grand Slam doubles title winner, smashes a service winner against Houston.



Lindsey Davenport and Elena Likhovtseva double up against the Newport Beach Breakers. Lindsey led the Capitals to a convincing win in Roseville on the home court.

GRRC Junior Tennis Players of the Month

Eirene Granville & Mauriana Stallworth

Nine-year old Eirene Granville & eight year old

Mauriana Stallworth are not only sisters but also this months Players of the Month. They both attend Capital Christian School they have been a part of Gold River tennis for the last four years. Their hard work and dedication has been a large part of the girl's improvement this year. When they are not playing tournaments on the weekends to improve their match play you can find them on the pounding tennis balls as well as 3 days of fitness training off the court. We are very proud to have these girls in our program and wish them the best of luck in this year's Little Mo National Tournament.

River Cats Host 'Dusty Baker Day' at Raley Field on August 4

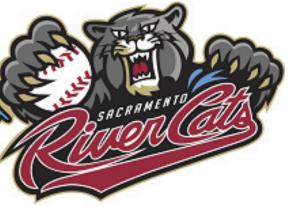
Sacramento River Cats will host "Dusty Baker Day" at Raley

Field on Saturday, August 4 to honor Baker, one of Sacramento's most famous native sons. Prior to the River Cats' 7:05 game against the New Orleans Zephyrs, the team will hold a special pre-game ceremony where many of Baker's former teammates, coaches and players will join friends and family in paying tribute to his legacy in the game of baseball

and the Sacramento community. Gates open at 6:00 for the event.

Baker, a multi-sport star at Del

West Sacramento, Calif. – The one of the most successful athletes the game. to ever come out of the Sacramento



coach and broadcaster has earned him an extraordinary reputation throughout the game of baseball Campo High School, went on to be as one of true 'ambassadors' of

Princess Diana on 10th Anniversary

State Fair Exhibit to Honor

A limited number of media region. His success as a player, outlets will have access to interviews with Baker

prior to the event. All interview requests should be forwarded to the River Cats media relations department.

Tickets for the game are still available and can be purchased at the Raley Field ticket office or online at www.rivercats.com. For more information about the 2007 River Cats season, visit www.rivercats.com.

For information on other events at Raley Field, visit www.raleyfield.

Cheng Wins Two Medals at the 2007 Fencing Summer **National Championships**

Emily Cheng 17 of Gold River and an incoming senior at Rio Americano High School was recognized for her outstanding athletic achievement at the 2007 Fencing Summer National Championships. Emily won the bronze medal in the Division IA Women's Saber event earning her A rating. She also won 5th place in the Junior Women's Saber event. Emily states, "there are a lot more people fencing now, it's getting harder and harder to qualify for the finals, the field is so strong." She has learned that she must give it her all because she is not only representing herself but also

her club. This year over 4,000 fencers attended the Summer National Championships in Miami Beach, Florida. Emily is currently ranked as a national Senior and Junior Women's Saber fencer. Her goal this coming year is to remain among the top United States fencers and to do more local, national and international fencing. She is also looking forward to fencing NCAA in college. Emily fences at Hristov Fencing Club in Citrus Heights. For more information on fencing at Hristov Fencing Club please call (916) 723-1686. www.hristovfencing.com

Mac Huss Golf Tourney - Fair Oaks

Friday, August 24, 2007 at the Ancil Hoffman Golf Course. Limited number of entrants available — Entry Fee: \$85.00 per person Format: 4 Person Scramble — Registration begins at 10:00 a.m. — First Tee Time at 11:00 a.m. Dinner Guests Only: \$15.00 Per Person Register online at http://www.fairoakschamber. com/ and click on "Register for Mac Huss Golf Tournament" on the right hand side of the page or you can call the Fair Oaks Chamber at 916-967-2903. Event Chair Dustin Buck can be reached at 916-965-1469 with any questions.



Amanda Hudson Miss Teen Citrus Heights

Miss / Teen Citrus Heights Scholarship Pageant Miss / Teen Greater Citrus Heights Mrs. / Ms. Citrus Heights & Pre-Teen Citrus Heights Rusch Park ~ September 14th

> \$1000.00 scholarship to Miss Citrus Heights \$500.00 scholarship to Teen Citrus Heights

Miss, Teen & Pre-Teen is open to ladies who are single, never been married, nor a parent and of good morals and character.

Miss contestants 16 - 27 years Teen contestants 13 - 17 years Pre-Teen contestants 11-12 years Mrs. / Ms. is open to ladies who are single, married, with or without children and of good morals and character.

Mrs. / Ms. contestants 18 years and older

Free Training - Ramp Walking - Public Speaking Official Hair Stylist

If Miss Citrus Heights is unable to use her scholarship with one year of her reign and or graduation, it will be awarded to her first runner-up. If Teen Citrus Heights is unable to use her scholarship within one year of graduating high school, it will be awarded to her first runner up.

- · All contestants receive free training in ramp walking, · Public speaking, skin care and hair care.
- 1st runner-ups will be awarded with Greater Citrus Heights
- Winner will attend a minimum of 25 public appearances, fundraisers, parades, grand openings and special community

Call Director Mary Purvis for application and more information at (916) 721-3824

of Diana's most famous gowns. Vintage curios also recall the birth of sons William and Harry. On the exact day of the ten-year anniversary of Diana's death (Aug. 31, 2007), Skinner will present a present "Diana: Memory of A multi-media tribute to Diana's life Rose" – an Exhibit honoring and work. This program starts at 1 Princess Diana. p.m., on the PG&E Center Stage. As a member of Buckingham Skinner's inspirational talk and Palace's accredited press corps, musical program will be backed Skinner covered the Royal Family by the John Skinner orchestra. for eight years. She has written The 2007 California State Fair

will be held from August 17 to September 3, 2007 at Cal Expo in Sacramento, CA.

Mike Maddox **REALTOR®**



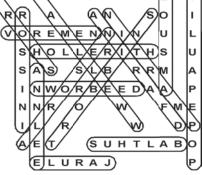
Cell: (916) 765-2567 mike maddox@msn.com 7976 California St. Fair Oaks, CA 95628





Weekly SUDOKU

Answer



Trivia Test Answers

- 1. A troop
- 2. Windpipe 3. Endorphin
- 4. Brazil
- 5. Sean Young 6. Toby Keith
- 7. Oscar Wilde
- 8. Miami
- 9. Nickel 10. Edward

King Crossword — **Answers**

Solution time: 21 mins.



The exhibit centerpiece. The 1981 wedding party in vintage porcelain. The bride doll tiara and earrings contain real diamonds. Author Susan Skinner presents "Diana: Memory of a Rose" exhibit at the 2007 State Fair Special Tribute Presentation Planned for August 31

SACRAMENTO, CA (June 29, 2007) – On Aug. 31, 1997 the world lost its princess. Commemorating the 10th anniversary of Princess Diana's death, the State Fair and author Susan Maxwell Skinner

three books on her years with Diana. For the first time, the author has loaned her precious vintage Dianabilia collection

for public viewing. Each day of the State Fair, Susan will be available between 3pm and 6pm to meet Diana fans and to discuss the exhibit. Her books will be available for purchase and signing. Continuing Diana's work for children, ten percent of book sales will be donated to the Friends of the California State Fair Scholarship Program.

Skinner's Dianabilia exhibit features rare mementos of the 1981 "Wedding of the Century," including a replica of the famous Spencer tiara worn by the Princess bride. The collection also includes china, stamps, books, linen and porcelain dolls that model some



Is Cat's Pain Real or Imagined?

Q: "Scooter," my 1-year-old cat, suffered a traumatic injury as a kitten. Born to a barn cat, we found him hanging by his right paw from a wire on which he was caught. His mother, trying to get him down, bit off the end of his tail. Our veterinarian patched him up, and he walks just fine.

However, Scooter sometimes lets out a scream and turns toward his rear end, for no apparent reason. I've taken him back to the vet three times

for this behavior. The vet has this behavior? tried pain medications and antibiotics, to no avail. Scooter is in good heath and has been neutered. Do you have any idea what might be wrong? -- Mary M., via e-mail

A: Your cat appears to be suffering anxiety, although it may not all be related to his harrowing experience several months ago. Current lifestyle factors may also be triggering this strange and upsetting reaction. When Scooter does this, pay attention to what else is going on in the room -- including your own actions. Pets can read and react to our emotions better than we realize.

Scooter's actions may also be a simple habit, or they could be an attention-seeking behavior. Are there other cats in the household, or other humans? Do you rush to Scooter whenever he exhibits

Since no clear medical problem is evident, try a bit of behavior modification. When he yowls and spins toward his end, clap your hands together loudly. If Scooter stops and looks at you -- his behavior is likely a habit or an attention-seeking mechanism, especially if he doesn't resume the activity.

A helpful measure may be to add four or five drops of Bach's Rescue Remedy to his water dish. This homeopathic formula is used to ease anxiety in pets, although it can take about a week to see effects.

Send your tips, questions and comments to Paws Corner, c/o King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or e-mail them to pawscorner@hotmail.com. (c) 2007 King Features Synd., Inc.

Sailor & Shipmate

By Kay Burton

After completing a six-year, tour in the United States Navy as information Systems Technician, Dayna Scorsone and Daisy, a fouryear-old, nine-pound Maltese, is now living in Gold River.

During her tour, they lived in Virginia Beach, VA where Daisy would wait faithfully at the door for her sailor mom to return home each day. On her arrival, Daisy would greet Dayna with several twirls and dances at her feet, including joyful barks. Daisy is a faithful companion and adores her sailor mom.

The Maltese have long, silky, white hair that does not shed; Daisy proudly wears a "puppy cut." Regular grooming is required to prevent the Maltese's coats from

The Maltese is the ancient dog of Malta. Some have placed its

origin at two .or three thousand years ago. Darwin himself placed the origin of the breed at 6000 BC.

Like their relatives, the Poodle, Bichon Frise, Bolognese, and the Havanese, they are hypoallergenic breeds and many people who are allergic to dogs may not be allergic to the Maltese or the

other breeds mentioned. Due to the popularity of the Maltese for centuries as household pets of people of culture, wealth, and fastidious taste, the Maltese has remained a dog of refinement, fidelity, and cleanliness. The Maltese is a spaniel possessing a healthy and spirited temperament, even though

tiny and artistic in appearance. Daisy is very energetic; despite

this, she is a perfect apartment dweller. She is an intelligent dog that learns quickly, and picks up new tricks and behaviors easily. She is more than happy to travel with her owner. She has traveled across country several times.

Did you know...the Greeks erected tombs to their Maltese?

KayBurtonisa Gold Riverresident and columnist. To share your family pet story with our readers, email: Kayburton1@comcast.net

Paw's Corner sponsored by Gold River Pet Hospital



Compassionate Care with a Gentle Touch

Dr. Kulwant Bindra

Fax:916.638.5888

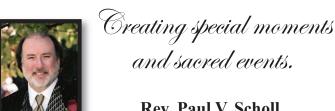
11297 Coloma Road, Suite A

www.goldriverpethospital.com

Phone:916.638.5838

Gold River, CA95670





and sacred events.

Rev. Paul V. Scholl Interfaith Minister, B.Msc.



916.773.7337 GO2DLYT@aol.com

Call to Discuss Your Wedding Plans

Go to www.LovingOutLoud.com/weddings

Fire Service Careers..... More Than Just Fighting Fires!

When you think of Metro Fire and in every piece of fire apparatus, careers, or the fire service careers in general, the first thing that most people think about is being a firefighter. That is certainly the vast majority of the positions available in the fire service, but there are many other rewarding and profitable job opportunities in the fire service that most people do not think about.

For example, our fire engines and trucks need to be in excellent working order at all times, and for that Metro Fire has mechanics. There is payroll to be paid and benefits to be processed, and for that we have accounting technicians. There are computers in every station and for that we have computer spe cialists

Fleet Maintenance Here are just a few of the positions at Metro Fire:

Secretaries

- Purchasing agent
- Human Resource analysts
- Logistics technicians
- Facilities technicians Mechanics
- Telecommunications technicians
- Fire Inspectors • Public Education technicians
- Video Technician...and the list goes on.

As you can see, there are many

and varied opportunities for careers in the fire service. All of these positions receive competitive salaries and the same generous health benefits that the firefighters enjoy. There is also an attractive retirement plan for all of these positions.

So if you have ever wanted to work for the fire service, but you are not interested in running INTO burning buildings, there may still be an opportunity for you with Metro Fire. To see what positions are available, along with the salaries that each position pays, you can visit our website at: www.smfd. ca.gov



- Design Digital & Offset Printing
- Large Format
 Binding
 Archiving
- Variable Data Marketing
- Mailing Services



Ph. 916.787.1222 Fx. 916.787.1292 us552@alphagraphics.com http://us552.alphagraphics.com











CLASSIFIE













For Sale

Shop Smith Mark 5-510

Ultimate Wood-Working

Tool. Has 11" bandsaw

& Jointer C Domestic.

1 1/4 Saw Arbor. Starter

Accessory Kit & Wood-

Working Books. Never

been used. Make Offer.

Call 289-0609.

I will take you to the

doctors or shopping

or misc. Call 214.8169

Citrus Heights,

Carmichael, Fair Oaks,

Granite Bay, Orangevale,

Folsom







GORGEOUS

NIEMEYER PIANO

5° X 3° 7" Upright

- Deep Rosewood Finish

- Superb Tone

- Includes Bench

2-Years old. Little used.

Kid's have taken

up paintball.

Paid \$3000 - Sell \$900

Fair Oaks - 966-0604



CALL TO PLACE YOUR CLASSIFIED ADVERTISEMENT 916-773-1111

Electric Cooktop! Miele KM443/KM5656. Touch Control, 6 Burner, 4 Elements, 30 1/8 x 19 7/8 x 1 1/2, Black w/ Stainless Steel trim. Display Model. Never Used. Mfg. list price



Office Chairs Cheap Assorted office chairs Great for home office. \$15 each. Call 773-1111.

Mortgage Telemarketing

Part-time Telemarketer, \$12/ hr + \$200 bonus per funded file. 4 pm - 8 pm, M-TH + optional Saturdays available. Experience preferred. Limited Openings

Massage Therapist for space to rent.

Call Dave (916) 236-8513.

9198 Greenback Ln., #208. In Orangevale close to Chestnut Ave. \$400/month. Please call Cheryl Lee 803-1950

24 Hour Care. Healthy, nutritious meals.

Reasonable rates. Room in comfortable home in Fair Oaks. Call 916-536-0701.

Experienced Caregiver for Elderly

Landscaping Service

Gardening, Yard Maintenance - Mowing, Cleanups, Trimming, Hauling, Relandscaping. Local, Reliable & Affordable. Call Sunny 206-8172. Free Estimates!

Work From Home Sell Classified Advertising for the Messenger 773-1111

FOR SALE 2004 Mustang



\$13,000 OBO 5 Speed V6 3.8 Liter 59,000 Mîles 40th Anniversary Edition, Power Steering, Power Windows, Power Door Locks, Tilt Wheel, CD Player/Radio, Dual Front Air Bags, 4-Wheel ABS, Rear Wheel Drive, Alloy Wheels. Contact Emily at Big Valley Federal Credit Union for Information 916-383-0691 ext 1128 FINANCING AVAILABLE

FREE Video & REPORT Reveals The Secret To Relieving Back Pain . . . Without Drugs Or Surgery!

Go to www.FairOakspainrelief.com/1.htm Or call 1-888-743-1065

san juan car wash

Monday - Sunday 8:30 am - 5: 30 pm We Accept All Competitors' Coupons **Locally Owned & Operated**

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



5927 San Juan Ave Between Madison & Greenback Citrus Heights • 916-967-3083

Car <u>Wash</u> **BAUER San Juan Car Wash** Citrus Heights • 916-967-3083 Citrus Heights • 916-967-3083 ust present this coupon at time of urchase. Not valid with any other discount or offer. Exp 8/31/07

burchase. Not valid with any other discount or offer. Exp 8/31/07

BAUER San Juan Car Wash

Starting at \$44.95 **BAUER San Juan Car Wash** Citrus Heights • 916-967-3083 purchase. Not valid with any other discount or offer. Exp 8/31/07

<u>Any</u> **Express** Detail

a franchisee for Citrus Heights! For more information please contact Mark Andrew at mark@av-inc.com,or call 916-600-2823. www.coldstonecreamery.com **Smart Buyers Move on This One**

Cold Stone Creamery Are You Passionate About Ice

Cream? Cold Stone is now seeking

By Owner - 2650 sq. ft. 2-story prestigious Gold River Home, secluded cul-de-sac, 9-65 ft. shade trees, on greenbelt, blacktop trails. New concrete shake roof. 3 bd+loft w/ built-in bookcases, and L-shaped desk; 2 ba, formal living room, dining room w/ fireplace, open family room, kitchen w/ eating area, wet bar/breakfast bar. Laundry room w/ cabinets. Plantation shutters, Mexican paver tiles/carpets,

recessed lighting, speakers. Granite counter tops, new convection double over, dishwasher, sub-zero refrigerator. 3 - car garage w/ cabinets. Extended patio, brick planters, 29 boulder 3-tiered waterfall w/ pond. Flagstone, stainless steel gas BBQ. 24-hr. security. Fresh breathe away from upscale restaurants/shops. June 2007 app. \$630,000 - w \$589,000. Cell phone 916-768-2255 or 916-853-2100. Call for Open House times

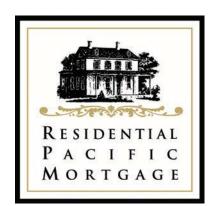
Aromatherapy

a therapeutic massage & skincare retreat New Client Special Call today & mention this ad 1 hour Swedish Massage reg. \$60.00 reg. \$75.00 Licensed Esthetician Certified Massage Therapist 212 Estates Drive Roseville



Patrick Lynch, Owner of the Citrus Heights Grocery Outlet is shown here awarding another \$100 gift certificate to a local family. Accepting is Cynthia Rios of Rio Linda. Cynthia's family was recommended by Lisa Taylor of Xister's Networking. This is the fifth local family that Citrus Heights Grocery Outlet has helped by donating a \$100 Gift certificate. Contact Patrick at the Grocery Outlet to recommend a deserving local family that may need some help with their food expenses. Citrus Heights Grocery Outlet is located at 6059 Greenback Lane, 916-729-3600.





THE MORTGAGE MANAGER

Ed Wacaster



Did you know that there is a significant difference between paying off debt and accumulating assets? Did you also know that all that paying extra money on your mortgage each month could be used to pay off your 30 year mortgage in less than 15 years? And did you know that when you pay that mortgage down at a rapid rate you are actually transferring the risk of foreclosure to yourself and away from the bank?

If you pay down your mortgage and something happens to your income due to illness or job loss. You can no longer access that equity in your home without a job or income. And with all of the homes going into foreclosure right now, if the bank can make a buck on your home, they're going to go after it first. Faster than the one who owes 100% of the value. And the bank will not say thank you when they sell it, not will they let you partake in the profits. So all of that money you paid to get rid that god forsaken

mortgage straight from the pits of hell, is now gone and completely wasted.

But if you were to take that extra money and put it into a safe, liquid side account, and then you lost your job, you just might have enough money in that side account to get you through until you have a new job and an income, and never have to worry about losing your home.

Besides, how much interest

did your home equity pay you last year? Or any year for that matter? The answer has always been, and always will be absolutely noting. Zip, zero, not a dad gum thing. And to beat that, it's not safe, and it's not liquid. So, if we are looking to real estate for an investment, equity ain't no help! Appreciation is what you're looking for in real estate investments. You want your cash at your finger tips, not stuck in the property.

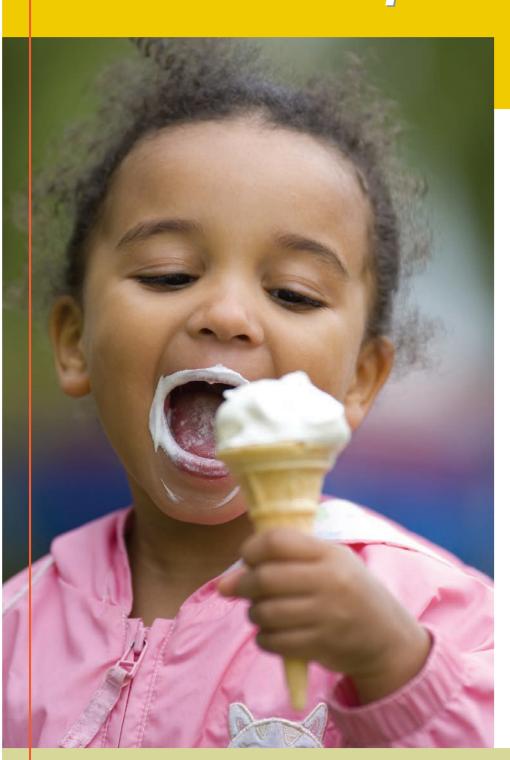
And if you're going to pay off your debts instead of investing, you're going backwards. If your interest rate on your home is 6% and you're in the 33% tax bracket, your effective interest rate is 4%. If you invest that money at 8%, it's only taxed at 15% and that equates to 6.8%. So, would like to save 2%, or make 6.8%?

You can reach Ed Wacaster, CMPS at 916-677-0996 or EdWacaster.com

Catch my show, the MortgageMaestro on KTKZ 1380 AM and 105.5 FM every Saturday morning at 9:30



Beat the heat this summer with quick and easy tips from SMUD



As temperatures rise, so does our demand for electricity. You can help meet the energy needs of our community when it matters most – during hot summer afternoons and evenings.

- Set your thermostat to 78 degrees or higher. You'll save 5% 10% on air conditioning costs for every two degrees you raise your thermostat.
- Keep windows, curtains, and blinds closed during the heat of the day.
- Avoid using your appliances during hot summer afternoons and evenings.

These are just some of the quick and easy tips you'll find at **smud.org** for saving energy in your home and money on your bill.

And rest assured, you'll continue receiving reliable power at some of the lowest rates in the state.

smud.org 1-888-742-SMUD

