

AMERICAN RIVER

M E S S E N G E R



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

Volume 2 Issue 6

Serving the Communities of Citrus Heights, Fair Oaks and Gold River

March 2007, Second Edition

Relay For Life Returns to Citrus Heights



**24 Hours
You Will Never Forget**

Cancer touches everyone. The ultimate goal of The American Cancer Society's Relay For Life is to develop a cure. Relay For Life of Citrus Heights is now planning our fourth annual fundraiser on June 9-10 at San Juan High School, from 10:00 am Saturday until 10:00 am Sunday. Nationally, Relay For Life in 2006 raised over 395 million dollars for cancer research and programs.

Cancer Survivors are honored at Relay For Life, and participate in the opening "Survivors Lap" around the track. Entertainment, food,

and activities add to the fun and something is always going on throughout the event.

The most touching moment in "Relay" is undoubtedly the luminaria lighting ceremony that takes place at 9:00 pm Saturday. Luminaria, bearing the names of cancer survivors and those that have lost the fight, along with a message from a special friend or loved one, line both sides of the high school track.

"It's about a community that takes up the fight." How you can help:

Contributions are raised in numerous ways. Sponsors, advertisements, and luminaria are an important part of Relay For Life, but its heart and soul is the team fundraising. Teams from local businesses, churches, schools, and organizations, usually between 10-15 people, raise money in different ways prior to and at the event. It becomes one large community-building experience as people from all walks of life gather together for a single purpose to eradicate cancer.

For more information contact Scott Nygard at (916) 969-2424 Visit our website at www.acevents.org/relay/ca/citrusheights and become a sponsor and/or start a Relay For Life team, make a donation and/or order a luminaria for a loved one, and also register if you are a cancer survivor. See you on the track.

SMUD and Lennar Homes Ink Largest Solar Homes Project



Sacramento - The Sacramento Municipal Utility District (SMUD) and residential developer Lennar Homes have signed an agreement that represents the largest solar new homes partnership in the United States, and significantly eclipses any utility's previous solar and high efficiency agreements with homebuilders. The agreement will bring more than 1,200 super-efficient solar homes to the area. In addition to saving future owners of these homes money on their energy bills, the agreement also delivers many economic and environmental benefits to the community.

Solar photovoltaic (PV) systems will be built into 1,254 new homes in 11 communities in the SMUD service territory. The first 506 homes will be constructed in the new Anatolia subdivision of Rancho Cordova and 79 new homes will be built in the Village Greens community of Natomas. Groundbreaking is planned for March. The first 174 homes will be built this year; another 761 will be built in 2008; 476 in 2009; and 100 in 2010.

Residents may save as much as 60 percent annually on their electric bills by using the sun's power to generate electricity. An added feature allows homeowners to monitor their PV electricity production and their energy use in real time over the Internet.

In addition to the built-in solar panels, the homes also boast several energy efficiency measures to help customers reduce their bills year-round. The energy efficiency measures include efficient HVAC systems,

radiant barriers in attics, added insulation, duct sealing and energy-efficient compact fluorescent lighting.

The community benefits as well. Less electricity will be needed to serve the homes, especially at peak demand times, like hot summer days, when power is most expensive. The 1,200 homes are expected to shave nearly two megawatts off the peak.

The homes also have a smaller "carbon footprint" than conventional new homes. Carbon footprint is the amount of greenhouse gas emissions produced. Cumulatively, the 1,254 Solar Smart homes could reduce carbon emissions that are equivalent to taking 620 cars off the road or planting 980 acres of trees.

As a partner, SMUD will provide incentives to buy down the cost of the PV systems and provide rebates for energy efficiency upgrades. These rebates and incentives, along with attractive tax credits, will make solar electric systems a more affordable option for more homebuyers.

The agreement could also be expanded to include additional homes in future communities, making solar homes available to even more customers in the SMUD service area, which includes all of Sacramento County and a small portion of Placer County.

SMUD has been a national leader in developing solar technology for more than 20 years. SMUD has helped customers install and own PV systems on existing homes. SMUD began partnering with homebuilders to install solar panels during construction in 2001 and has since partnered on more than 200 solar-powered homes in the SMUD territory. For more information about SMUD and its solar and other renewable energy programs, visit www.smud.org.

Affordable Housing Forum Comes to Fair Oaks

Fair Oaks - In coordination with the Sacramento Housing and Redevelopment Agency, SHA will be hosting four forums on local affordable housing issues in the Sacramento region. We will be holding the forums in the mornings at established affordable housing complexes in April, May, July and a final forum in the Fall.

The forums will include presentations by affordable housing developers on the public process for approval, including working with the existing neighborhoods. Additionally, elected officials and other community leaders will discuss the challenges and accomplishments in the region. We hope to engage members of local planning councils and neighborhood groups to help break down any invalid negative stereotypes of modern affordable housing developments.

The 2007 Affordable Housing Forums will include optional tours of the



developments to allow participants to see the quality of both the building and the community of residents. The first forum will be held on April 17, 2007 at Vintage Woods Apartments in Fair Oaks. For more information contact SHA at 442-1198 or send email to: sha@SacHousingAlliance.org

Barbara Alby to Speak at SRWF Luncheon



Fair Oaks - Barbara Alby will be the speaker at the Sacramento Republican Women's, Federated Luncheon to be held on April 4, 2007 at the North Ridge Country Club on Madison Avenue in Fair Oaks. Barbara was elected in 1993 to the California

Legislature, representing the Sacramento area. In that capacity, she worked to protect women and children from sexual predators. She is the author of Megan's Law in California. Barbara's leadership established the Child Molester Hotline and she has fought to protect our children from criminals on school campuses. For reservations or if interested in joining the SRWF call 733-1623.

Luncheon is \$25.00 and guests are welcomed.

Messenger Joins Relay for Life



*Trish Scholl
Team Captain*

Citrus Heights - The American River Messenger has joined the area Relay for Life programs as a sponsor to help promote the events. The newspaper will support the programs and the fight against

cancer by providing advertising, editorial space for updates about the events and meeting notices.

The Messenger will also be sponsoring a team for both Citrus Heights and Fair Oaks. If you would like to show your support for Relay for Life and would like to join our team to walk for the cure, call our office at 916-773-1111. Our team captain will return your call promptly. You may also join our Citrus Heights team online at www.acevents.org/relay/ca/citrusheights, or our Fair Oaks team at www.acevents.org/relay/ca/fairoaks.

Big Sky Championship Comes to Gold River in April

Gold River Racquet Club has been selected as the host for the Big Sky Men's and Women's Tennis Championships on April 27 to 29. This will provide amazing tennis to watch as a spectator and a supporter of tennis in Sacramento. We encourage everyone to bring out the family to see this caliber of tennis. Teams from Sacramento State, Northern Arizona, Montana, Montana State, Eastern

Washington, Idaho State, Weber State and Northern Colorado State will compete. The caliber of tennis is very high, and Saturday and Sunday's competition on the stadium

will be awesome. Watch for posted times in the lobby that week and don't miss supporting NCAA college athletics in your backyard. FREE!

For more information log on to www.goldriverrc.com



www.AmericanRiverMessenger.com

DUTCH TREAT



By Dennis Packard

WHERE'S THE ICE?

No one kissed me on the cheek or placed a Hawaiian Lei around my neck. The "Outrigger" resort on the beach of Kaanapali in Maui looked superb in the brochures, and we weren't necessarily disappointed when we first pulled up for our ten-day stay. It just seemed unusual to me that there was no one to greet or direct us. There were no bellhops or any personnel to be seen.

With no one in view my wife, Stacey, went to search for a large cart to load our 12 pieces of luggage on. It took the strength of three adults to shove, guide and push this humongous pile of suitcases to the elevator to reach our seventh floor suite. I was exhausted just watching them.

What kind of a hotel was this? Oh—I forgot—it wasn't a hotel. We made reservations a year ago for a two-bedroom condo to share with Stacey's sister and her husband. The day we arrived, Stacey and I did learn what condo living accommodations meant.

Again, I made the error of "assuming." Renting a two-bedroom condo, I "assumed" that the bedrooms were relatively equal. We knew one had a single bed, while the other had twins. Stacey and I graciously allowed her sister and husband to move into the "single bed" room.

Running into the condo, we threw our luggage into the bedroom with the twin beds. We were surprised and disappointed to find that our \$300 a day condo didn't support having a T.V. in the bedroom—and the bathroom was across the hall. We discovered also that both of our feet hung over the edge of the twin beds. The first night I

dreamt that someone put a tag on my big toe.

To alter my disappointing mood while unpacking, I stopped and decided we needed some spirits to lift our spirits. I grabbed my warm bottle of rum and ran to the refrigerator for ice. The smile on my face turned upside down after flinging open the freezer door. Empty--the freezer was totally empty—not a tray or an ice cube in sight.

"Alright," I said to myself maintaining a positive note, "I'll fetch some "icy cubes" from an ice machine down the hall—I shall not panic. We're in Maui, it's 84 degrees out, the ocean waves are slapping at my doorsteps and it's December 27th. Let's make joy."

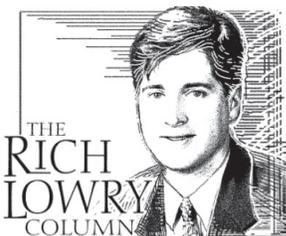
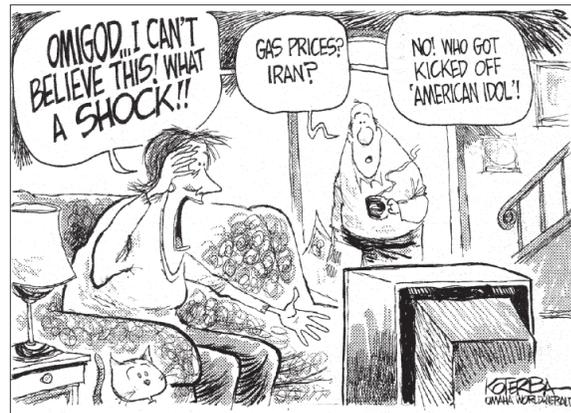
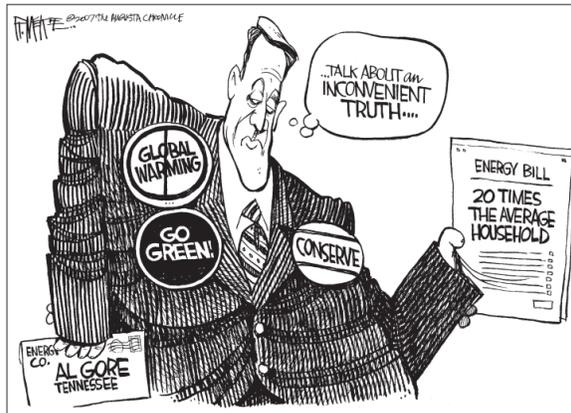
Skipping gracefully out the door in my flowery Hawaiian shirt and light blue shorts, I searched for an icemaker. I pounded the hallways to no avail. My rum was getting hotter—not to mention my blood. Where's the ice?

Slumping back to the room, I picked up the phone. There were questions that had to be answered. I pushed the big button labeled, "DESK" and cleared my male adult voice. A high-pitched screech pierced my eardrum. I placed the phone back in its cradle and counted to five. Again, I cleared my voice and pushed the "DESK" button. "SCREEEEEEEECH!"

All right, I dialed "O" and finally got the front desk. They confessed that there was only one icemaker—and it was in the basement. Although I wasn't prepared to hear that, I passed out on the floor when she apologized for the fact that the one and only machine was unfortunately, out of order. Aloha.

Maybe next time I'll stay at the King Kamiah Hotel where I saw desk clerks greeting their guests with a hug and placing a real Lei over their shoulders.

Quip for the Day: In youth we run into difficulties. In old age difficulties run into us. P.S. Check out my new web site www.dutchtreatwebsite.com



The Church of Climate Panic

Sophisticated people in Western societies don't stand in public and shout, "The end is near!" the way a nutty preacher does. They don't cut their scalps the way Shia Muslims do in a rite of self-flagellation to mark the Day of Ashura. They do none of these things, because they have the issue of global warming instead.

The planet is indeed getting warmer (by about .7 degrees Celsius during the 20th century), and carbon emissions are contributing to it. This is a problem that deserves study and debate about what realistically can be done about it. But it doesn't justify the bizarre

panic that suggests the issue has become a trendy vehicle for traditional fears of the apocalypse and for rituals of guilt and expiation.

The latest assessment of the U.N.'s Intergovernmental Panel on Climate Change -- the Vatican of the Church of Climate Panic -- prompted apocalyptic headlines worldwide. The New York Times dubbed it "a grim and powerful assessment of the future of the planet." Actually, the summary report was less grim than prior reports, but grimness is the only acceptable mood when it comes to climate change.

Christopher Monckton, a former adviser to British Prime Minister Margaret Thatcher, points to the neglected data in the IPCC summary. It "more than halved its high-end best estimate of the rise in sea level by (the year) 2100 from 3 feet to just 17 inches." In his scare-documentary, "An Inconvenient Truth," Al Gore posited a catastrophic sea-level rise of more than

20 feet (feet, not inches).

Shock tactics inevitably mean simplifying in an area of unimaginable complexity. No one knows how to create a reliable model of the planet's climate, and inconvenient anomalies muddy the story line of the warming zealots. From 1940 to 1975, the global temperature fell even as CO2 emission rose. Since 2001, global temperatures have only gone up a statistically insignificant 0.03 degrees Celsius. And in recent years, the oceans have actually gotten cooler. None of this, obviously, is to deny global warming, but to introduce a note of caution about the calls for individual and collective self-denial that accompany the warming panic. If people feel better about using compact fluorescent light bulbs, so be it, but schemes to mandate drastic reductions in carbon emissions based on avoiding an entirely speculative calamity are folly.

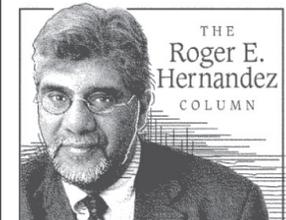
Even the Kyoto Treaty, which would have only a slight effect on global climate

even if fully implemented, is utterly unrealistic. Canada ratified the treaty in 2001, committing itself to reducing its carbon emissions 6 percent from their 1990 level. But from 1991 to 2003, Canada's emissions increased 24 percent.

The sensible ways to try to mitigate global warming and counteract its effects in the long run are the development of new energy technologies in the West, as well as economic development and aid programs for those Third World countries that are most vulnerable to disease and sea-level rises. These solutions won't, however, satiate the deeper atavistic urges behind the global-warming panic. For that, people will have to head to their nearest place of worship.

Rich Lowry is editor of the National Review. (c) 2007 by King Features Synd., Inc.

Latin America Must Save Itself



Before leaving on a six-day Latin America trip meant to counter leftist Venezuelan strongman Hugo Chavez, President Bush tried to play the mild-mannered diplomat. The purpose of the trip, he said gently, is to "find ways to work together for the common good." When asked about Chavez, who has made it a habit to insult him personally, Bush did not take the bait but merely observed that "government-run industry is inefficient and will lead to more poverty." The president was trying to sound respectful of Latin America's touchy sovereignty. Too late. Six years of bullying and incompetence have shredded U.S. prestige throughout the world, Latin America

being no exception. If you are a citizen of the United States, you should be appalled. But if you are a citizen of a Latin American country, you should be more concerned about your own leader.

The main responsibility for Latin America's scary leftward lurch does not lie with George Bush, no matter how unhelpful his policies. The responsibility lies with Latin Americans themselves. And only Latin Americans can change course. Will they? Do they even want to?

One hopeful sign is that the people of the region describe themselves as political moderates. A December survey by the Chilean pollster Latinobarometro asked interviewees (from every country in the region except Cuba) to identify their political stance on a scale of 0 to 10, with 0 the extreme left and 10 the extreme right. Surprisingly for a region said to be marching leftward, the overall score was 5.4 -

- the classic center-right. Venezuela came in at 5.6, slightly more right-leaning than the nationwide average.

So why did Venezuela elect Chavez? *Latinobarometro* speculates that although conservative and liberal parties address what matters most in Latin America -- inequality, corruption, poverty -- "the right, although it is more numerous, has simply not been credible. ... The left appears to have conquered the center and, with it, power."

Which is fine when the left is moderate, like Luiz Inacio Lula da Silva in Brazil. Which is not so great when the left is like Chavez's.

What Latin American moderate -- center-left or center-right -- can help the region step back from the abyss on the left and move toward political pluralism and Euro-style social democracy?

President Nestor Kirchner of democratic Argentina seems more interested in

twitching Uncle Sam's beard. Brazil's Luiz Inacio Lula da Silva would have to fight off the far left of his political party. Chilean Michelle Bachelet, whose country has gone furthest in the race to modernity, is busy helping Chile stay on course. Colombia's Alvaro Uribe has his hands full fighting guerrillas and drug gangs.

There's Nobel Peace Prize winner Oscar Arias, but he is from little Costa Rica. Which leaves Mexico's Felipe Calderon. He has the opportunity to lead his country, and then the region, toward a political maturity that rejects reflective anti-Americanism and embraces the modern world -- even if George W. Bush is the American president.

Roger Hernandez is a syndicated columnist and writer-in-residence at New Jersey Institute of Technology.

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AMERICAN RIVER MESSENGER

Publisher Paul V. Scholl

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Serving Together Again! A Call to Action for Veterans

By Rick Reed

They are 'bakers, bookkeepers, bankers and builders', men and women involved in thousands of vocations who have given up their day jobs to put on a uniform and defend our freedoms in hostile places around the world. They are America's warriors. Many come back service-disabled facing new battles to provide for themselves and their families in returning to civilian life. As you can imagine, many won't be taking regular

'9-5' jobs. These disabled veterans are seeing action once more, 'serving together again' this time as members of the Disabled Veteran's Business Enterprise Alliance in California.

Retired former U.S. Navy Captain and helicopter pilot Rich Dryden explains what that means, "DVBE Alliance was established in response to State and Federal legislation to support disabled vets who have become entrepreneurs, owning and operating businesses."

In recognition of their duty and sacrifice, Dryden says these are not 'set-asides' but earned opportunities, "Specifically, this legislation gives a 3% goal for state contracts requiring state agencies and state contractors to use certified DVBE companies as vendors for goods and services." As far back as our own Civil War, President Abraham Lincoln, in his second Inaugural Address made a promise to those who served, "With malice toward none, charity for all...bind up our nation's wounds, to care for him who shall have born the battle..."

Today, creating opportunity, understanding and support for disabled veterans is crucial according to Dryden, the DVBE Alliance Executive Director, "These goals veterans have earned in serving their country, these vets have given extra." In fact, each year the Alliance holds an annual symposium entitled, "Keeping the Promise" (KTP), as a response to President Lincoln's statement. The 2006 KTP event, in conjunction with Veteran's Business Journal, in Anaheim was the largest veteran-owned business exposition in America.

As retired Special

Forces Lt. Colonel Don Gonneville says, "Veterans, but really everyone, should be involved. Why? Well for many of the same reasons I found my active service fulfilling; the people. As veterans and disabled veterans, we need to help each other. We face many challenges that are not readily understood by many. To help each other is a privilege, but it is also a responsibility."

Current DVBE President, Gonneville helped create the first 'Alliance University' courses in 2004 especially developed to help disabled veterans establish their own businesses. They are taught in modules by experienced business and disabled veterans and provided free of charge at locations statewide. A recent course attracted a roomful of veterans in San Diego eager to learn from this mentor network. More mentors are needed statewide from both civilian business and military backgrounds.

A steady hand on the Alliance's daily business in Sacramento, and able to land a pitching helicopter in gusty winds on a rolling deck, former Navy chopper pilot Dryden says, "We support them with membership, training and legislative support, our motto is 'veterans serving together again'. It was the Alliance who recently helped SB 115 pass unanimously through the Legislature for signature by Governor Arnold Schwarzenegger clarifying and strengthening California's commitment to meeting its veteran's contract goals.

Unfortunately, some people who are able and required to help don't know the law, or sometimes don't even seem to care if disabled veterans receive the opportunity they helped guard. One former U.S. Marine in Fresno became so frustrated that he appealed directly to the Governor's office for help in obtaining his chance to bid on work he was fully qualified to provide.

That's one of the reasons 900 disabled veteran business owners joined in the Alliance, according to 30 year Army vet Gonneville, "Caring is a personal thing, and each veteran has his or here own reason for caring.

The common denominator

is that we all owe something to someone, and we choose to 'pay it forward'. We all love our country and want to preserve our freedom and way of life." However, it's also important that disabled veterans find support to become entrepreneurs to create a new life for themselves and their families. With an estimated 10,000+ wounded returning from duty in the War on Terror in the next few years the DVBE Alliance is helping pave the way to a better future for this latest generation of American heroes.

Primarily supported through membership by Advisory Board companies, disabled vets become members of the Alliance for just \$25.00. Orange County resident DVBE President Gonneville gets fired up when asked what the Alliance can do for them, "There is no distinction between the alliance and 'them'. The Alliance is 'them', and they are the Alliance. And so we help each other. At the grassroots level there are regional networks that meet each month to discuss issues of concern, contracting, pending legislation and learning opportunities. We are currently holding Town Hall meetings in communities statewide to increase the network reach and give disabled vets across California access. This past May we co-sponsored the largest veteran-owned business exposition in the West. The "Keeping the Promise" 2007 has been set for June at the Anaheim Hilton.

Based in the capital, Dryden says, "Our office and board of directors serve as a focal point for the flow of information and interface with State agencies, utility, private industry companies and ensure that the program remains top of mind, health and meaningful for all concerned"

Dryden's biggest concern? "There are veterans who don't know about the Alliance who we can help." So tell a veteran to tell a veteran! For more information on the DVBE Alliance, upcoming Town Hall meetings or to join the mentor network call 916-446-3510 or visit the website at www.cadvbe.org.

★ VETERANS POST ★

by Freddy Groves

Walter Reed Fiasco

This didn't happen overnight. I'm talking about the conditions in Building 18 at Walter Reed Army Medical Center. Building 18 is one of the units that house military personnel recovering from severe war injuries while still getting treatment.

The descriptions that have come out recently make Building 18 sound like the worst skid row flophouse -- mold on the walls and ceilings, peeling paint, rats. This is where we house outpatients who are still getting treatment for war injuries?

Walter Reed is due to merge with Bethesda Naval -- in 2011. It's one thing to let repairs on unnecessary

buildings get lax if a base is on the BRAC list. But Walter Reed is a hospital. It comes down to basic sanitation: Nobody, especially a recovering patient, should share a room with rats.

Soldiers are kept in Medhold, a Medical Holding Company, while they're still receiving treatment. They attend daily formation, no matter what their condition, in uniform. Some of them have been assigned guard duty at the front door, or sitting at a desk.

Some have waited a year and a half to process out, during which time their disability claims have stalled or gotten lost, forcing them to start the paperwork again. Meanwhile at Walter Reed all things are not equal: We've got some soldiers living in Mologne

House with a fountain in the courtyard and an afternoon bar -- and some at Building 18 with mold on the walls and rats scampering across the beds.

In an interview with Judy Woodruff, Gen. Richard Cody, Army vice chief of staff, said he was disappointed that he "had to learn about the conditions of that building through media reports."

It's a shame the situation even exists in the first place, General. But everybody is watching now.

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 kfws@hearstsc.com. (c) 2007 King Features Synd., Inc.

Eagle Scout Deets Honored

BY: LISA WEST



An Eagle Scout Court of Honor was recently held at The Church of Jesus Christ of Latter-day Saints, Citrus Heights California Stake Center for the presentation of an Eagle Award to Jeffrey D. Deets of Citrus Heights. He is a member of Troop 618 in the Pony Express District, Golden Empire Council of the Boy Scouts of America, chartered to the Rusch Park Ward.

Deets, 16, a sophomore at Mesa Verde High School, earned more than the required 21 merit badges to become an Eagle Scout in such areas as First Aid, Fingerprinting, Swimming, Citizenship in the Nation, Citizenship in the World, Citizenship in the Community, Basketry, Personal Management, Camping, Environmental Science, Personal Fitness, Emergency Preparedness, Home Repair, Pets, Indian

Lore, Family Life, Communications, Pottery, Leatherwork, Mammal Study and his personal favorite -- Rifle Shooting. Deets also served his troop as Senior Patrol Leader and Chaplain Aide.

For his 'Eagle Project,' Deets restored the Veterans Memorial at Sylvan Cemetery in Citrus Heights. He enlisted volunteers to help break up and relocate 8 yards of old concrete which was then replaced by 8 yards of new salt and pepper aggregate with fiber nylon pellets. Three days before Memorial Day 2006 the new concrete was sealed. "It really dressed up the area and was a fitting tribute to the Veterans who rest there," stated Eagle Scout Deets. "It was a privilege to repay them, in some small way, for the service they gave in sacrificing so much to keep our country free and safe," concluded Deets.

Deets secured donations of concrete from Patty Henley of Livingston's Concrete and Home Depot for the welded mesh. Professional labor was donated by Monte Griffin from Cimorelli Construction as well as Randy Thompson and his friends from American Landscape. Robert Blaser from Willdan Engineering helped Deets draw up the plans for the project and Ron Clark from Sylvan Cemetery helped coordinate the project, which took a total of 305 hours from planning through completion.

Eagle Scout Deets is the son of Douglas and Cheryl Deets, long-time residents of Citrus Heights. Presiding over the Court of Honor was Marlon S. Smith, Stake President of the Citrus Heights California Stake of The Church of Jesus Christ of Latter-day Saints. The Court of Honor was conducted by Mike Olson, Scout Committee Chairman for Troop 618 and the meeting was convened by Don Benning, Golden Empire Council Executive of the Boy Scouts of America. Congratulatory letters were displayed during the Court of Honor from Governor Schwarzenegger and other civic leaders. Participants in the program included Bishop Randy Nye, Rod Peart and Robert Blaser - all of Citrus Heights.

In his 'Eagle Response' Deets indicated his gratitude to the special leaders who had helped him in his years of scouting and most importantly, his parents for their efforts, sacrifice and support in helping him reach his goal to become an Eagle Scout. A well-attended reception was held immediately following the ceremony.

Join us in the fight against cancer.



Relay For Life of Citrus Heights

June 9-10, 2007

10AM Sat. - 10AM Sun.

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This is the American Cancer Society's Relay For Life, a 24-hour community event where people come together to remember loved ones, inspire others, and celebrate life. Join your community in walking the track and camping overnight to raise much-needed funds for cancer research, education, advocacy, and patient services.

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LIVING FOR GOD™
By Calvin and Lisa Wulf

“Critically Impaired Vision”

“Why do you look at the speck of sawdust in your brother’s eye and pay no attention to the plank in your own eye?” Luke 6:41 (NIV)

“Sue really bugs me,” he complains, sliding into a seat in the employee lunchroom. “She constantly yaks on the phone when she should be working.”

“Well, Sue just thinks she’s better than anyone else,” she retorts, popping a dish into the microwave. “Maybe she should look in the mirror – and take off all that fat.”

“Yeah. I’m really sick of how she always... Oops, there she is.”

Who hasn’t had a conversation like this? Snippy remarks at the coffee machine. Backbiting with our hairdresser. Critical thoughts about people walking down the street. Judging others may be great sport, yet deep inside we know the truth. We’re every bit as flawed as the objects of our ridicule.

It’s always easier to criticize others than to live a disciplined life of holy purpose. Is it because finding fault with someone else is more comfortable than confronting our own issues? We can destroy a person with a passing comment but building a life of integrity takes hard work.

God wants to use us to aid and encourage others. But if our eyes are clouded by personal faults, we simply can’t see clearly enough to help. It’s important to tackle our own issues first. The humility of addressing our problems can erase a critical attitude. Then we’re free to respond in love rather than

judgment.

Personal change and discipline are tough but often necessary. Why not try these suggestions?

- Look at your criticisms. Do you have the same flaws?
- Make a change. Offer encouragement instead of finding fault.
- Quit looking at others. Shift your gaze to Christ.

Do you have critically impaired vision? Perhaps the struggle is really with your own will and not others. But when you grow in love and humility, you’ll be free to bless the people in your life. So why not let God transform your eyesight? He has a heavenly eye-chart and he’s ready to fill your prescription right now.

Living for God (TM) offers resources on Christian living. Readers may check out the ministry’s latest workshop, *Doing the Disciplines with Jesus and His Friends*, at www.livingforgod.net or call (719) 578-8837.

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Stressed . . . Too Much To Do!

It seems like today there are a million things on the agenda to accomplish before the day ends. Here it is noon and the day is half gone and not a thing on my list finished. Instead my energies and thoughts took me on a trail I had not planned. And doesn’t that just add more stress to my day? I shouldn’t even be here at the computer writing about it, and here I am pouring out my heart to an object as though it had some answer.

Last night in Chapel, Chaplain Wright used the fingers of a hand to point out the steps to walking in the way of the Lord. If we want intimacy with the Lord there are certain things we need to do. A reminder I took personally, because I have neglected to focus on my own areas of obedience and what I want my life to sincerely reflect. A few minutes ago a friend, my Bible study leader, called and reminded me that having my priorities in order would really help me

to accomplish what I need to do. Being a believer for a number of years does not mean I do what I always know I should do, but I can recognize “the loving voice of God when it comes through one of his servants” and speaks directly to me.

I have to chuckle inside because isn’t this the way God patiently and tenderly works in our lives to draw us back to the drawing board of our lives? He nudges a little bit causing us to rethink our daily pattern, then He gives another gentle nudge to push us in the right direction until we have prioritized in our own minds, to do what we not only need to do, but also want to do, please the Lord. Faith without works is dead faith. Two more Scriptures come to mind. “Whoever is from God hears the words of God.” John 8:47a and Luke 6:47 “I will show you what someone is like who comes to me, hears my words, and acts on them.” God smiles on the one who listens and then acts!

Marlys Johnsen Norris
LIFE MESSAGE WORKSHOPS
“Intimacy” Begins Going God’s Way
Marlys@sbeglobal.net

*At the heart of worship is
worship from the heart.*

Hope In The Great “I Am”



will always be hope. Never, ever lose your hope. See, Jesus said, “The things that are impossible with men are possible with God.” You’ve heard the saying, “Don’t get your hopes up.” Well, I want to tell you just the opposite today. I want you to get your hopes up! I want your heart to be flooded with hope knowing that you serve the Great I Am – an every living, ever present God.

I don’t know what you’re going through today. I don’t know how dark and hopeless it may seem in the natural to you. But I want you to be assured of one thing. That as long as you serve the Great I Am - there

See, convince a man that there is no hope and you’ve done the worst possible thing in the world for him. If I want to be guilty of one thing, it is that every time I speak I instilled hope in people. See I know if I can get your hopes up, you’ll start to have faith. You’ll start to exercise your faith. And faith is what moves the hand of God on your behalf.

One key to keep your hope up in the midst of adversity is you’ve got to get your eyes off your present circumstances and you’ve got to turn your focus upward to your all-powerful God. What you dwell on you magnify, you enlarge, you empower. If you’re always thinking about how bad life is treating you and how negative everything is and how difficult your situation is; you’re just making that bigger. You’re going to be a negative person.

But friends if you’re always thinking about the goodness of God, if you’re always dwelling on His greatness and His power and His majesty, then you’re

going to be filled with hope and you’re going to be filled with faith. See, the bigger you make your God, the smaller you make your problems.

I love the time in Exodus where Moses came up to God and he said, “God when I go back to the children of Israel, they’re going to ask me what Your name is. What should I tell them?” I can just imagine God thinking about it and saying, “Moses, that’s a good question... let me think about it...let’s see... just tell them My name is Jehovah Jirah (the Lord is their Provider) And God thought about it a little more and said... “No, I’m much more than their provider... tell them I’m Jehovah Rapha (The Lord their Healer)... No, that won’t work either, that would be limiting Me too much... tell them My name is Jehovah Shama (The Lord who is Always Present)” But once again, God said, “No, I’m much more than that... tell them My name is Jehovah Shalom (The Lord their Peace)” And then again, He said, “No,

I’m more than that too... I’m all of those things... Just go back and tell them “I Am that I Am!” “I Am all they need!” You see friends, we serve the Great I Am. He says, “I Am Power. I Am Love. I Am help. I Am healing. I Am your provider. I Am whatever you need!”

Today, I want you to be inspired to have hope. You’ve got to turn that focus upward to the supernatural, all powerful, ever loving Creator of the universe. He’s the Great I Am. And have you ever thought about the fact that you know the greatest power in the universe is your very own Heavenly Father? Can you fathom that? I mean that’s hard to imagine that the strongest power in the universe is personally concerned about you.

Pastor Ray Dare
New Community Christian Church
www.YourNewChurch.org
pastorRay@yournewchurch.org

**EASTER EGG HUNT
SUNRISE/CITRUS HTS.
KIWANIS**

*Saturday, April 7th, 2007
RUSCH PARK*

SCHEDULE OF HUNTS

- *10:00 a.m. ages 4 and below
- *10:30 a.m. ages 5 thru 7
- *11:00 a.m. ages 8 thru 12
- *11:30 a.m. ages 4 and below
- *12:00 p.m. ages 5 thru 12

Come join us for the 31st annual Easter Egg Hunt, sponsored by the Sunrise/Citrus Hts. Kiwanis club as a free community activity. Bring the kids, and have a fun morning of hunting eggs, games, balloons, fire department demonstrations, etc.

SEE YOU THERE.

You are Invited!

Come and Celebrate Easter At
The Oak Avenue Free Methodist Church

Easter Sunrise Service

Celebrate Your Easter Morning
Prayer Garden Area
Sunday - April 8th
6:30 am

“He Is Alive”

Easter Morning Musical Celebration

“He Lives!”
9:30 am

Easter Egg hunt for the children after the service.
Oak Avenue Free Methodist Church
8790 Oak Avenue
(corner of Oak and Beech)
Orangevale, CA 95662
www.oakavefmc.org

Messiah Lutheran Church

7801 Rosswood Drive
One Block South of I-80 Antelope Exit
Citrus Heights, Ca. 95821

916.725.4550

Rev. Alan Flynn, Pastor
www.messiahcitrusheights.org

Plans For April

April 1	Palm Sunday Service @9:00AM
April 6	Good Friday Service @7:00 PM
April 7	Easter Egg Hunt & Crafts @ 2PM
April 8	Easter Sunrise Service @7:00 AM
April 8	Easter Service @ 9:00 AM

**Come join us !
We are celebrating Easter
with a bang!**

Saturday, April 7 10 am to 12 pm

- Benjamin’s Box
- Egg Hunts
- Jump Houses
- Petting Zoo
- Story Telling
- Carnival Games
- Face Painting
- Food Vendors

Rain or Shine
Kids Preschool through Elementary

Sun River Church
11223 Trinity River Dr.
Rancho Cordova, CA
Corner of Sunrise Blvd. & Trinity River

(916) 635-9000

Return To Your Bible

I am the resurrection and the life. He who believes in Me will live, even though he dies; and whoever lives and believes in Me will never die.
John 11:25

BIBLE TRIVIA
by Wilson Casey

1. Is the book of Joshua in the Old or New Testament or neither?
2. From John 3, who asked “How can a man be born who is old”?
3. What notoriously wicked woman married King Ahab? Candace, Shiprah, Adah, Jezebel
4. From Esther 5, who was the wife of Haman of Persia? Naaman, Zeresh, Not named, Delilah
5. Where were Adam and Eve married? Heaven, Haran, Midian, Eden
6. Who wrote the most Psalms? Solomon, Moses, David, Micah

ANSWERS: 1) Old; 2) Nicodemus; 3) Jezebel; 4) Zeresh; 5) Eden; 6) David

*For more teasers, log on to
www.TriviaGuy.com
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Advent Lutheran Church

5901 San Juan Ave.
Citrus Heights, CA 95610
Pastor Raymond Olsen
916 966-7242
www.adventcitrusheights.org

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AB267 May Change Senior Insurance Protections

By Bob Scrivano, Host of "Assets and Aging" heard on KFBK and KSTE radio.

As an advocate for Seniors I am writing to express my deep concern with AB 267.

As currently written, AB 267 shields insurance companies and agents from liability for selling unsuitable annuities to seniors; offers few, if any, protections to seniors from the sale and marketing of unsuitable financial products; and undermines the current laws designed to protect California's seniors from these very transactions.

I have long supported in my newsletter and on my radio shows, the establishment of suitability standards, whereby prospective annuity purchases by seniors can be evaluated to determine, with reasonable certainty, whether or not that purchase is in the best interest of the senior. I support suitability standards that provide oversight, accountability and enforcement. Unfortunately, AB 267 offers none of these. Rather, the provisions of AB 267 will foster an environment where California's seniors are left more vulnerable to predatory sales of annuities and dilute what few rights are currently available to protect seniors from unscrupulous sales practices.

My specific concerns are as follows:

1. AB 267 dilutes the current provisions of the Insurance Code designed to protect seniors from predatory sales. There currently exists a "Senior Insurance Section" within the Insurance Code. The senior insurance section is Article 6.3. Within Article 6.3 is section 785 which states that, "All insurers, brokers, agents, and others engaged in the transaction of insurance owe a prospective insured who is 65 years of age or older, a duty of honesty, good faith, and fair dealing."

Instead of incorporating suitability provisions into Article 6.3, AB 267 creates a new article, Article 6.2, and calls this article the "Senior Protection in Annuity Transactions Act". Article 6.2 offers none of the remedies given under the Senior Insurance Article 6.3. nor does it give 6.3's powers to California's Insurance Commissioner. There is no reason to isolate senior annuity transactions in a separate article. Matters of senior annuities belong in the current senior insurance section.

2. AB 267 does not establish true suitability standards. Subsections 784.54(a) & (b) purport to offer suitability standards that insurers or agents must follow when recommending the purchase or exchange of an annuity to a senior. Unfortunately, these provisions offer no real standards at all, only that the insurer or agent must have "...reasonable grounds for believing that the recommendation is suitable." There is no duty or

obligation on the insurer or agent to ensure that the senior has sufficient information to make an informed choice about a purchase.

3. AB 267 shifts the blame and the burden to the senior consumer. Section 784.54(c) absolves insurers and agents of all obligations if the senior fails to provide "relevant" information requested or "complete and accurate information." Under these provisions, an insurer or agent can recommend and sell an unsuitable annuity to a 94 year old, who may suffer from dementia, yet escape any obligations or penalties because (in the opinion of the insurer or agent), the elder failed to provide complete or accurate information.

4. AB 267 provides no oversight or accountability for suitability. The oversight and compliance provisions in subsection 784.54(d) are nearly incomprehensible; they are not designed to ensure adequate oversight of suitability standards; and they offer so many "escape" clauses for insurers and agents as to make the provisions meaningless.

5. AB 267 immunizes predatory insurers and agents from penalties. Section 784.55, rather than permitting the Insurance Commissioner to order violators to take "reasonable appropriate corrective action," provides few incentives for insurers and agents to stop predatory sales practices regarding the sale of unsuitable annuities to seniors. The few penalties that can be imposed are permitted to be reduced or eliminated if corrective action "was taken promptly" after a violation

was discovered. This section fails to specify what corrective actions could or should be taken, fails to specify a timeline for corrective action, and allows perpetrators to avoid penalties and to continue predatory practices.

Offering no real suitability standards, little to no oversight, and no

accountability, AB 267 does not protect California's seniors from unsuitable annuity sales. Because it isolates senior annuity transactions from the rights and remedies of Article 6.3, AB 267 would also deny senior consumers protections currently afforded to them. **Help me to oppose AB 267.**

Join Bob Scrivano for his workshop on AB 267 on Saturday, March 24th at 10:00 am at the Holiday Inn, Madison and Interstate 80. You can reach Bob at 800-999-8007.

This article is excerpted from a more detailed letter from Bob Scrivano. For the complete letter, please contact Bob.

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Answer

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

Magic maze
Answers
PIONEERS OF PHOTOGRAPHY

- Trivia Test Answers**
1. David Janssen
 2. Carly Simon, "Nobody Does It Better"
 3. Kuwait City
 4. China
 5. "God Save the Queen"
 6. A stripper
 7. Major meteor shower
 8. The middle finger
 9. Pat Conroy
 10. 38

King Crossword
Answers
Solution time: 27 mins.

A	L	A	G	I	S	S	W	I	F	T	
L	I	S	U	N	O	H	E	L	L	O	
T	I	N	K	T	A	L	K	A	B	O	U
A	G	E	S	W	I	N	G				
S	O	D	A	A	D	O	A	B	U	T	
		F	E	Y	B	E	F	O	R	E	
C	H	A	F	E	R	I	G	I	D		
P	U	P	I	L	S	E	A	R			
A	M	E	X	W	A	N	E	X	I	T	
		B	A	L	S	A	E	N	E		
W	A	L	K	A	B	O	U	T	N	E	
O	S	I	E	R	N	E	O	P	T		
W	H	E	Y	S	E	S	P	N	T	H	

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United Way Honors American River Companies

SACRAMENTO—United Way California Capital Region recently honored two American River companies for their workplace giving campaigns. Federal Express received the Outstanding Campaign Increase Award for a medium company and UPS received the Outstanding Educational Campaign Award.

"We would not be here today without the Capital Region employees who care so tremendously about their communities," said Steve Heath, president and CEO of United Way California Capital Region. "We are grateful that they recognize our organization's unique ability to bring together community leaders to create lasting change."

The awards were given at a United Way luncheon where more than 65 organizations from across the

region were honored, including Intel, Macy's and numerous cities, school districts and small businesses.

United Way California Capital Region is an independent local affiliate of United Way of America, governed by a local board of volunteer directors. The local United Way works in partnership with some 750 employers in Amador, El Dorado, Placer, Sacramento and Yolo counties to raise money through workplace giving campaigns that enable donors to give through payroll deduction to the charities of their choice. When donors direct their gifts to United Way, the organization works with committees of community volunteers to invest in its Community Impact Fund Signature Projects that produce measurable results in the areas of education, health, safety and self-sufficiency.

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Mary Ann Henrikson

Mother
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Featured Listings



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|--------------|--------------------|---|
| \$1,395,000 | Granite Bay | Awesome view of Folsom Lake. Approximately 250 feet to shoreline. New Construction. Rare opportunity in this established neighborhood. |
| \$759,999 | Gold River | Motherlode Village. 4 br, 3 ba, bonus room, & 4 car garage. Butler pool, spa & waterfall. Master suite with fireplace, spacious walk-in closet and dressing area. |
| \$639,000 | Gold River | Huntington Village. NEW LISTING. Single level. 2800+ sq ft. 3 br, 2 ba. 4 car garage. Gated village. Courtyard surrounded by french doors. |
| \$629,000 | Gold River | Prospect Village. 5 br, 3 ba, 3100 sq ft. This model has not been available in many years. Quaint village 80+ homes, surrounded by walking trails. |
| SOLD! | Gold River | Pioneer Village. NEW PRICE Unbelievable value for this 4 bedroom + loft. Hardwood flooring, granite, shutters, crown moulding. |
| \$538,000 | Curtis Park | Brick Tudor. Leaded glass windows, hardwood floors and new roof. |
| SOLD! | Gold River | Maidu Village, gated. Powell 4 br, 2 ba. Pool, spa, greenbelt parkway yard. New roof. |



Fair Oaks News & Views

Chamber of Commerce President's Message



Angela Talent - President,
Fair Oaks Chamber of
Commerce

Recently Mike "The Mailman" Maddox and I went out for a stroll in the Village of Fair Oaks. If you have not been there it is located East of Sunrise off of Winding Way. While we were out we said "Hi" to the chickens but we also had some surveys to hand out. We have received some of those surveys back with an explanation of what the Village Merchants like as well as some improvements

they feel could be made.

What they liked about doing business in Fair Oaks:

- "We like the small town feel"
- "It's quaint and not far from home, I have a great landlord and business neighbors"
- "Community - Happy Atmosphere"
- "The Quaintness, the People, the History"
- "Respect for the Chickens"

What they feel needs to be done:

- Signage on Sunrise, "Visit Historic Fair Oaks Village"
- Street lighting in the Village for evening Business
- More Restaurants
- We need events for shoppers. Promotions that bring people in from outside the Village to have a relaxing day.
- We need more parking spaces.
- Repaving needs to be done.

of Commerce has appointed Becky Lund as the Chair of the Village Revitalization project. Some of you may have already met or talked with her about what you feel is needed in the Village. You may reach Becky Lund at 916-531-7124 if you would like to get more involved.

The Fair Oaks Chamber of Commerce is dedicated to helping businesses in all areas of Fair Oaks and the surrounding communities to succeed. I ask you to remember that the Chamber is made up of mostly small business owners who also volunteer to help make Fair Oaks a better place to live and work. We are doing our best to reach out to support you. I urge all Fair Oaks businesses to become more involved with the community, please let us hear your voice! Please contact Marsha Karley, Executive Director at 916-967-2903.

58th Annual Fair Oaks Spring Fest 2007

Be sure to mark your calendars for the weekend of May 5 and 6, 2007, for the 58th Annual Fair Oaks Spring Fest (formerly Fiesta Days). This year's theme is "Rock and Roll," and this year is shaping up to be the most exciting Spring Fest ever. You don't want to miss it! You can download the schedule of events from the Chamber website at www.fairoakschamber.com

As always, this two full day family event draws more than 10,000 people from all over Northern California. Families come to enjoy the wonderful events and food. A shuttle service is available from 8:00 a.m. to 4:00 p.m. on Saturday and 8:00 a.m. to 2:00 p.m. on Sunday. The service goes between Scandinavian Designs, on Winding Way and Sunrise Blvd., and Fair Oaks Village, and there's plenty of parking at Scandinavian Designs.

Events begin on Saturday

morning with a Pancake Breakfast at 7:00 a.m., and at 10:00 a.m. the Parade through Fair Oaks Village begins.



Events going on all day include pony rides, a petting zoo, games and craft booths, food, and exhibits. Returning this year is the Children's Carnival with the admission of one low price for the entire day! Events at specific times include a Frog Jumping Contest, a Bicycle Air Show (fantastic), School Bands, and the famous

Toilet Bowl Race. The Fair Oaks Theatre Festival will be putting on a play in the Veteran's Memorial Amphitheatre at 12:00 noon on Saturday.

Events on Sunday include a Pancake Breakfast at 7:00 a.m., the annual Sun Run which begins at 8:10 a.m., the Car Show which runs from 9:00 a.m. through 3:00 p.m., and Dance Contest and '50's Musical Performer Look-a-Like competitions. The Fair Oaks Spring Fest is a wonderful way to start the season of family summer events, so be sure to put this event on your calendar right away.

If you or your organization is interested in participating in the Spring Fest, applications are available at the Fair Oaks Chamber office. You may also download parade and event applications from the Chamber website at www.fairoakschamber.com. For further information, call the Fair Oaks Chamber of Commerce at (916) 967-2903.

Healthcare Insurance Expert to Address Fair Oaks Chamber Business Group



On April 12, Al Canton who specializes in healthcare coverage with Adams-Blake Insurance Solutions will, in thirty minutes, give the Fair Oaks Chamber of Commerce Business Development Group (BDG) a whirlwind tour of various types of health coverage available, how group insurance works, why you may want to

opt for individual coverage instead, and information on the new Health Saving Accounts and Health Incentive Accounts that are sweeping the country.

In addition he will explain why you SHOULD work with an agent, at no cost to you and why it can save you money. He will explain how to keep from over-paying for coverage you don't really need, and the common mistakes of being over-insured. Finally, he will talk about discount plans and association plans and why you want to stay far, far away from them.

This will be 30 minutes of fast-paced, fact-filled, must-know information on making sure you get and have the right coverage for your particular situation, because in healthcare one size does not fit all. Al is a dynamic in-your-face speaker

who does not mince words and tells it like it is... and yes the system IS broken... but he will explain how to keep IT from breaking YOU!

The BDG is a twice-monthly meeting of Chamber members who seek to network, exchange information, and obtain information on how to better run their businesses. The meetings are held on the second and fourth Thursdays of each month, 8 AM, at Raley's on San Juan. There is no cost for members. If you cannot make the presentation, you can reach Al at www.insurancesolutions123.com. Al Canton - Adams-Blake Insurance Solutions Fair Oaks, CA 916-962-9296 (best) 888-544-8081 (toll free) www.insurancesolutions123.com ac@adamsblake.com CA Lic # 0F31110

"Volunteer Speed Matching"

SACRAMENTO—DOVIA (Directors of Volunteers in Agencies) will partner with Hands on Sacramento, Sacramento Public Library system, City of Sacramento and the Capital Regional Volunteer Collaborative, to bring the first ever Volunteer Speed Matching event to Sacramento where volunteer recruitment meets speed dating. The event will be held on Wednesday, April 25, 2007 from 11:30 am to 1:30 pm at the Tsakopolous Galleria in the Sacramento Public Library, 828 I Street, Sacramento.

Here's how it works: it's just like speed dating where single people move from table to table on 3 minute whistle sounds in hopes of finding their

ideal match. Volunteer Speed Matching is where 20 local non-profit organizations will conduct "speed interviews" with potential volunteers. Each volunteer will spend about 3 minutes talking with representatives of organizations that engage volunteers in their work. Prospective volunteers will have an opportunity to learn more about that particular agency and decide if there is an interest in having a "second date" and volunteering with them.

To register for the event, participants may visit: www.handsonsacramento.org and sign up for their preferred time slot. DOVIA (Directors of Volunteers in Agencies) is a non-profit organization

whose mission is to promote professionalism in volunteer management, advocate for issues concerning volunteerism, provide volunteer managers with opportunities to network, and offer professional training and development opportunities. For more information about DOVIA, please visit: www.doviasacramento.org.

For further details about the Volunteer Speed Matching Event, visit: www.handsonsacto.org or contact, Evie Turner at KVIE Public Television, at: (916) 641-3593 or email at eturner@kvie.org or Mary Lynn Perry, City of Sacramento, at (916) 808-8317 or email: mperry@cityofsacramento.org.



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The Woman's Thursday Club of Fair Oaks Presents LAISEZ-LES-BON-TEMIPS-ROULER"

(Let the Good Times Roll) LUNCHEON AND FASHION SHOW.

March 22nd 2007 at The Northridge Country Club.

Fashions by DRAPERS AND DAMON'S

This is The Annual Scholarship Fund Raiser for Community High School Seniors.

Social hour starts at 11:00am and Luncheon at 12; noon.

Reservations to Terry at 965-3630 by March 19. \$30.00.

Join us in the fight against cancer.



Relay For Life of Fair Oaks June 2-3, 2007 10AM Sat. - 10AM Sun.

Bella Vista High School
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Form your team today for
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Call Dustin Buck: 916.965.1469



This is the American Cancer Society's Relay For Life, a 24-hour community event where people come together to remember loved ones, inspire others, and celebrate life. Join your community in walking the track and camping overnight to raise much-needed funds for cancer research, education, advocacy, and patient services.

1.800.ACS.2345 / www.cancer.org

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Rotary is an organization of business and professional persons, united worldwide, who provide humanitarian service, encourage high ethical standards in all vocations and help build goodwill and peace in the world. We meet every Monday evening at 6:30 PM for dinner at the Community Clubhouse. Call 962-6644. COME JOIN US!

Gold River News & Views

Your Home As Your Personal Tax Shelter



Erie Cicelski

With the tax filing deadline just around the corner, many people are looking to minimize their tax liability to the IRS. If you own your own home you have your own private tax shelter. Here are some of the many ways your personal residence can help you out during tax time:

Mortgage Interest:

As a homeowner, you can write off all the interest on your mortgage payment. However, your deduction may be limited if your mortgage is valued at more than \$1,000,000.

Points Paid:

If you paid points at the time of purchase, these are deductible. If you refinanced during the tax year, you may be able to write off the points you paid on the

new loan over the life of the loan.

Capital Gains:

If you're married and sell your home, you can exclude up to \$500,000 (up to \$250,000 if you're unmarried) of the profits of the sale, provided you lived there for at least two out of the last five years.

Home Improvements:

Even though you generally cannot deduct the cost of home improvements, you can use it to reduce your taxable gain when you eventually sell your home. Keep your receipts and records.

Real estate and property taxes:

The cost of real estate and property taxes are deductible.

Home Office:

If you meet the requirements, you may be able to write off the costs of maintaining your home office, as well as indirect expenses such as utilities, maintenance and garbage pick-up that were related to working out of your home.

Health at Home:

If you had to make adjustments to your home, such as widen doors to accommodate a wheelchair or replace your bathtub with a walk-in shower

for an elderly family member who requires a walker to get around, these may be partially deductible.

Most people who own a home take advantage of itemizing deductions. This allows you to take other deductions, such as charitable contributions, a portion of your DMV registration fees, and possibly un-reimbursed employee expenses.

It's important to keep in mind that the IRS follows very strict guidelines. Be sure to check with your tax professional to assess your personal qualifications, and to make sure you have all the necessary documents for the related costs.

Article submitted by Erie Cicelski (To reach her, call 916-599-3949 or email erie.cicelski@cbnorcal.com)

Erie Cicelski is a Realtor® with Coldwell Banker Real Estate, as well as a charter member of the Gold River Business Group. She was previously a licensed tax specialist for 5 years, and has prepared hundreds of tax returns during her employment with H&R Block, as well as a private CPA firm.

Gold River Racquet Club Spring Celebration April 2 – May 12



The Spring Celebration is an entire six weeks of FREE tennis and fitness events being offered so your friends, relatives and workmates can experience what it is like being a member. Upon joining, they will save BIG on the initiation fee during our Spring Celebration Sale. Then to top it off the club will donate \$25 to the American Diabetes Association for each new member who joins by May 12th.

So, bring a guest and try something new like a free tennis lesson, cruise into a group exercise class, demo the newest racquets or bring the kids in for games, tennis drills and other fun activities. During the six weeks the Spring Celebration will offer something for everyone. Visit our web-site at www.sparetimeclubs.com under New & Events for more information.

When you and your guests come to the

club to participate in any of the free fitness or tennis activities, you will receive a VIP pass to the hospitality area at the Big Sky Conference Tennis Tournament being held at Gold River Racquet Club on April 27-29 and an invitation to the Club's Open House, on Saturday, May 12th from 2:00 to 6:00 pm.

It's all in good fun and to benefit the American Diabetes Association in their fight to find a cure.

Gold River BUSINESS GROUP

The Gold River Business Group is comprised of business professionals in Gold River, Fair Oaks, Citrus Heights and the surrounding communities. GRBG members live and work in the local community and offer a wide range of services.

GRBG is a networking group and more. GRBG members adhere to a strong code of ethics and work to the highest professional standards. Members pledge to treat customers with honesty and fairness and to promptly

address any and all customer concerns.

GRBG members meet at the Amore Café in Gold River on the second and fourth Wednesdays each month at 7:00am for about an hour. Interested professionals are invited to attend.

For information about goods and services offered by GRBG members and/or for information about becoming a member, please email GRBGinfo@yahoo.com.

Send Us Your Gold River News
publisher@americanrivermessenger.com

Disaster Readiness for Seniors Project

According to the Sacramento Area Flood Control Agency website, "Sacramento's risk of flooding is the greatest of any major city in the country." The tragic events in New Orleans have made it clear that people fare much better during an emergency when they have prepared ahead of time. Experts recommend that people be ready to provide for themselves for at least three days, possibly longer. This is especially true for seniors who are living alone. In order to be prepared for an impending disaster, RSVP volunteers have the opportunity to attend a two-hour Neighborhood Emergency Training (NET) class on the following dates: March 21st - 2pm - 4pm, March 26th - 2 pm - 4pm, and April 3rd 9am - 11am. Each class will be held at 3727 Marconi Avenue. Please call 875-4459 for a reservation.

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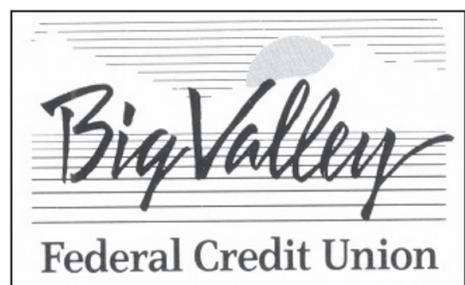
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Orangevale Uses Hearts and Feet to Fight Cancer

ORANGEVALE-Walkers and runners will go around the clock in the battle against cancer during the American Cancer Society's inaugural Relay For Life of Orangevale this fall!

Teams of Orangevale residents will gather at a local school this October, for a 24-hour relay against cancer. Relay For Life is a family-oriented team event where participants can walk or run relay-style around the track and take part in fun activities off the track. Teams can include co-workers, club members, family and friends and have gathered donations prior to the event.

Anyone interested in joining Relay For Life as a team captain, team member,

or volunteer can call Kirk Camunez for more information at 989-0920.

"A Relay For Life is a unique opportunity for our community to come together in the fight against cancer," said Vita Sarginson, Community Development Manager. "Many of the participants are cancer survivors, which serves as a reminder that our community is not immune to this disease and that we can actually help our friends, families and our neighbors that have been touched by cancer," Sarginson added.

Funds raised by Relay For Life will enable the American Cancer Society to support local services for cancer patients and their families such as Reach to Recovery, a

peer-to peer support program for women with breast cancer and "I Can Cope," a series of classes to educate those touched by cancer. Funds also support critical cancer research and community education programs designed to teach people how to reduce their risk of developing cancer.

For more information about Relay For Life of Orangevale, call Vita Sarginson at the American Cancer Society, 916-205-6609. A Kickoff is being planned for April 11, 2007 from 6-7:30pm at the Orangevale Community Center. Anyone interested in learning more about the Orangevale Relay For Life is encouraged to attend!

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- Where: The Holiday Inn Express 1398 East Roseville Parkway, CA
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- A cash cushion
- Becoming debt free
- A liquid savings account
- How to pay off your house

Jevon Webster from "Ameriprise Financial" will also be presenting.

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KING Crossword

Answers on Page 5

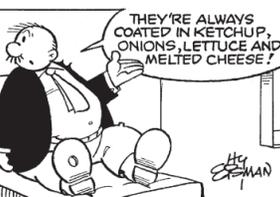
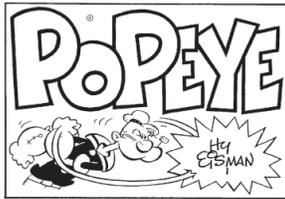
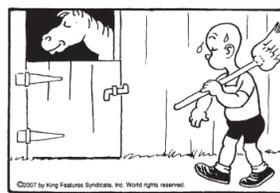
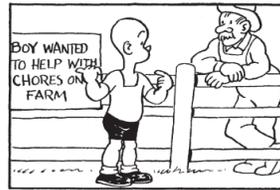
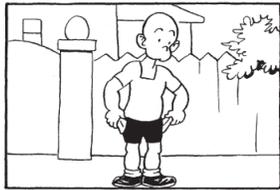
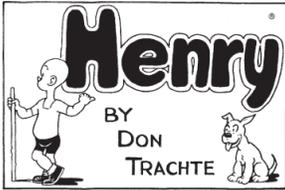
1	2	3	4	5	6	7	8	9	10	11
12			13			14				
15			16		17					
18			19							
20			21	22		23	24	25	26	
			27	28		29	30			
31	32	33				34				
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38				39	40		41	42	43	44
			45			46		47		
48	49	50	51					52		
53					54			55		
56					57			58		

ACROSS

- 1 Carte lead-in
- 4 Joe's ilk
- 7 Rapid
- 12 Fleur-de -
- 13 Important numero
- 14 Conversation starter
- 15 Squid squirt
- 16 Discuss
- 18 Candle count
- 19 Goodman's style
- 20 Pop
- 22 Fuss
- 23 Touch
- 27 "SNL" alum Tina
- 29 Up till now
- 31 Abrade
- 34 Not limp
- 35 Classroom group
- 37 Listening device
- 38 NYSE counterpart
- 39 Ashen
- 41 Labyrinth goal
- 45 Model-air plane wood
- 47 Compass pt.
- 48 Pedestrian tour
- 52 Born
- 53 Wickerwork willow
- 54 Ultra-modernist

- 55 Make a decision
 - 56 Milky liquids
 - 57 Kreskin's claim
 - 58 To the - degree
- #### DOWN
- 1 Jennifer Garner serie
 - 2 Jargon
 - 3 Sent out invitations
 - 4 Courage
 - 5 Sort of
 - 6 Reliable
 - 7 Rug type
 - 8 "Charlotte's
 - 9 UN agcy.

- 10 Winter affliction
- 11 Wiggles fan, typically
- 17 Radio dial
- 21 Fasten
- 23 Blazing
- 24 Cranberry territory
- 25 Spoon-bender Gelle
- 26 One of Rose's sons
- 28 Slithery fish
- 30 Historic time
- 31 IRS worker (Abbr.)
- 32 Drone
- 33 Mighty Joe
- 36 Clear the decks
- 37 Follows
- 40 Last word of "Farmer in the Dell"
- 42 Noble gas
- 43 Klutzy
- 44 Choppers
- 45 Music segments
- 46 On
- 48 "Holy mackerel!"
- 49 Blond shade
- 50 Whopper
- 51 Crucial



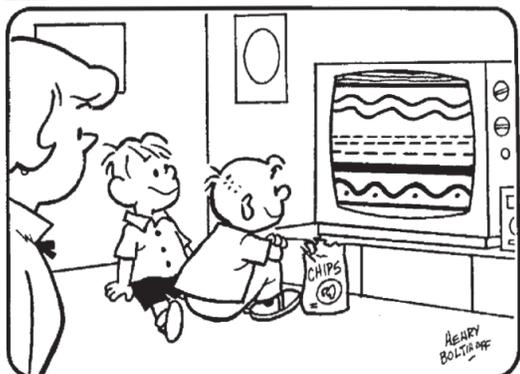
The Spats

by Jeff Pickering

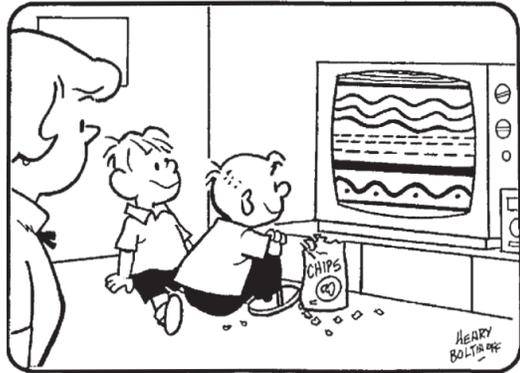


HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



1. Picture is missing. 2. Wave is added on screen. 3. Pats are different. 4. Chips on the floor. 5. Blouse is different. 6. Buttons are missing.

Trivia test by Fifi Rodriguez

- TELEVISION: Who starred in the original TV series "The Fugitive"?
- MUSIC: Who sang the theme song to movie "The Spy Who Loved Me"?
- GEOGRAPHY: What is the capital of Kuwait?
- INVENTIONS: Where was lacquer invented?
- GENERAL KNOWLEDGE: What is the national anthem of the United Kingdom?
- LANGUAGE: What is an ecdysiast?
- ASTRONOMY: What is the Perseids?
- ANATOMY: What is the medius?
- LITERATURE: Who wrote the novel "The Water Is Wide"?
- GAMES: How many pockets are on an American roulette wheel?

Weekly SUDOKU

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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MAGIC MAZE ● PIONEERS OF PHOTOGRAPHY

Y Y V R O L I F C Z W T Q N K
I F C Z W U R P B M J H E C Z
N X U Y T A S Q R N C Y N L J
G Y E C D N Z X A V O R T R P
N L L A J A U M N O R E M A C
H E M E C A R A D Y N H W M V
T S R N W A B B T P E C N O L
K I S C H E I M P F L U G K G
E C B E A A L Z X W I A U I S
R P O T R M Z L L J U F N H I
G E O D B T N A M T S A E D A

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

- | | | | |
|---------|-----------|-------------|-------|
| Beato | Cornelius | Hikoma | Taunt |
| Brady | Eastman | Land | Tress |
| Brandt | Fauchery | Llewelyn | Zahn |
| Cameron | Harman | Scheimpflug | |

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All Answers on Page 5

Contract Bridge

FAMOUS HAND

West dealer.

East-West vulnerable.

NORTH		EAST	
♠ A 7 4	♠ 9 6 2	♥ K Q 10	♥ J 4
♥ A 9 8 6 3	♥ K Q 10	♦ Q 10 6	♦ K 7 5 3
♦ A	♦ 10 8 6 4	♣ K 7 5 3	♣ —

WEST

♠ K Q J 10 8 5 3

♥ 7 5 2

♦ J 9 3

♣ —

SOUTH

♠ —

♥ J 4

♦ K 8 7 5 4 2

♣ A Q J 9 2

The bidding:

West 1♥ North Pass East Pass South 2♦

2♠ Pass Pass Pass 3♦

Pass 4♥ Dbble 5♣

Pass Pass Dbble Pass

Pass Redble Pass

Opening lead — seven of hearts.

Many years ago, a British Columbia team journeyed to nearby Seattle to play a team-of-eight match against a Pacific Northwest team. The U.S. team won the 64-board match by 4,240 points.

One deal produced a startling series of results and indicates how bridge players' minds run in different channels.

At one of the four tables, the bidding went as shown. The U.S. South reached five clubs doubled. North redoubled, and declarer then took all the tricks for a score of 1,150 points.

A heart was led to dummy's ace, and declarer cashed the ace of spades, discarding the jack of hearts. After playing the ace of diamonds, South led a low trump to his nine. He then ruffed a diamond, finessed the ten of clubs, repeated the finesse to his jack and cashed the ace, catching East's king. When the diamonds turned out to be divided 3-3, the Canadian defenders wound up with no tricks to show for their double.

At the second table, something very strange occurred. All four players passed! Apparently, the U.S. North thought his hand was not good enough to open (only 12 high-card points), and South, lacking the majors and holding only 11 high-card points, also passed. Thus, North-South never bid on a hand on which they could make a grand slam!

At the third table, the U.S. West opened three spades, which everybody passed! This was easily made, as the Canadian pair at this table also didn't utter a peep.

At the fourth table, the U.S. West also opened three spades. After two passes, South decided to put up a fight. He bid four diamonds, which everyone passed, and somehow went down two for a loss of 100 points.

Altogether, the U.S. team gained 1,390 points on the deal, but would have fared even better if at one table it had not passed out a hand on which it could make a grand slam!

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by Steve Becker

Easter Eggstravaganza

Fair Oaks Recreation & Park District. Date: Saturday, April 7th. Time: 9:00 a.m. - 12:00 p.m. Location: Fair Oaks Park

The Fair Oaks Recreation & Park District and The Fair Oaks Lions are proud to bring another installment of the Annual "Easter Eggstravaganza" to the Fair Oaks Community. Fair Oaks Recreation & Park District in partnership with the Fair Oaks Lions Clubs presents an "Eggciting" Easter Adventure. This event features a yummy pancake breakfast and a FREE hunt with eggs filled with candy and prizes from the Easter Bunny. There will also be carnival games, choo choo rides, bounce house, Hug A Pet Zoo, and much more!!! The hunt begins at 10:00 a.m. sharp!!! Carnival starts at 9:00 a.m. Pancake breakfast TBA.

"Oldies / Goodies" Meet in Orangevale

Senior Women over fifty are invited to come and join in for Christian fellowship and some light conversation centered on a different topic each month. Marlys Norris, who is facilitator for the group, says all local women are welcome. She says, "You don't have to be a member of any specific church to attend. We open with prayer, order our individual lunches, read some Scripture, sometimes a woman will share how she came to Christ, and individuals who wish to share will talk about the topic for the day, we read from our 'pink prayer book' the requests for the day and then someone prays a closing prayer.

The next gathering will be held Tuesday, April 17th at 12:15p.m. at Denny's Restaurant on Greenback near Hazel, Orangevale. For further information you may call Marlys Norris 961-0575

Saint Francis H.S. Alumnae Luncheon

Don't miss this wonderful St. Francis High School Alumnae Association event on Sunday, April 29th, 2007. Representatives from the "decades," classes of '57, '67, '77, '87, '97 and '07 will model great fashions for all ages.

11:30 a.m. Social Hour
12:30 p.m. Luncheon and Distinguished Alumnae Awards

1:15 p.m. Fashion Show
2:00 p.m. Raffle and Golden Diploma Presentations

Members of the Class of '57 will be honored and presented with the 50-year-anniversary Golden Diploma.

Cost: \$30.00perperson. Please R.S.V.P by April 20th, 2007. For reservations or additional information, please contact Jan Millner 915-452-3461, ext. 220 or jmillner@stfrancishs.org.

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FREE Self-Help Classes for Women

To Be Held At: Sylvan Oaks Branch Sacramento Public Library
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Wednesday, 3/28 6:30-7:30pm "Good vs. Bad Contractors and How to tell the Difference"

Wednesday, 4/4 6:30-7:30pm "Good vs. Bad Mechanics and How to tell the Difference"
Wednesday, 4/18 6:30-7:30pm "Buying, Renting, and Leasing Autos: Tips on making the decision"

**Registration Required
Limited Space**

To Be Held At: Rancho Cordova Branch Sacramento Public Library
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Thursday, 3/22 6:30-8:00pm
"Professional vs. handyman: How to hire & oversee their work"

Thursday, 3/29 6:30-8:00pm "Q & A for Home Repairs and Maintenance"
Thursday, 4/12 6:30-7:30pm "Q & A for Basic Auto Care and Maintenance"
Thursday, 4/26 6:30-7:30pm "Good vs. Bad Mechanics and How to tell the Difference"

REACH Mission Statement

The Residents' Empowerment Association of Citrus Heights (REACH) responsibly represents the interests of our community and its citizens and encourages participation in neighborhood associations to achieve continual improvement of our quality of life.

CITRUS HEIGHTS NEIGHBORHOOD MEETINGS

AREA	CONTACT	WHEN
1. Northwest Neighborhood Assoc.	Tonya Wagner: 721-1462	Third Tuesday
2. Ruseh Park Neigh. Assoc.	Claude Eisner: 726-2201	Third Thursday
3. Citrus Heights Assoc. Number Three	Cindy Carleton: 726-3511	Second Tuesday
4. Arcade Creek Neigh. Empowerment	Bill Childers: 722-1151	Second Tuesday
5. Park Oaks Neigh. Assoc.	Olivia Gasca: 807-4163	Third Thursday
6. Sunrise Ranch Neigh. Assoc.	Sandra Benward: 421-3511	Fourth Tuesday
7&8 Citrus Hgts. Neigh. Assoc.	John Youril: 849-6174	Second Tuesday
9. Sunrise Oaks Neigh. Assoc.	Gifford Massey: 723-6419	First Wednesday
10. Sylvan Old Auburn Rd. Neigh.	Jana Karpinski-Costa: 722-8647	Fourth Monday
11. Birdcage Heights Neigh. Assoc.	Jay Evans: 944-3925	First Tuesday

Call Your Neighborhood REACH representative and get involved today!

Major League Baseball Players Go To Bat For Youth



Major League baseball players and area high school students are encouraging young people to get involved in their communities by volunteering.

(NAPSA)-A national charity and the Major League Baseball Players Trust have launched a national youth initiative to inspire and train the next generation of volunteers. Administered by Volunteers of America and the Major League Baseball Players Trust, the Action Team initiative was created to encourage young people throughout the United States to volunteer in their communities.

Action Teams, consisting of Major League baseball players and area high school student Team Captains, are working together in Boston, Dallas/Ft. Worth, Denver, Detroit, Minneapolis, New York

City, Oakland, Philadelphia, Portland (Maine), San Francisco and Seattle to encourage young people to get involved in their communities by volunteering. "The Action Teams are proving to people everywhere that you don't have to be a celebrity to have a positive impact on someone's life or to make a difference in your community," said Eric Chavez of the Oakland Athletics. "All Major Leaguers are thrilled to be working with Volunteers of America and high school students across the country to help inspire youth to get involved helping the needy. Together, we're committed to increasing the level of volunteerism among our nation's youth."

Prior to its launch as a national initiative, the Action Team concept was tested and developed in select locations beginning in 2003. To date, the pilot program

has inspired over 5,000 young people to volunteer, assisting over 31,000 people in need through Volunteers of America's programs that serve at-risk children and youth, the elderly, people with disabilities, homeless individuals and families, and many others. Major League baseball players involved with the Action Teams include: Alex Cora, David Ortiz and Jason Varitek of the Boston Red Sox; Mark Teixeira and Michael Young of the Texas Rangers; Cory Sullivan of the Colorado Rockies; Curtis Granderson and Nate Robertson of the Detroit Tigers; Lew Ford and Joe Mauer of the Minnesota Twins; Carlos Delgado of the New York Mets; Eric Chavez, Mark Kotsay and Huston Street of the Oakland Athletics; Jimmy Rollins and Shane Victorino of the Philadelphia Phillies; Matt Morris and Randy Winn of the San Francisco Giants; and Raul Ibanez and J. J. Putz of the Seattle Mariners.

For more information, visit www.MLBPLAYERS.com/ActionTeam or www.VolunteersofAmerica.org.

River Cats Announce 2007 High School Baseball Schedule

WEST SACRAMENTO, Calif. – The Sacramento River Cats have announced the 2007 schedule for the River Cats High School Baseball Program. The 2007 schedule kicks off with the March 12th match-up between Rodriguez and Vintage.

The program, now in its 4th year, will raise in excess of \$50,000 for participating teams this year. Each participating team receives 500 River Cats tickets, good for any Monday, Tuesday or Wednesday game at Raley Field, at a \$4/per ticket discount. Teams then sell the tickets at face value with the net proceeds going back to the school for new uniforms, equipment needs, travel expenses and various other team costs. Once each team has sold their allotment of 500 tickets, the River Cats provide a FREE Raley Field experience. They not only play a game on the Raley Field diamond, but are treated to all the amenities of a River Cats game including in-game entertainment, scoreboard and public address services. All games are open to the public and admission is FREE.

"We are thrilled to watch this program continue to grow and provide such extraordinary opportunities for area high school and senior little league baseball programs," said Alan Ledford, River Cats president, general manager and COO. "The feedback on this program from high school coaches and administrators has been incredibly positive and we

are proud to contribute to the growth of our community's athletic programs."

The complete schedule of games for the 2007 River Cats High School Baseball Program is as follows:

Monday, March 12: Rodriguez vs. Vintage 6:00 PM
 Tuesday, March 13: Benicia vs. Armijo 6:00 PM



Wednesday, March 21: Woodland vs. Elk Grove 6:30 PM

Thursday, March 22: Franklin vs. Rio Americano 6:00 PM

Saturday, March 31: Colusa vs. Hamilton City 6:00 PM

Friday, April 13: Folsom vs. Inderkum 6:30 PM

Saturday, April 14: Consumnes Game 6:00 PM

Tuesday, April 17: Nevada Union vs. Placer 6:30 PM

Wednesday, April 18: Del Oro vs. Woodcreek 6:00 PM

Wednesday, April 25: Mesa Verde vs. Colfax 6:00 PM

Monday, April 30: Center vs. McClatchy 6:00 PM

Wednesday, May 2: Lincoln vs. Whitney 6:00 PM

Wednesday, May 9: Bella Vista vs. Casa Roble

6:00 PM Tuesday, May 15: Fair Oaks Traveling Team vs. TBA 6:00 PM

Monday, June 11: Roseville West Senior League vs. TBA 6:00 PM

Tuesday, June 12: Folsom National vs. Lakeside (Senior Leagues) - 2 games 1:00 PM & 6:00 PM

Wednesday, June 13: Folsom American vs. Divide (Senior Leagues) 6:00 PM

Sunday, August 12: First Base Foundation Game 6:00 PM

Five (5) games were played at Raley Field in the program's first year, 2004, ten (10) games were played in 2005 and thirteen (13) games were played last year. For more information about the High School Baseball Program, contact the River Cats at (916) 376-4822.

Individual tickets for the River Cats' March 29th exhibition game against the Oakland A's and all 2007 regular season River Cats games at Raley field are currently on sale at the Raley Field Ticket Office and online at rivercats.com and ticketmaster.com. Limited guaranteed premium seating for the A's Exhibition Game is currently available through the purchase of River Cats Full Season Tickets, 37-Game and 19-Game Mini Plans. 2007 River Cats Season Tickets or Mini Plans can be purchased at the Raley Field Ticket Office and by calling the River Cats Ticket Hotline at (916) 371-HITS. For more information about the 2007 River Cats season, visit www.rivercats.com. For information on other events at Raley Field, visit www.rivercats.com.



PLAY BALL!

RUSCH PARK: Citrus Heights Little League celebrated its opening day on Saturday, March 17th. Everyone one was in green, partially due to the Irish holiday, but mainly to honor the green and yellow colors of the Citrus Heights Little League. The weather was

perfect for the opening day festivities.

The ceremonies began with the traditional marching in of the players. After the players entered the field, the Citrus Heights Little League Board of Directors was introduced (pictured). Jeanie Bruins, Citrus Heights City

Councilwoman, threw out the first pitch and players from the farm Yankees recited the Little League pledge.

The first game for Citrus Heights Little League begins on Saturday, March 24th.

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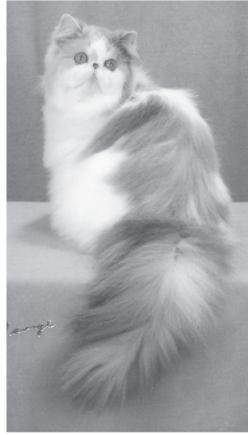


Mutts Are a Breed Apart

This week, dog photographer Amanda Jones releases her latest book, "A Breed Apart: A Celebration of the New American Mutt" (Clarkson Potter, \$18). This visual study of cute, smart dogs who don't get the attention that purebreds do is engaging and entertaining, particularly with the unique, unofficial names that Jones comes up with for each mutt. For example: "Scottanese," a mixed Scottish Terrier and Havanese. An important note is that these aren't controversial "designer dogs"; they are just mutts, the kind of dogs we enjoy as

energetic companions and don't care about showing off. ***
 New dog owners (and old, too) have a new way to organize their pet's care, feeding and training. "The Everything Dog Owner's Organizer" by Kim Campbell Thornton and Debra Eldredge, D.V.M. (Adams Media, \$16.95) is a sturdy spiral-bound resource that combines solid advice with a flexible scheduler, allowing owners to track feeding and exercise times, diet, a dog's age and weight, and the myriad elements that make up pet care. The water (and dog slobber) resistant cover means you can carry this organizer everywhere your pet goes. It's easy to read and is full of helpful tips for dogs of all ages. A big thumbs up and a big recommendation for dog owners -- don't pass this up! ***
 For those planning spring

or summer travel with their pets, a new pet-friendly travel guide is available. "The Dog Lover's Companion to Chicago: The Inside Scoop on Where To Take Your Dog" by Margaret Littman, illustrated by Phil Frank (Avalon Travel Publishing, \$17.95) focuses on spots in and around the Windy City. Find off-leash parks, dog-friendly hotels, summer camps and other amenities for your pet in this well-written guide. Maps and accommodation ratings are provided throughout. "The Dog Lover's Companion ..." is part of a series of travel guides by Avalon Publishing. Publications covering other cities can be found at www.dogloverscompanion.com. These publications and more can be found at your local bookstore. Send your tips, questions and comments to Paws Corner, pawscorner@hotmail.com. (c) 2007 King Features Synd., Inc.



A Persian Beauty

By Kay Burton

The Persian cat is one of the most placid breeds. They are gentle, quiet, and sweet natured. These cats seem to be one of the least vocal breeds, although some owners describe their

voices as melodious. The Persian is an extremely popular breed; three-quarters of all registered pedigreed cats are Persians. Gretchen is a beautiful dilute calico female. She was born in Rheinbach, Germany. Owner is Terri Lyn Alexander who shows Persians in local Cat Shows. She will be showing at Lodi at the end of March. Gretchen loves attention, she enjoys her weekly baths, she loves to have her coat combed and have her face washed

twice a day. She is like a puppy dog, she follows her owner around, and she plays with the family's two tiny Yorkshire terriers. Gretchen enjoys drinking out of a water bottle (like rabbits use); water will stain the ruff of a cat's coat when they drink out of a large open water bowl. When a cat is shown, to keep their coats dry and clean, the cats are given a smaller bowl or a water bottle for drinking. Gretchen really loves to use the water bottle because Petromalt, a lubricant for hairballs, is put on the tip of the water bottle to train the cats. When Gretchen sees her owner, she runs to the water bottle because she knows her favorite treat, Petromalt will be put on the tip of the water bottle. She is such an affectionate and smart pet. Gretchen loves to be held and petted. She likes the company of another cat, dog or a person...she does not like to be alone. The Persian cat was considered sacred in Egyptian society in 1500 B.C.

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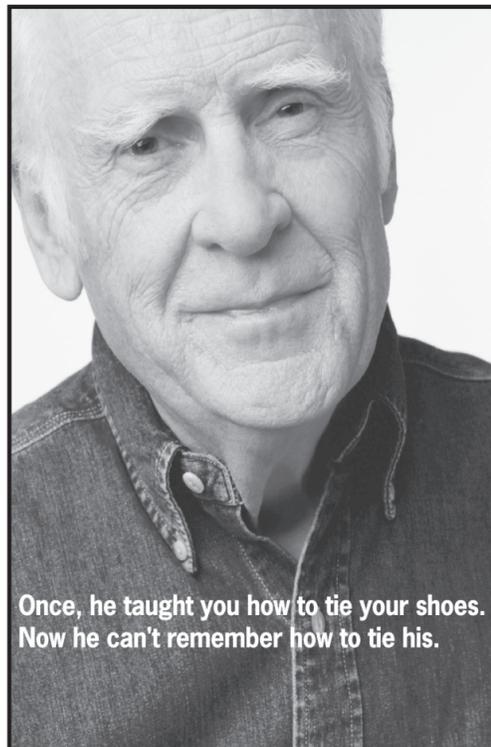


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Sea Ranch- A Frame of Mind

by Judy M. Zimmerman

Sea Ranch, south of the Sonoma/Mendocino county line, is one of the most magnificent natural settings anywhere in the world. It covers more than 10 miles of a wild and lovely stretch of Northern California's coast along Highway 1. The unique Sea Ranch community of several thousand acres (only one mile at its widest part), is sparsely dotted with weathered wood homes and condos of minimalist design. It has become well-known for blending architecture with nature in a stark and beautiful environment.

The simple, but elegant Sea Ranch Lodge serves as a town center with a post office and excellent cliffside restaurant. Sea Ranch, however, is more a frame of mind than a town. The large windows of my corner room in the Sea Ranch Lodge captured a sweeping ocean view beyond the bluff tops. Only the calming sounds of the surf and bird song could be heard from my cozy window seat. I sat in peaceful solitude. No tv commercials, no cell phones, no traffic tangles.

Nearby at Salt Point State Park, twenty miles of trails traverse a large open "prairie" covered with wild flowers of every hue along a coastline of spectacular vistas. At Gerstle Cove Marine Reserve, marine life is completely protected for divers who wish to explore the undersea world. It also affords shelter for the hand launching of small boats. Adjacent to Salt Point State Park is the pristine Kruse Rhododendron State Reserve containing second-growth redwood, Douglas fir, tanoaks, and (in April or May) brilliant clusters of pink rhododendron.

Peaceful hiking trails meander through the reserve's quiet forest and ferns carpet the canyons with their many seasonal streams. Six other Sea Ranch coastal access trails provide trailhead parking areas, restrooms, and a short hike to outstanding coastal sights that are clearly marked along Highway 1.

The hand-crafted Sea Ranch Chapel near the lodge is well worth a visit. It is an intimate, non-denominational sanctuary for prayer and meditation. To escape the city and the fast paced rigors of everyday life, seek out Sea Ranch. It's the solution for achieving an overwhelming sense of serenity and relaxation.

IF YOU GO

For more information about the area near Sea Ranch Lodge, see www.redwoodcoastchamber.com. Sea Ranch Lodge Reservations: 800-SEA-RANCH, www.searanchlodge.com For vacation home rentals: www.searanch.com, 888-732-7262.



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Navigating the Long-Term Care Insurance Maze

The knowledge and experience of a long-term care (LTC) insurance specialist can be a valuable asset. He or she is specially trained to work with you to find the best coverage to fit your unique situation. Your LTC agent will also help you file a claim when you need to use your benefits.

Long-term care insurance is a complex product that is constantly changing. So it is important that you work with a LTC specialist who represents a variety of insurance companies, so that he or she can find the right fit for you.

The Application Process

Applying for LTC insurance takes time and attention. You need to set aside several hours to meet with your agent and to review any materials you receive. If you are married, both you and your spouse should attend the meeting. Some people like to have an adult child with them to lend a hand. LTC specialists know a lot about services in your area and paying for care. So ask a lot of questions at each step to understand your options.

Step 1: Assess Suitability

The first thing a long-term care specialist will do will be to ask questions to find out what's important to you (and your spouse/partner), and to determine whether LTC insurance is a good fit. Your agent may:

- Review your retirement goals and expectations for long-term care;

- Discuss your current health status to check for conditions that may make you ineligible for private coverage;
- Describe the types and cost of LTC services in your area, or where you plan to retire; and
- Ask about your family situation and available resources to see how LTC insurance can reduce risks to you and your family.

Step 2: Select a Policy

Individual LTC policies are customized to meet your specific needs and goals. Your LTC agent can find the best policies and company for you. He or she will work with you to evaluate your options and help you take advantage of any discounts.

Policy options include:

- Amount of coverage (daily benefit), length of coverage (one year to lifetime), waiting or elimination period, and inflation protection;
- Type of coverage (comprehensive, nursing home only, or home care only); and California Partnership Plan.

Step 3: Fill Out Your Application

Once you have selected a long-term care policy, your agent will help you complete your application. You will need to write a check to pay the first premium. You may elect to have future premiums deducted automatically from your checking account.

Step 4: Underwriting

The insurance company will

check your health status before they decide to issue you a policy. If you are over age 70 or have health problems, the company will assess your health situation very thoroughly.

Underwriting may include:

- Review of your medical records;
- A telephone call with questions to determine if you already have a cognitive impairment; and
- A visit from an insurance representative to check any ongoing problems with your physical or mental status.

Step 5: Delivery of Your Policy
It will take several weeks for the insurance company to review your application. Once you pass the underwriting and are approved for coverage, your LTC agent will either deliver or mail the policy to you.

Make sure you read the outline of coverage so you understand the terms of your insurance policy. You have 30 days to review your policy. If within 30 days you decide that LTC insurance is not right for you, you can return the policy to the insurance company for a full refund of your premium.

We recommend that you use professionals to do what they do best. Although a financial or insurance advisor can identify the need for long-term care insurance, they most likely aren't experts in the solution. We are! We've achieved this by being 100% focused on long-term care.

Chris Hart is the President of Long-Term Care Financial Solutions & Insurance Services, LLC. Chris is a Certified Long-Term Care Specialist, and is a member of the National Ethics Bureau, the American Association for Long-Term Care Insurance, the Society of Actuaries-LTC Division, and the Placer County Older Adult Collaborative. She can be reached at (916) 967-3267.

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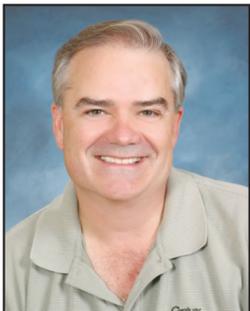


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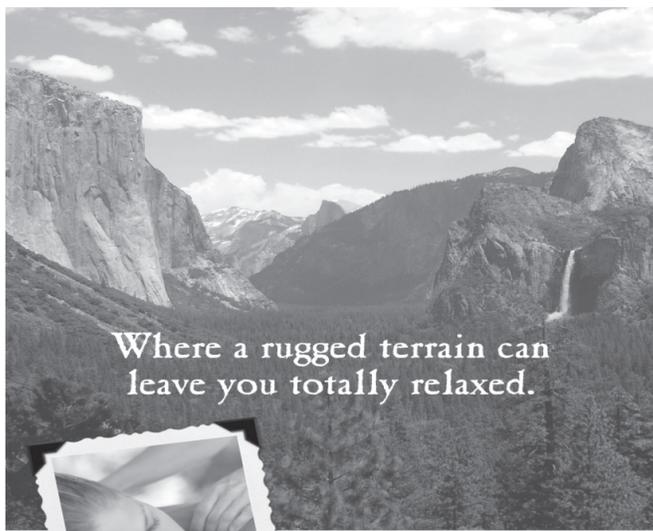


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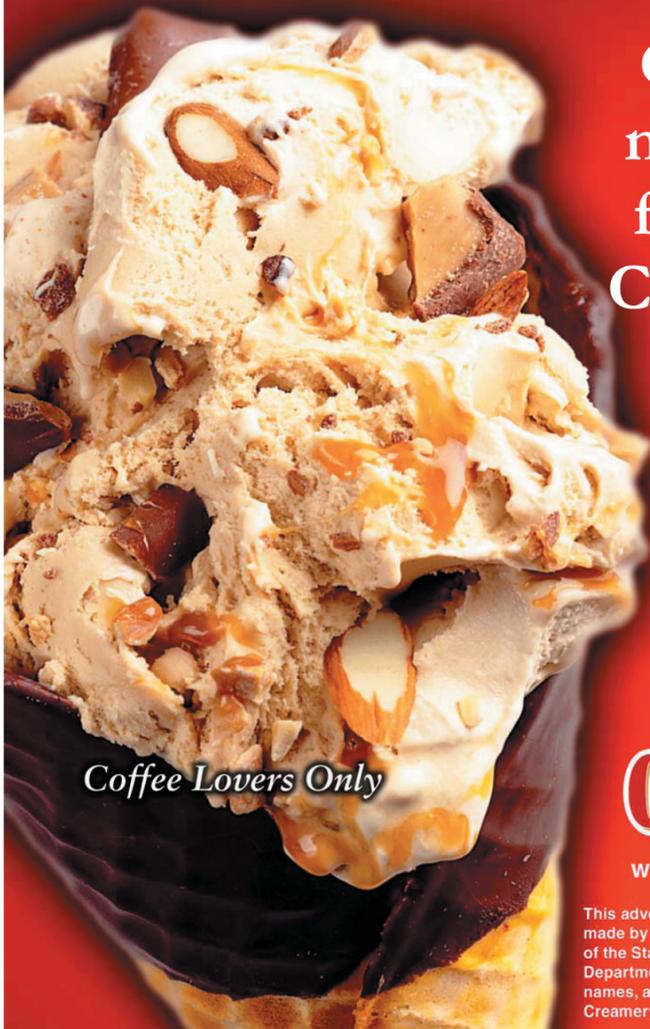
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