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Serving the Communities of Citrus Heights, Fair Oaks and Gold River Volume 2 Issue 2 January 2007, Second Edition

# **There Are No Limits**



Tom Askins - President / Founder

There Are No Limits is a non-profit, 501C3 corporation delivering in-school programs, after-school programs, and weekend workshops to improve self-esteem January of 2005 by Tom Askins, who in teenagers and young adults.

from 10 to 19 years of age. Adults also He has developed a formula called benefit from the universal nature of the H.O.P.E. which stands for Honesty of program, however, especially those adults emotions, Open-mindedness, Principles,

re-building their lives. They help young people learn the skills necessary to care about themselves, to make positive choices, and to respond effectively to life's challenges.

According to the Surgeon General's Conference on Children's Mental Health, many children and adolescents suffer

called "Unlocking Your Potential." This proven program is presented in separate modules which enables the facilitator to offer students the opportunity to learn about, practice and eventually master the timeless concepts of attitudinal training and success. They will explore the ingredients that make up individual potential, the qualities of peak performers, the role of self-image and self-esteem in determining performance, how to set goals, how to use self-talk and imagination to achieve goals, and how to use a specific plan of action to

attain a goal. There Are No Limits was founded in has passionately worked as a volunteer The majority of our clients are children in alcohol and drug abuse rehabilitation. entering or re-entering the workforce or and Evaluation of our emotional reactions

for the benefit of choosing our daily attitude. For the past fifteen years Tom has owned Pacific Investment Center, a full-service brokerage firm that manages money for individuals and corporations. He has a Bachelor of Arts Degree in Applied Economics from University of San Francisco. His community involvement includes: past Trustee for

# Karen Hanretty to Speak in Fair Oaks



Karen Hanretty - Political Analyst

Hanretty will be guest speaker at the Sacramento Republican Communications Director and Women's Federated luncheon at chief spokesperson for the the North Ridge Country Club California Republican Party located at 7600 Madison Avenue, from 2003-2005. During the in Fair Oaks.

and communications strategist Schwarzenegger for Governor who specializes in message Campaign and as press secretary development, media relations and to the governor-elect during his issue management.

Ms. Hanretty is a national conservative commentator who call Barbara McCarty at (916) regularly provides political 852-8855. For reservations, call FAIROAKS, CA-Wednesday, analysis on Fox News programs (916) 733-1623. February 7, at 11:30 a.m. Karen such as "The O'Reilly Factor,"

Hannity and Colmes. National and State media often call upon her to provide commentary and analysis of the political landscape.

Karen Hanretty served as recall campaign of 2003, Karen Karen Hanretty is a political served as spokesperson to the transition into office.

For more information, please

# **New Salvation Army Thrift Store** to Open in Citrus Heights



CITRUS HEIGHTS - The ARC help turn donations of Some of this is done in the Thrift peek" event to preview the grand appliances, and household items self esteem and learn valuable Thrift Store in Citrus Heights. Store income provides 100% of The Sneak Peek will take place on the funds for the drug and alcohol who entered the program have Wednesday, January 24th at 6510 rehabilitation program. Antelope Road (near I-80 and

will have new or gently used involves one-on-one and group merchandise up for sale at bargain counseling, work therapy and prices. Once it officially opens on training, chemical dependency January 25th, the store will be the classes, parenting and relationship fifth in Sacramento County.

Stores are stocked with donations and self-esteem classes, plus bible from the public. The men in the studies and chapel services. Salvation Adult Rehabilitation Center (ARC) program and the involvement in their 100 employees of the Sacramento rehabilitation is Work Therapy.

building classes, 12-step studies Salvation Army Family Thrift and meetings, anger management

A major part of the men's own



from low self-esteem,

disorders will rise by 50% by the year 2004. 2020. Self-esteem is the degree to which a person likes and accepts him/herself, in G. Pickett - Secretary, Director and spite of mistakes, frailties, setbacks, or Facilitator; she is a Certified Professional shortcomings. Self-esteem determines how Co-Active Coach, who operates her own capable a person feels to tackle obstacles. It has also been shown that children with Roger Turner, an independent representative higher self-esteem are more likely to avoid uncontrolled anger, violence, obesity, alcohol or drug abuse.

children's "natural assets" preparing them a retired federal employee whose service life. By using these tools their clients are able communities. to better cope with the challenges that life brings them in order to live a happy, joyous To become a corporate sponsor, host a program created by Edge Learning Inc. Executive Director at 916-638-7473.

the Fair Oaks Cemetery feelings of loneliness, reduced school and District; member of the Fair Oaks Chamber work productivity, and increased drug and of Commerce Board of Directors; Citizen alcohol use. It is predicted that these anxiety of the Year for the Fair Oaks Chamber in

The Board of Directors includes Roberta coaching, consulting, and training business. for financial and lending institutions. Robert Walters, an attorney, legislative advocate, mediator and arbitrator. He has practiced There Are No Limits aims to develop law in California since 1966. Mary Curtis, for a meaningful, productive, and fulfilling included developing healthcare in rural

You can help to save our children

and productive life within society. The fundraising event , donate raffle items methodology is based on the educational or contribute directly, call Tom Askins,

### **Voices Raised In Citrus Heights**

Choral Society, conducted by Donald Kendrick, will hold its annual Singathon fundraiser at Sunrise Mall on Thursday, February 22 from 6:30 PM – 9:00 PM.

Held inside the Mall in front of Macy's Women's store, this musical event, featuring members of the SacramentoChoralSocietysingingwellknown Broadway tunes, incorporates an audience singalong and spontaneous guest conductors "corralled" by Music Director Donald Kendrick.

With a goal of \$30,000 in mind, the SCSO's Singathon will help offset

CITRUS HEIGHTS - The Sacramento production expenses for their upcoming March 3rd Verdi Requiem and their May 12th Broadway Salute performances at the Sacramento Community Center Theater.

> Singathon 2007 is a shining example of the SCSO's ongoing fiscal accountability with a view to sharing the enjoyment of song within our community. "Classical music is our gift to the community. What an outstanding way to celebrate George Washington's birthday," said Lee Blachowicz, Vice President of the organization.

Salvation Army will have a "sneak clothing, furniture, electronics, Stores allowing them to regain opening of a brand new Family into saleable items for the stores. vocational skills as well.

The Sacramento ARC is a Antelope Rd. exit). The event is 100-bed facility, providing a 6- Submitted by Sydney Fong scheduled to kick off at 6:30 p.m. month residential, rehabilitation - PR Director The 19,000 square foot store program for men. The program

Thirty-three percent of all men graduated.

### **City of Citrus Heights Special 10 Year Anniversary Kick-off Event a Success**

CITRUS HEIGHTS - On California State Assemblyman Seeing You."

January 11th at the City Roger Niello. Recognition Council Chambers, the City of of City Citrus Heights celebrated their supporters and Citrus Heights audience members. 10th year of cityhood. The City Incorporation Project (CHIP) offered a pre-event reception for members was presented by Information Coordinator for approximately 250 attendees, City Council Member Jeannie the City of Citrus Heights, both local dignitaries and Bruins.

residents. The kick-off was the first of many events planned by shared in a special tribute to great success and look forward the City in recognition of the Alma Kenyon and Bill Hughes, to the upcoming events." The Special presentations of Council Member James Shelby. is scheduled for Thursday, proclamations were given by The tribute included a singing February 15th at the Council Sacramento County Supervisor performance by Jan Vecchio Chambers. Call 725-2448 for

The event also included incorporation comments and presentations by

Krista Noonan, Public said, "We are very happy with Everyone in attendance the turn-out. We feel it was a which was presented by City City's next planned event

### Roberta MacGlashan and and Jay Casl, singing "I'll Be **Sheriff's Department Announces Meetings**

The Sacramento County Avenue, #126, (Madison and members of Fair Oaks and Sheriff's Department invites Kenneth).

the public to attend their community meeting scheduled crime updates, Sheriff Patrol If you have any questions for Tuesday, February 6th at information and recent Problem about this event contact Sherrie 6:00pm. The meeting will be Oriented Policing Projects. You Waugh, Community Services held at Sheriff Community are invited to attend and discuss Specialist, Northeast Division, Service Center, 8525 Madison your concerns. All community at 916-536-9876.

Orangevale are welcome. The meeting will cover Refreshments will be served.

### www.AmericanRiverMessenger.com

milestone.

### **Editorial**

#### January 2007, Secon Edition





By Dennis Packard

#### THE BOOB TUBE

My wife and I are the most pathetic "routine couple" on the face of the earth. Once in a while we'll break out of our cocoon and drive to San Jose to visit friends-and sometimes—if we are really brave--we'll take off for a three-day holiday to break the monotony. But for most of our days-we need not think.

The alarm blasts off at 4:45 a.m. Monday through Friday. My wife's feet hit the ground at the same moment she slams the alarm off with her hand—and she's on the run heading for the shower. I never understood people like that and I resent it. At 5 a.m., the aroma of coffee begins to climb up the stairs; one step at a time. Then, without knocking, it abruptly walks into our bedroom and hovers over my bed, looking for a small crack in the cover to find my nose.

As soon as I hear the shower-I smother my face deeper into the covers and fix myself in a fetal position. I prepare myself for the next move. Like clockwork, thirty seconds after the shower shuts off, the "Boob Tube" in our bedroom starts screaming the news--traffic reports and weather. Next, the fan above our bed is turned on high and the windows fly open. And if it is twenty below zero outside-matters not-the woman needs to cool down. When does this period in her life end? I swear she's been having these hot moods for twenty years!

At 5:45 a.m. the T.V. goes off and she vanishes the fan. After a few minutes, I stumble over and make the bed. Yes gentlemen-I said, "I make the bed."

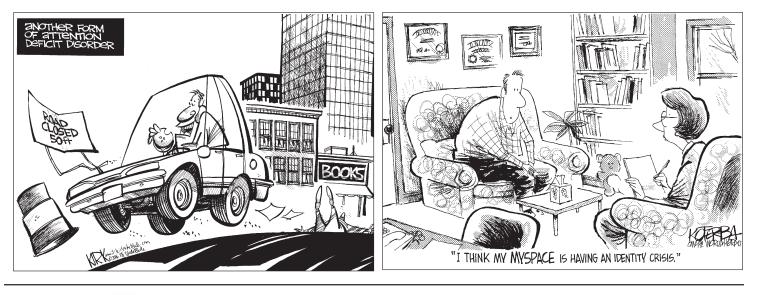
morning, One after twenty-five years of marriage, I decided to make the bed because my wife was ill. Somehow—it landed on my "honey-do" list. I've tried being sloppy and I really don't care if a couple of inches of white sheet is visible along the edge of the bed when I have finished. None of this works. she still won't fire me, although I am excused on the weekends and the bed is made correctly by

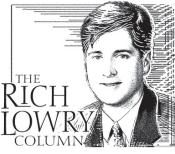
her Evenings around our house are equally routine. Judge Judy at 5 p.m., then Entertainment Tonight. During "E.T." I leave the room and play with my computer. I've tried to convince my wife, Stacey, that E.T. is only two minutes long. If you subtract the 15 minutes of commercialsthe ten minute "teases" that are actual no longer than the actual segments that they teased you about-the three minute additional "teases" about tomorrow's showyou finally have-the actual two-minute show.

At 8 p.m. we lock up the house and pull the drapes. The last hour, we fluff up our pillows and watch the final hour of T.V. in our bedroom.

It's a fact that Stacey won't stay awake until 9 p.m., but she still wants to get involved with choosing the final hour." Most nights it's not a big factor, but the nights when she wants to watch "48 Hours" or "Sixty Minutes" we have a fight on our hands and perhaps a pillow fight. I have no desire to watch real life disasters before I doze off. I want stupid "situation comedy" and a "ha-ha-ha" to put me to sleep. Too often these drama shows are murders, slaughtering and beheadings of family relatives. And then to make it worse, "48 Hours" often has no solution to the crime and closes the program with, "We really have no idea who did it." Then, with silent anger across my face, I slowly peel the remote from Stacey's clenched hand while she slumbers on!! Such drama! Sweet dreams! Quip for the Day: The trouble with T.V. is that we sit and watch a twenty-six inch screen so much that we

develop a thirty inch bottom.





When the Media's Right

First lady Laura Bush spoke for many conservatives when she excoriated the media's coverage of Iraq recently. She complained that "the drumbeat in the country from the media .. is discouraging," and said "there are a lot of good things happening that aren't covered."

What are those things, one wonders? One can only imagine how Mrs. Bush can figure that they outweigh the horrors in Iraq. The United Nations' High Commissioner for Refugees estimates that more than 1.6 million Iraqis have fled the country, about 7 percent of the population. But that means that an overwhelming 93 percent haven't left. Why doesn't the liberal media ever report that? About 120 Iraqis are killed per day, nearly 4,000 a month. But most are still living. Couldn't one of the morning shows do a soft feature on this heartwarming fact?

The mainstream media is biased, arrogant, prone to stultifying group-think and much more fallible than its exalted self-image allows it to admit. It also, however, can be right, and this is most confounding to conservatives.

In Iraq, the media's biases happen to fit the circumstances. Being primed to consider any military conflict a quagmire and another Vietnam is a drawback when covering a successful U.S. military intervention, but not necessarily in Iraq. Most of the pessimistic warnings from the mainstream media have turned out to be right -- that the initial invasion would be the easy part, that seeming turning points (the capture of Saddam, the elections, the killing of Zarqawi) were illusory, that

this year of foreigner angst. The *numero dos* topic was language.

"A person that can read, write and speak English harm? will be able to make a better But enough about loony "I am struck by the living," wrote a woman right linguophobes and regularity with which your from Texas. Absolutely immigrant-bashers. Let us former Cubans call for the right. But she goes on, "We should commie-lovers and poor, Cuban economy," writes NOT be providing ballots oppressed victims of The a Fidel fan from El Paso, We begin with an e-mail in any language other than English, and having "Can you tell me what to provide interpreters A member in good standing of the embargo. "I should Mexico would do if all of for services paid for by of the latter group says my have thought that any Gentle Reader, let me Mexico? Can you say JAIL? kindly suggest that perhaps They all want to vote too. you did not think that Can you say NO? You can one through. Sure, there vote without being legal in is plenty of room for disagreementaboutwhether voting ballots should be families in one house with in languages other than English. But the notion that No doubt, the man is angry "to provide interpreters deemed a "minority" - jails people who dare even about illegal immigration. for services paid for by - regardless of individual bring up the subject. But just exactly what taxpayers is stupid" is, uh, accomplishments -- are draw? What argument is he Let us say, Gentle Reader, cases in need of help. syndicated columnist and Dunno. The irony is too a violent crime to which in effect, that certain New Jersey Institute of sophisticated. Beyond me. the only eyewitness spoke groups are more equal than Technology. Columns on immigration Bulgarian, but not English. others. The sad but honest (c) 2007 King Features

the country was dissolving into a civil war.

Partly because he felt it necessary to counteract the pessimism of the media, President Bush accentuated the positive for far too long. Bush allowed himself to be cornered by his media critics. They wanted him to admit mistakes, so for the longest time, he would admit none. They wanted him to fire Defense Secretary Donald Rumsfeld, so for too long he kept him on. They wanted him to abandon "stay the course," so he stuck to it. In so doing, he eroded his own credibility and delayed making the major strategic readjustment he needed to try to check the downward slide in Iraq.

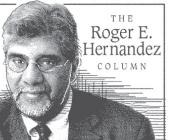
The "good news" that conservatives have accused the media of not reporting has generally been pretty weak. The Iraqi elections indeed were major accomplishments. But the opening of schools and hospitals is not particularly newsworthy, at least not compared with American

with casualties and sectarian attacks meant to bring Iraq down around everyone's heads in a fullscale civil war.

In their distrust of the mainstream media, their defensiveness over President Bush and the war. and their understandable urge to buck up the nation's will, many conservatives lost touch with reality on Iraq. They thought they were contributing to our success, but they were only helping to forestall a cold look at conditions there and the change in strategy and tactics that would be dictated by it.

Conservatives need to realize that something is not dubious just because it's reported by The New York Times, and that the media ultimately will be wrong about Iraq only if -- fully acknowledging how bad it is there -- the Bush administration takes bold steps to reverse the tide. Rich Lowry is editor of the National Review. (c) 2007 by King Features Synd., Inc.

injured party, have the right compassionate liberals to an interpreter who can saying so does not make it translate testimony that any more acceptable. nails the thug who did you Something else from the left that is not acceptable: move leftward, on to the destruction of the current



downstairs and into the kitchen. Slowly—I peek my frostbitten nose out from the covers and tiptoe to the window and quietly slide it shut. Then, with my eyes still shut--I can still find and pull the chain that shuts off

E

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#### **Reader Mail**

from the "Huh?" folder. our welfare people suddenly taxpayers is stupid." illegally immigrated to Mexico, can't you? They want to drive and have 20 a check and free meds." analogy is he trying to well ... stupid. trying to mount?

protest too.

argument against ethnic- country has a right to decide based affirmative action is a what sort of system is best "cop-out" because "the sad for it, and the Cubans seem but honest truth is Black to have done so." people are not considered One has to wonder whether equal."

socio-economic that you were the victim of Such programs proclaim, writer-in-residence got the most angry mail Don't you think you, the truth is that supposedly Synd., Inc.

Man. They wrote to me in Texas, about my column calling for the continuation

he is talking about the Now, the racial-preference "Cuba" on Planet Earth, programs I oppose are which bans elections where those that operate under the citizens might decide what assumption that all persons sort of system is best, and

> basket Roger Hernandez is a at

**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

1. Northwest Neighborhood Assoc. 2. Rusch Park Neigh. Assoc. 3. Citrus Heights Assoc. Number Three 4. Arcade Creek Neigh. Empowerment 5. Park Oaks Neigh. Assoc. 6. Sunrise Ranch Neigh. Assoc. 7&8 Citrus Hgts. Neigh. Assoc. 9. Sunrise Oaks Neigh. Assoc. 10. Sylvan Old Auburn Rd. Neigh. 11. Birdcage Heights Neigh. Assoc.

CONTACT Tonya Wagner: 721-1462 Claude Eisner: 726-2201 Cindy Carleton: 726-3511 Bill Childers: 722-1151 Olivia Gasca: 807-4163 Sandra Benward: 421-3511 John Youril: 849-6174 Gifford Massey: 723-6419 Jana Karpinski-Costa: 722-8647 Jay Evans: 944-3925

WHEN Third Tuesday Third Thursday Second Tuesday Second Tuesday Third Thursday Fourth Tuesday Second Tuesday First Wednesday Fourth Monday First Tuesday

Call Your Neighborhood REACH representative and get involved today!

Publisher Paul V. Scholl

American River

S S E N G E R

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#### January 2007, Second Edition

### **Troops Asking for More Coffee**

Sacramento, (PRWEB) January 12, 2007 -- Cornerstone Coffee Company President and Founder of the National Coffee for Our Troops program asks for help in sending more coffee to the troops.

Since December of 2004, Coffee For Our Troops, a national troop support program founded by Burke Hodge, the President of Cornerstone Coffee Company along with their partners, has shipped more than 36,000 bags of coffee to our troops. Today, their popular program has recieved rave reviews from the troops and now they need more.

"Through our CFT program we, along with our sponsors and partners, have supported our troops with fresh roasted specialty grade coffee. Until now we have been able to keep up with the volume of requests coming from our troops, but now we need more help," pleaded Hodge.

CFT has an immediate need to ship just over 10,000 more bags to men and women serving in our armed forces. "We have been able to keep up with the demand to this point, a

CA but now we need more people to step up, sponsor a bag or two and help us supply our troops with their caffeine fix," said Hodge.

Coffee is still one of the most requested comfort items from home. CFT's goal is to continue supporting our troops as long as there is a need. CFT gained the trust of the nation after President Bush made mention of the program during an address to the nation. CFT will be featured in an upcoming national television segment on the popular "Today's Family" program. In addition CFT has been recognized by numerous TV news agencies, newspapers and radio interviews on several radio networks.

Talk show host Eric Hogue commented. "I personally support CFT. It is a wonderful program designed to uplift our troops with second-tonone coffee along with a personal message of support." Hugh Hewitt also endorses the CFT program as well as EMF Broadcasting and Salem Communications.

You become can sponsor by

#### logging on to www. CoffeeForOurTroops.com. You will also find current weather conditions in both Iraq and Afghanistan as well as helpful links to give you an inside look at current operations and branches of our mighty Military. "Do not forget to watch the 'Freedom isn't Free' video while your there," urged Hodge.

"Supporting our troops is an act of patriotism and not a political statement. Our troops deserve our respect and support regardless of how we view ourNation's involvement in the Middle East. Coffee for Our Troops makes it easy to get involved with minimal effort and resources. Your sponsorship will make a huge difference in the morale of our troops. We hear regularly what a difference the CFT program is making, directly from troops who have already received coffee," explains Hodge.

Please visit our website and sponsor a bag of Coffee for Our Troops at www. CoffeeForOurTroops.com. Your sponsorship really does make a difference.

# **VETERANS POST**

#### by Freddy Groves

#### Arkansas Veterans Home Snafu

In 2004, the Department of Veterans Affairs came up with \$4.6 million to build a 108-bed veterans nursing home in Fayetteville, Ark. The plan was that the home would occupy the top two floors of the old Washington Regional Hospital. The federal money, plus \$2.4 million from the State of Arkansas, would take care of the renovations. Veterans would get great care because the home is next to the VA Medical Center. So far, so good.

Fast forward to now:

--Only 32 veterans live in the home because the director is having a hard time finding staff to work there.

--The home is paying \$32,000 monthly rent to the hospital -- which is a government-owned building -- starting while renovations were still going

--The facility has no kitchen or laundry. Those services are being contracted out, at yet additional expense.

--The plan was that once veterans were installed in the home, they'd come off state Medicaid and their federal benefits would pick up the tab for their care. Problem is, the home doesn't yet have certification.

--\$1 million was put into the general revenue fund while renovations were taking place. Arkansas state legislators are asking for an audit to find out where all the money is going, and whether it's being used to

pay the rent.

Now, after all the expense, there's talk of shutting the place down. Legislators think it would be more cost effective to ditch the whole project and start fresh with a new building.

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They might have to. Rumor has it that Washington Regional might vacate the building next year.

If this is going on in Arkansas, what's going on with veterans homes near you?

Write to Freddy Groves in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL32853-6475, or send an e-mail to letters.kfws@hearstsc. com.

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E **American** Patriot www.GreatAmericanPatriot.com

# **Toastmasters: Public Speaking Skills Aren't Debatable**

that presentation skills are learn crucial to success in the work skills by working in the Restaurant7887 place. The person with strong Communication communication skills has a manual, a series of 10 speaking CA, 95610, United States. clear advantage over tongue- assignments designed to Club Status: Open to all tied colleagues - especially instill a basic foundation in Meeting Time: 7:30 am,

people Many thousands of dollars for club. Instead,

Those joining а communication Est: in a competitive job market. public speaking. There is no Friday (916) 344 0892 pay instructor in a Toastmasters bmdube@sbcglobal.net members seminars to gain the skill evaluate one another's oral Toastmasters Club - Club and confidence necessary to presentations and leadersip #: 678428, Dist #: 39, face an audience. But there's skills. This evaluation process Est: another option that is less is an integral component of the Oaks Christian Church / expensive and held in high overall educational program. Mod B6540 Sylvan Rd,

From the Toastmasters, lasts approximately one hour. is the most effective, cost-Membership is affordable; efficient means of satisfying If you are like most total annual fees are usually their communication training needs.

Birdcage Club club Club #: 7118, Dist #: 39, 09/01/1988Coco's Madison Program Avenue, Citrus Heights,

Good to Great 06/16/2004Sylvan Toastmasters members also Citrus Heights, CA, 95610, eligibility 966 1312 kfoulk@marykay.

recorded her first album of ten original songs when she was 14 and now has four releases. Athena became a "Teen Arts Representative" for the State of New Jersey when she was only 15. It was clear that music would be apart of her life and she knew she would be singing wherever the doors opened. During the next several years Athena was invited to sing for women's retreats, teachers' conventions,

various schools, youth rallies, colleges, working with many organizations like Aglow International, Family Life, Starbucks Coffee Co and many others, and she appeared on various television and radio programs throughout the United States. Learning that her spiritual walk was sealed for eternity and that nothing could separate her from The Love of The Creator, Athena turned away from a dark, empty lifestyle of substance abuse in 1992. It was during this

intense spiritual battle that she believed there was a higher purpose in sharing her music. Athena says, "Music changes lives and it is my goal throughout the rest of my residence on this planet to impart This Love to all those I come in contact with."

Her music reflects the mercy of The Creators' stubborn Love for His creation and her testimony impacts young and old alike. Some say that there is healing in her music. Athena receives songs from Heaven and sings them with all her heart. Thus lives are changed as they take in the breath of heavens music. Come to her website and enjoy clips of her Newest Cd "Mystic Secret" Live at Starbucks. Come out and see her perform on February 24th at It's a Grind, at the corner of Cirby and Sunrise in Roseville. To find out more about Athena's performances call 916-638-7885, or visit her website at www.athenasmusic.com

Singing with All Her Heart

Website Toastmasters.org people, public speaking is less than \$100. not your favorite pastime. Yet survey after survey shows Toastmasters

Photo from www.athenamusic.com

Athena Kline -

Local recording artist Athena Kline performed at It's a Grind in Roseville for a standing-room only crowd on January 6th.

Growing up, Athena began her musical journey with piano, ballet and singing lessons at an early age. With a gift for playing music by ear, it wasn't long before she was writing her own songs on piano or guitar and sharing them everywhere, like community events and charity functions. Athena

regard in business circles

- Toastmasters International. give impromptu talks on United StatesClub Status: This organization has been assigned topics, conduct Membership around for nearly 80 years meetings, serve as officers criteria required - Contact and offers a proven - and in various leadership roles club Meeting Time: 7:00 enjoyable! – way to practice and learn parliamentary p.m., 2nd & 4th Mon (916) and hone the communication procedure. and leadership skills of its members.

"learn-by-doing" workshop in of corporations that sponsor Est: which men and women hone in-house Toastmasters clubs. Diner6215 Sunrise Blvd., their skills in a comfortable, These clubs serve as public- Citrus Heights, CA, 95610, atmosphere. A speaking friendly typical club has 20 to 40 training members who meet weekly or employees. Every year, 7:00 - 8:45 p.m., 2nd & biweekly to learn and practice more and more business and 4th Monday 916 729 3323 public speaking techniques. government organizations are rzabkie@comcast.net The average club meeting discovering that Toastmasters

The effectiveness of this com simple learning formula is A Toastmasters club is a evidenced by the thousands Club #: 6065, Dist #: 39, workshops

Spellbinders Club -12/01/1985Denny's and leadership United StatesClub Status: for Open to all Meeting Time:

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Call 726-8525 or visit www.eteamz.com/CHLLBaseball for more information.

### Religion



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LIVING FOR GOD TM By Calvin and Lisa Wulf

#### "Be What You Wanna Be"

"God's gifts and his call are irrevocable." Romans 11:29 (NIV)

They hop in the car as he tunes in the oldies station. The radio speaker blares, "It's your thing – do what you wanna do."

"I've always liked that song," he smiled. "But I have different words. How about 'It's your life, be what you wanna be.""

"Yeah, that's right," his friend agreed. "I've always known I could do just about anything I set my mind to."

Sound familiar? We're do-your-own-thing the generation. Me, myself and I control our destiny. We just love that quote, "I am the master of my fate; I am the captain of my soul." There's simply no limit to how far we can go. But as another song says, "It ain't necessarily so."

What's the problem? We're told we can be successful in any task if we work hard enough. But our faith says God has a plan for each of us. So can we really " be what we wanna be?"

God doesn't give unlimited gifts for us to do whatever we want. He has a specific lifetime vision for everyone. We can force our way into a different picture. We might even look successful. But in God's economy we really aren't.

So ponder this. God's plan for each of us also affects other people. That's because He often uses us to help others. So if you don't choose to follow His path

for you, who else are you cheating besides yourself and God?

Let's switch to a new theme song. Here's how:

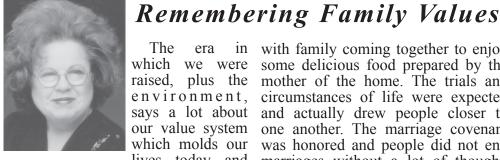
· Pray about your life mission. Does God really want you to be a brain surgeon?

• Be open to others. Do you sense God wanting to work through you?

· Admit to God that you've been listening to "that song" again. He'll forgive you.

So remember – life isn't about me, myself and I. It's really about the Father, Son and Holy Spirit. Perhaps we need a lesson from the Master Himself. Jesus always did what He saw the Father doing. The Father initiated - the Son followed. Let's live by His example. Living for God (TM) offers resources on Christian living. Check them out at www. livingforgod.net or call (719) 578-8837.

© 2007 Calvin R. Wulf and Lisa Are Wulf



owned their own home. Some homes were void of an inside bathroom and had "outhouses." In Grandmother's era few families owned automobiles. Transportation was the horse and buggy, streetcars or buses as a means to go to and from work. Certainly the sons and daughters safely walked blocks or miles to school. Teens did not drive the family auto anywhere, even if they owned one.

The

Men had the important jobs in the household and worked twelve long hours a day for as much as \$25.00 a week. Medical care was not provided have come. by the employer. Shopping in the purchasing frozen foods but for fresh meat, vegetables and bakery products. The iceman brought ice for the icebox and the milkman delivered milk. Families lived in close proximity to each other. No television, no computers, no DVD's or CD's and no on the rise and it was an exciting era.

were birthdays and religious holidays, not depart form it." (Proverbs 22:6)

era in with family coming together to enjoy which we were some delicious food prepared by the raised, plus the mother of the home. The trials and environment, circumstances of life were expected says a lot about and actually drew people closer to our value system one another. The marriage covenant

which molds our was honored and people did not end lives today and marriages without a lot of thought. in the future. Looking backward into Homes had two parents and children our grandmother's time, few people were not tossed back and forth like some kind of sports object. People did not have much materially, yet they had everything!

> Today's family and world is so preoccupied with money and gathering everything new that comes on the market. The simple and important things of life are forgotten and never taught to future generations. We can acknowledge we have all come to a better place in our social and economic status, but the younger generation cannot and may never fully know about or appreciate from whence we

Most likely we always will neighborhood market did not afford find a certain percent of the people successfully living by the old values. One will find them living by their family traditions and by the faith God has personally given to them as a seeker and believer in the "truth" of God's Word, the Bible. Their faith in God governs every area of their jet planes. Yet, these inventions were lives and will sustain them throughout generations, just as they did in times of The family was the center of old. The promise of God that comes to everything that happened in life. mind is, "Train up a child in the way he Dinnertime was spent together, as should go and when he is old, he will

# "Living Legends" to Appear in Sacramento

#### BY: LISA WEST

Since 1971 Brigham Young University's "LIVING LEGENDS" has performed the world over, appearing before audiences that include the queen of Thailand, the governor general of Jamaica, and the queen of Denmark, and at the 2002 Winter Olympics. Now they are coming to Northern California on Thursday, February 1, 2007 to perform at the Sacramento Memorial Auditorium.

Produced and sent out on tour by the College of Fine Arts, BYU'S LIVING LEGENDS captures the essence of both ancient and modern customs in a celebration of Latin American, Native American, and Polynesian our company to sponsor this at BYU, Janielle Christensen song and dance. Authentic choreography, intricate costumes and 90 minutes of heart-pounding music weave a colorful tapestry of folklore and tradition into a captivating show. Applauded most recently in Mexico, Germany, Austria, China, the Pacific Islands, and South Africa, LIVING LEGENDS is a vibrant spectacle of energy inspired by the love each cast member has for their own native land and heritage. The LDS Business Association, a local chapter of the BYU Alumni Association and Marriott School of Management, is a nonprofit organization and is using this event as a fundraiser for its perpetual Scholarship Fund.

to our community", stated J. of the local chapter. "Whether in Asia, Eastern or Western Europe, North or South America, LIVING LEGENDS inspires audiences with its spectacular display of traditional cultures often forgotten in today's modern world," Goulding concluded.

East Lawn Funeral Homes and Memorial Parks is also sponsoring this "one night only" performance performance." of LIVING LEGENDS. Alan Fisher, president of East Lawn, Young Ambassadors and LIVING Inc., noted, "It is a thrill for LEGENDS performing groups magnificent group. Traditions has traveled around the world, come alive as talented descendents of these cultures communicate their message of hope through music and dance." Intensive learning in a stimulating setting – nurturing the mind, body and spirit – is central to the mission of Brigham Young University. Cradled between the breathtaking Rocky Mountains and Utah Lake, BYU was founded in 1875 by The Church of Jesus Christ of Latter-day Saints. It is one of the nation's largest private universities with an enrollment of more than 30,000 students from throughout the United States and 120 foreign countries. Dennis Holland, the Church's

Every year since 2003, the group Sacramento Director of Public has given out scholarships to Affairs noted, "Bachelor's local students. "We are excited degrees are offered in 194 about the opportunity to offer academic programs, master's this unique group of performers degrees in 68, juris doctorates in one, and doctorates in 27 at Michael Goulding, president BYU's Provo, Utah campus. There are also campuses in Idaho and Hawaii." Holland continued, "Providing programs where students can explore their own heritage has always been a priority for BYU's College of Fine Arts and School of Music. It is a wonderful experience for these students to then share what they have learned in this multicultural

As artistic director of both the bringing uplifting family entertainment to millions through live and televised productions. "It is a moving experience to work with these performers because I see the sincere respect they each hold for one another's ancestry as well as their own," Christensen said.

women's North American Fancy and old alike. Don't miss it. Dance shows the emergence of the butterfly as the men depict will perform one night only, battlefield warriors. portray honor and respect for all Native Americans through hands that communicate friendship. Music of the Andes breathes the essence of ancient civilizations of Equador, Guatemala, Columbia and Bolivia. Bold young men and women demonstrate their agility, energy and love for life representing Samoa, Fiji, New Zealand, Tonga and Hawaii. The powerful Slap-Dance is a show-stopper! Aztec rituals from southern Mexico, intricate footwork and beautiful dresses will educate and enthrall.

Harmony with Mother Earth. The sacrifice of the buffalo who gave himself so the Zuni people could live. The eagle which flies the highest and embodies strength, courage and wisdom. Displays of skill through the Bolivian caporal's whip. A spirit of love which influences every aspect of Hawaiian life. Dreams and healing powers of the medicine man. Echoing, windswept plains of heritage and homeland. Beauty reflecting purity and conviction of faithful people. Pageantry and grace; these are just a few of the elements LIVING LEGENDS brings to each performance, weaving together legends of the past with the reality of today.

BYU'S LIVING LEGENDS Dancers Thursday, February 1, 2007 at 7:00 p.m. at Sacramento Memorial Auditorium, 1515 J Street, Sacramento, CA. All tickets are reserved seating and range from \$10.00 to \$18.00 with a \$2.00 per ticket discount for groups of 10 or more. Tickets can be purchased at the Community Center Box Office, 1301 L Street or by calling (916)264-5181. Group tickets are also available at www.mytreasure.us or www. tickets.com.



The performance is titled "Seasons" and invites the audience to journey through the timeless legend of all creation, the sky and the earth and all things that live between. Tahitian rhythms of life are presented through the use of indigenous instruments such as the toere drums. Precision and dedication are showcased in the legendary Hoop Dance. The

This is a rare event the entire family can enjoy together; young

From one man He made every nation of men, that they should inhabit the whole earth ...God did this so that men would seek Him and perhaps reach out for Him and find Him, though He is not far from each one of us.



### **ARE YOUR AFFAIRS IN ORDER?**



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### **Oak Avenue Free Methodist Church**

8790 Oak Avenue • Orangevale, CA 95662 Corner of Oak and Beech (916) 988-8815 Pastors Andrew Webb & Robert Price Office Hours: 9 am to Noon  $\sim$  Tuesday - Friday Wednesdays: Senior's Bible Study:

1st & 3rd. 10 am - 11 am Evening Adult Study: 7 pm - 8:30 pm

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



1. Is the book of Colossians in the Old or New Testament or neither? 2. From I Samuel 4, what did Eli's daughter-in-law name her son? Barsabbas, Didymus, Ichabod. Naboth 3. Which "Mount" is the highest hill in Jerusalem? Zion, Tabor, Moriah, Mizpah 4. What is the longest book in the New Testament? Acts, Galatians, James, Revelation 5. Of these, who appeared earliest in the Bible? Joshua, Samson, Joseph,

Isaac 6. What's does the Biblical name of Peter mean? Godly, Rock, Arm, Light ANSWERS: 1) New; 2) Ichabod; 3) Zion; 4) Acts; 5) Isaac; 6) Rock For more teasers, log on to www.TriviaGuy.com © 2007 King Features Synd., Inc.



# **President's Message**



Angela Talent - President, Fair Oaks Chamber of Commerce

Chamber of Commerce!

2007 will carefully to what you have to currently in our membership. say and to take action when neccessary.

Oaks Chamber:

representing business view- them what they have so freely points and implementing given you, their business. Chamber recommendations on current issues. the problems and needs of event is the "Fair Oaks Spring small business and develop an Fest" (with support from the needs.

**Our primary purpose :** 

purpose of this Corporation is RK Jacobs Insurance (phone most New Members in 2007. to promote and advance, by 916-966-3733) is the Chair all legal and ethical means, for this event. He has a strong a couple of different classes the economic, commercial, and enthusiastic committee financial, residential, industrial, dedicated to bringing you and agricultural interests of a great event. One thing I the unincorporated area of can tell you about volunteer rules and regulations. Sacramento County known as organizations is that we can the Community of Fair Oaks.

the Primary Purpose statements on this committee please call and volunteers to stay in line happy to hear from you. with what the Chamber stands for.

Oaks that you would not find are visiting them because 967-2903. anywhere nearby; for example, they are Chamber Members

What makes up Fair Oaks? We the Chamber office know (call are made up of 28,008 people Marsha Karley at 916-967-(numbers taken from the 2000 census), have approximately 11,461 housing units, of which forward to this year: 7,847 are Family Households 1. The with children under the age of Newsletter) will be available 18, and 7,864 own the home on the website in February. they live in. I personally think More information will come people come to Fair Oaks from Miriam Ober with because of the good feeling of Ober Design Studio/Design comraderie.

where are these families us communicate with our Thank you, Fair Oaks, shopping for their needs? I for entrusting me with the would like to believe that we leadership for the Fair Oaks do all of our shopping in Fair Walk - Headed by Tom Oaks; however, I know this Hammond with Thomas B. bring many is not the case. It was recently exciting events and some new noted by Costco that our 916-536-1384). The Fair Oaks challenges. As the President families travel both to Citrus of the Fair Oaks Chamber of Heights and Rancho Cordova Commerce I intend to listen to shop, which is why both are to determine what their needs

One unique thing about the Fair Oaks Chamber is that we I would just like to review have events, events that bring that enable you to get in front of Promote Fair Oaks by your customer and give back to

Review Oaks Chamber sponsored be held the first weekend in May in the Fair Oaks always use more volunteers. a "Best Practice" The Mission Statement and If you are interested in helping help us direct our committees Rand. I know he would be of Commerce,

Fair Oaks businesses, and we have a small village off of the supporting the community of working with you this year!

2903).

Exciting changes to look

Enterprise (our 2010 who graciously donates The question then becomes, her time and talents to help members and the community. 2. 1st Annual Business Hammond & Associates (phone Chamber Ambassadors will be visiting local businesses are and how we can help them achieve their business goals. I urge you to contact them to make an appointment so that the mission purpose of the Fair our community together, events you may spend dedicated time with them; otherwise, please expect a drop in.

Membership Drive!!! 3. 2007's Membership Drive is The next upcomping Fair up and running. Each time you recruit a new business member you will get a "PayDay," a free lunch, a chance to win one (1) ACTION PLAN to serve those Fair Oaks Park District) to year's membership and other great prizes. You may also earn the "Recruiter of the Year The specific and primary Village. Rand Jacobs with Award" for sponsoring the

4. Classes - There will be available. One will be for Event Food Vendors and another regarding the new Restaurant

Should you see a need, have or idea that you would like to share with the Fair Oaks Chamber or would like information regarding I am asking you to patronize membership with the Chamber, please contact Marsha Karley There are things in Fair make sure they know you at the Chamber Office 916-

I look forward to meeting and

# **Past Presidents Honored**



Past Presidents of the Fair Oaks Chamber were recognized for their contributions to the Chamber and the community at the Fair Oaks Chamber luncheon, held January 18th. Pictured here are, (front row, left to right) Rand Jacobs (2002), Dawn McMillan (2005), Naona Monroe (1999 & 2006), Tammy Aldredge (1998), Fonda Franyovich (1991). Second Row/left to right: John Yetto (1984), Dick Underdown (1976), Tom Askins (2003), Kathy Jones (2000), Charles M. Barr (1997) - Photo by ARM Staff

#### FABULOUS FEBRUARY BOOK SALE

Saturday, February 3 - 11 am - 3 pm The Friends of the Fair Oaks Library offer gently used books at bargain prices. Children's books, sci-fi, recent best sellers, paperbacks, videos, CDs and more. Proceeds benefit the library. Fair Oaks Library, 11601 Fair Oaks Blvd just south of Madison. Free. 264-2770.

#### **GIANT BOOK CLEARANCE SALE**

Monday, February 5 - 1p.m. - 6 p.m. Terrific deals on gently used mysteries, non-fiction, cookbooks, children's titles, sci-fi and much more. Proceeds benefit the Fair Oaks Library, 11601 Fair Oaks Blvd just south of Madison. Free. 264-2770.

#### **COMMUNITY CHORUS**

Tuesday, February 6 - 6 p.m. (sing at 7 p.m.) The Fair Oaks Village Singers, a non-audition community chorus for men and women from Sacramento to Cameron Park, holds its get-acquainted potluck supper and first spring rehearsal at Earl LeGette School, 4623 Kenneth Ave south of Sunset in Fair Oaks. Newcomers welcome (especially basses.) \$35 for season's music. 962-1761 or 369-8964

### **Fair Oaks Rotary Crab Feed**

Fair Oaks Rotary is having its 17th annual crab feed on Feb 10th, from 6:30 to 11:00 PM at the Divine Savior Church, 9079 Greenback Lane, (near Filbert), Orangevale. All proceeds go to local charities. Door prize, raffle prizes, silent auction. Over 600 people attend this event and it sells out every year. Menu includes delicious Dungeness Crab, minestrone

beaten track with unique stores Fair Oaks. Should you have Angela Talent, President, Fair and a small town feel, chickens time, money, perhaps a raffle Oaks Chamber of Commerce, co-exist with the businesses prize or something else you Mortgage Strategist, Strategic and patrons in the village. think may be useful, please let Financial Services.

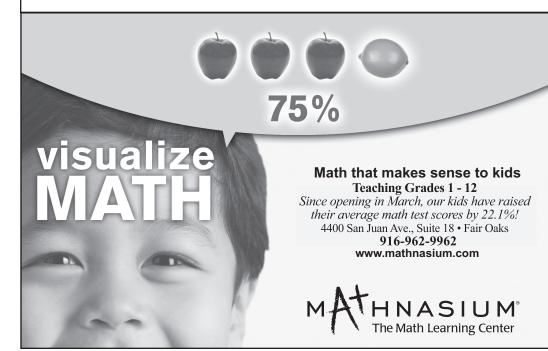
soup, Caesar salad, bread and pasta. Some tickets are still available, \$40 each. Contact Mike Maddox for tickets at 765-2567.

### **Fair Oaks SPRING ADULT SOFTBALL**

Registration Deadline: Friday, February 23rd @ 5:00 p.m. League Dates: March 4th - May 11th # of Games: Minimum of eight (8) Game Times: 6:20 p.m. - 9:20 p.m. Location: Fair Oaks Park Cost: \$375.00 per team (plus a one time charge of \$15.00 for your 2007 ASA card) Contact: Katy Coss, 966-1036, kcoss@fairaokspark.org www.fairoakspark.org

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# Amore Café to Hold Wine Tasting Sunrise Barnes & Noble



Nader Shirakh, Owner of Amore Café

Café Amore has announced a wine tasting at its location in the Village Market Place in Gold River. This event is Tuesday February 6th 4:30-7:00pm. The owner and winemaker of m2 wines, Chris Matheny, will be on hand to pour four of his local artisan wines for your enjoyment. M2 produces ultra-premium wines from distinctive vineyards in California, and

Page 6

all of their wines are made in small lots to fully convey the characteristics of each grape variety.

To make the evening even more interesting, you will have a chance to meet and interact with members of the recently formed Gold River Business Group; Amore Café is a charter member of this group. GRBG members will be holding a drawing for several door prizes including discounts on GRBG goods and services.

Attendees will be to mingle encouraged with their neighbors in a comfortable atmosphere, and this is an opportunity to see a few of Amore's showcased talents. Amore is a café, bakery, espresso bar and more and will arrange catered events in your home or office. Inquire about their specialty and wedding cakes. The café is available for group and private events, and, well, that's Amore.

Cost of this event is \$10 per person for the wine, including a special late harvest zinfandel, and appetizers.

Hours for Amore are 7-7 weekdays, 8-4 Saturday and closed Sunday.

Amore is at 2220 Gold Springs Ct. behind Washington Mutual Bank. Call 463-0011 for more information.

# **Features Local Author**

Local author Tory Swim will sign copies and discuss her new book "Orangevale," the latest in the very popular Images of America Series. Swim and co-author Paul Sandul have uncovered a wealth of history and vintage images in their fascinating book

with the cooperation of local Barbara joint public history residents, the Sacramento program and currently lives Archives and Museum in Folsom, CA. Collection Center, and other local organizations.

Tory doctoral candidate in the to 3:00 pm at Barnes California State University, and Noble, 6111 Sunrise Sacramento and University Boulevard, Citrus Heights. California, Santa of

The event is free to the public. Date: Saturday, Swim is a January 27th, from 1:00

# **Giving "Locks of Love"**

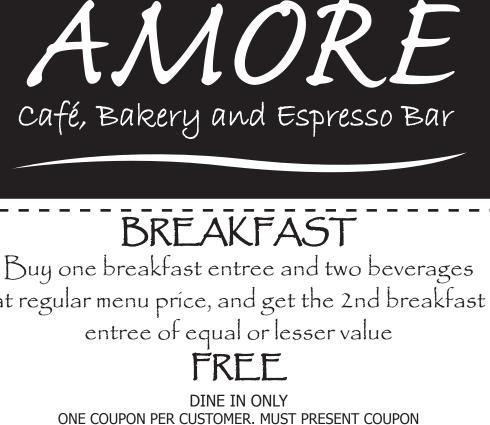


Pictured: Linda Ruelas, Care Manager at Cypress Gardens at Citrus Heights

Care Manager at Cypress Gardens at community for seniors months to grow her hair

Dementia. In addition to shoulder length. She has providing wonderful care donated 4 times and is to her residents at work, close to going back again. Linda also gives of herself When asked why she feels to the local community. so strongly about giving Many years ago she had in this manner she says a friend tell her about an "Many families just can't organization called "Locks afford to buy hair when of Love" which is a public other treatments are the non-profit that provides hairpieces to hair, Locks of Love will financially disadvantaged turn it into wigs and the Linda Ruelas is a children suffering from result will be a little less long-term medical hair self consciousness and Citrus loss. Linda says it takes hopefully a little more Heights, a memory care her approximately eight happiness.

with Alzheimer's and before she has it cut again organization priority, by donating my



to tie your shoes

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# **Notice of Third Workshop Meeting**

What: Neighborhood Meeting

Re: Proposed Single Family Homes Development on Orange Avenue and Sunrise Blvd. Response to Second Workshop Meeting Comments

**Developer:** Carmichael Builders, Inc.

When: Wednesday, January 24th, 2007 at 7:00pm

Where: McMillian Center, Fair Oaks Park Next to the Fair Oaks Library

Why: Carmichael Builders, Inc. has held two community workshop meetings to discuss the scope and redesign of the development in response to the neighbors comments at the Fair Oaks Community Council Hearing. Revised architectural site plans will be presented for comment at this third meeting prior to being resubmitted to the Planning Department. If you are interested in seeing the architectural plans, and/or if you have questions or concerns about this project, you are encouraged to attend this meeting. The Development Manager will be present to answer your questions. Thank you and we hope to see you on the 24th.

Now he can't remember how to tie his.

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**Douglas A. Crumley Jr.** Associate Financial Advisor

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#### Senator Dave Cox Announces **Availability of Capital Fellowships**



Sacramento - Senator DaveCoxtodayencouraged college graduates to apply for the prestigious Capital Fellowship programs. Applications are now available in Cox's capital and district offices.

"Public service is a challenging and rewarding experience," said Senator Dave Cox (R-Fair Oaks). "The Capital Fellows Programs offer an exciting opportunity for college graduates to gain handson experience in the

California."

Programs provide college is no preferred major. graduates an opportunity Individuals with advanced to work in high levels of degrees and those in midgovernment. assigned to apply. fellows are to Senators, Assembly members, judges and available in Cox's capitol senior state These fellowships jointly operated by each #140, participating branch of office at 2094 East Main government and the Center Street, the Jackson District for Sacramento at University.

monthly salary of \$1,972 on the internet at www.sen. plus health, vision, and ca.gov/ftp/sen/fellows/ dental benefits. In addition, home/ and at www.csus. each individual earns 12 units of graduate credit from Sacramento State.

Anyone who will be February 28, 2007.

democratic process and at least 20 years of age to work with the best and a graduate of a fourand brightest leaders in year college or university by September 1, 2007 is The Capital Fellows eligible to apply. There Qualified career are also encouraged

Applications are officials. office, Roseville office at are 2140 Professional Drive, Quincy district California Studies office at 33C Broadway State or by calling 916-783-8232. Applications and Fellows are paid a brochures are also available edu/calst/senate.

> All applications must be postmarked by Wednesday,

# **Find the Right Financing** for Your Business

financing, or finding ANY financing for that matter, is often one of the most difficult parts of starting and building a solid small business. You may have a terrific plan and be a talented workaholic, but

Finding the right type of finding funding is another matter.

> Business owners often start with too little money. It's one of the most common reasons that new businesses don't make it. Adequate financing and the know-how to use it wisely are crucial ingredients for your business to grow and thrive. Inadequate funding limits what you can do.

Sources and types of small business financing fall into a few broad categories. It will either be debt or equity financing institutional from or informal sources. Debt financing is a loan you pay back. Common sources include: Family and friends, personal credit cards, home equity lines of credit, commercial bank loans and bank loans backed by the U.S. Small Business Administration (SBA). Some small businesses also receive a type of funding from suppliers and vendors in the form of special payment terms, discounts or even direct loans. Suppliers want you to succeed, so they are sometimes willing to help. With equity financing, you offer investors shares of your business in return for cash. Unlike loans, you are not required to pay the money back, but these investors now own part of your business and will want a return on their investment. Venture capitalists work this way, and stock offerings are a

type of equity financing.

Other funding or costsharing options include partnerships, joint ventures, alliances, co-branding arrangements and business incubators. Incubators rarely offer cash, but they provide crucial support in the form of free or reduced rent and business services.

The SBA 7(a) Loan Guarantee Program is the main small business financing tool. It helps secure loans up to \$1 million for small businesses that are unable to find financing on reasonable terms through conventional lending channels. The SBA Web site has an excellent section on financing that includes helpful advice on funding basics, estimating costs, personal vs. business loans, equity financing, eligibility standards, steps to successful borrowing and lists of small business lenders. For details on all SBA programs, visit www. sba.gov/financing. To learn more about financing small а business, contact SCORE "Counselors to America's SmallBusiness."SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 1-916-635-9085 for the SCORE chapter nearest you, or find a counselor online at www.sacscore. org.

## **Resolution: Remember, It's Always Someone's Neighborhood**

By: Roberta MacGlashan



As the New Year is upon us, it is a good time to consider one of the most frequently raised issues in my district: driving behavior. While my office is it - don't use a side entrance happy to assist, when possible, and create unnecessary traffic in addressing traffic issues in a residential neighborhood. in specific neighborhoods, those responses are traffic in a neighborhood that is engineering reactions that experiencing attempt to change the behavior traffic problems, there are of drivers in the area.

inattention, or a lack of recognition for the needs of Transportation (DOT) the communities in which we called the Neighborhood

year that, wherever you are with professionally trained driving, chances are that traffic engineers to design a someone lives in the area, plan for their neighborhood and hopes that their children that addresses local traffic or grandchildren will be problems. able to safely walk to school and play in the afternoon. come to my office request Unfortunately, all too often speed bumps and stop signs. the desire to get somewhere While these are definitely a few minutes faster creates a the most common traffic

#### hazard for us all.

And, as I said above, it's not just limited to speeding. For example, if you happen to drive your children to school, remember that your child's school is most likely in someone else's neighborhood. Please pay regard to those neighbors, and adjust your driving habits to reflect the impact that you might be having on the surrounding residents. If the school has a front entrance at which student drop-off and pick-up is planned to take place, then use

significant options. The primary tool Whether it is speeding, utilized by the Sacramento County Department of is drive, the cause is always the Traffic Management Program choices that we each make as (NTMP). The NTMP is individuals behind the wheel. a process through with Try to remember this neighborhoods can work

### **Regional Transit Route 24 Urged** to Run Later By Local Residents

#### By Don Troutman

along and off Madison operation extended to 10:00 does not catch that bus is the other reasons. out of luck, leaving the rider stranded

your neighborhood. Other alternatives such as specially designed lane striping, or the installation of raised pedestrian medians can also be helpful in addressing the flow and speed of traffic. If you are interested in applying for an NTMP project in your neighborhood, please check out www.sacdot.com/ projects/NTMP/. In order to be considered, you will have to get a petition filled out by your neighbors and submit it to DOT for consideration. If you have further questions

If, however, you are

Many of the calls that

same opportunities of access Several people living that one enjoys who does not have the disability. It is my Avenue and Greenback Lane understanding that reasonable are expressing their desire accommodation must be to have Route 24 hours of made for a single disabled person and I can identify PM at night. The main reason hundreds. Therefore, I think is because the last bus runs the cost issue should be taken

Regional Transit's extended. It would make their to be there. huge community theses There are the

these folks do not have the have not had many options for riding in the past. The primary option available has been the Express Buses. If they did not catch them, they were out of luck. I believe this has kept a lot of people in their automobiles, which has led to more congestion to our area and to wherever they are at 4:57 PM and anyone who off the table and let's look at traveling to. The problem is that there has never been an Businesses would established route where one benefit from the route being can count on the transportation Light Rail has now Old Folsom. But that leaves people out because there are no services from the Light Rail to the Madison/Hazel to be tied together to be the most efficient. If the route ran from Sunrise Mall to the Folsom Light Rail, it would give people more and better options I think the time has come and Regional Transit should look at this with a attitude of "How are we going to do this" rather than a attitude of "It's not justified."

Page 7

control devices, they might

not be the best option for

about the program, feel

free to contact my office at

(916)874-5491. My staff

will be happy to assist you

in finding answers to your

questions, and can get you in

contact with representatives

of DOT who can assist you in

processing your application.

resumed hosting Community

Cabinet Meetings. Every third

Wednesday of the month, you

can find me at the Fair Oaks

Village Café and Grill, at

10131 Fair Oaks Blvd, from

7:30am until 8:30pm. In

February, the meeting will be

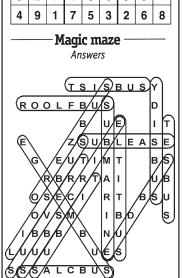
on the 21st of the month, and will include a presentation

from the Sacramento County

Assessor, Ken Stieger. I hope

to see you there.

With the New Year, I have



**Trivia Test Answers** 

- 1. About 50 miles
- 2. The second, or pointer finger
- 3. Foxlike
- 4. Francis R. "Dick" Scobee
- 5. Bob Crane
- 6. Maximum image
- 7. The Who
- 8. Cockney
- 9. Maurice Sendak
- 10. Robert Jarvik



# **Pay SMUD With Visa**

Sacramento Municipal Utility District (SMUD) residential customers have another option when

paying their electric bill. SMUD now accepts Visa-branded credit or debit cards to pay monthly electric bills either online or by phone. No additional fee is applied when payments are made online or through SMUD's automated phone system. Visa payments can be made on a one time or on-going, automatic payment basis. For both options customers are protected against fraud through Visa's Zero Liability Program, which protects cardholders from liability for fraudulent purchases. SMUD joins more than 3,500 utility providers across the U.S. accepting Visa. For more information about the program, visit smud.org or call 1-888-742-SMUD (7683).

justification for not running businesses more accessible the route is that they feel the and recognizable. This whole extended to just outside of riders are not there to support area has increased the number the route. I disagree with this of businesses and there are assessment. I do not feel this more businesses on the way. decision should be made using For example, the Safeway a cost justification as a basis. Promenade will be coming to area. I believe that these need First of all, I am personally Madison and Hazel and Walaware of 80 to 100 people Mart coming to Greenback who live along that route and Hazel which will make that are disabled Americans according to the Americans centers. with Disabilities Act of Walgreens and many other 1990. There are unidentified retail outlets that have opened elderly and disabled people which could benefit from the peppered throughout these foot traffic and recognition of neighborhoods who do not the riders. have the capability to mediate this issue with RT and can or employed outside of the use our help. The issue is that area of Madison and Hazel

Peopled traveling

### Why 50% of Homes Listed for Sale Don't Sell the First Time & What to Do About It

your home has just come off the market and hasn't sold, don't be discouraged. The reason your home did not sell may have nothing to do with your home or the market. In reality, your home may have been one of the more desirable properties for sale.

#### So Why Didn't Your Home Sell?

Last year many of the homes listed for sale never sold at all, and many sellers found that there was a tremendous amount a homeowner needed to be educated on to sell their home for top dollar in the shortest time period.

Don't risk making the wrong

SACRAMENTO COUNTY - If choices and loosing both time and money on your investment. Before you hire a realtor, know the right questions to ask to save you time and money.

> Industry experts have prepared a free special report called How to Sell a House that Didn't Sell" which educates you on the issues involved.

> To hear a brief recorded message about how to order your FREE copy of this report, call 1-877-711-4135 and enter ID#1012. You can call any time, 24 hours a day, 7 days a week. Call now to make sure your home sells the next time you list it for sale.

This report is courtesy of Jim Russell, Pacific Real Estate Properties. Not intended to solicit properties currently listed for sale. Copyright © 1998.



1	2	3		4	5	6	7		8	9	10	11
12				13					14	$\top$		
15			16				$\square$		17			
		18	$\vdash$	$\vdash$				19		1		
20	21		$\vdash$	$\vdash$		22	23					
24					25					26	27	28
29	1			30		$\square$	$\vdash$			31	1	
32			33				$\square$		34		1	
			35					36		1	1	
37	38	39					40			$\top$		
41	1				42	43				$\uparrow$	44	45
46			$\vdash$		47	1				48		
49					50					51		

### KING Crossword

#### ACROSS

Highlander's 1

- hat Strikebreaker 4
- 8 Moistens
- 2 Epoch
- 3 Ice-cream holder
- 4 Idle or
- Ambler
- 5 Tenet 7 Wee bit
- 8 Horseshoe
- site 9 Bad lighting?
- 20 Gather
- greedily 22 Hourglass fill
- Sea eagle 24
- 25 "Ragtime"
- author

- 29 Island sou venir 30 Nasal
  - passage
  - **Biblical verb** ending
- 32 Paper

31

- 34 London
- gallery 35 "You Go -
- Head" 36 Archer's
- missile
- Gesturer's 37 "dunno"
- 40 What some men are
- made of 41 Go
- sightseeing
  - 42 Shipbuilders'

### place

- 46 Neat as -47 October gem
- 48 Carnival city
- 49 Desires
- 50 Set
- component
- 51 Insecticide

#### DOWN

- 1 Slight bit
- 2 Past
- 3 Grease
- monkey
- Seafood 4
- selection
- 5 Hairdo
  - 6 Landers or Coulter
  - 7 Spelling

10 One of the Jackson 5 11 Read bar codes 16 Moved quickly 19 Picnic invaders 20

- 21 treat
- dad
- 23
- Maintained Sandwich 22 Chastity's
  - above the
  - rest
- 25 "Carpe -"
- 45 Morse E

- Answers on Page 7
- contest
- Nut Piccadilly

statue

8

9

- 27 Preminger of
  - Hollywood

26 Aft

- "It's hot in 28
- here!"
- 30 Urban blight
- 33 180's
- 34 Helen's home
- 36 Bracelet site
- 37 Remain
- 38 Bill Clinton's
- hometown
- 39 Destruction
- 40 Con job
- 42 Mutt
- 43 - -Locka, Fla.
- 44 Disencumber

#### January 2007, Second Edition

### Fun & Games

Page 9





4 sommon



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14



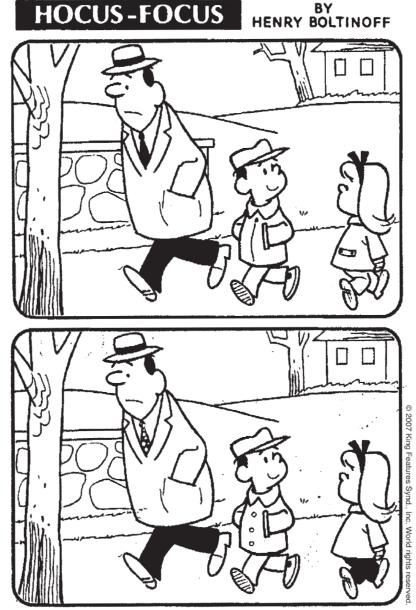
mmins

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

USSSALCBUSSRQON

Subclass	Submarine	Subset	Subtitle
Subdue	Submerge	Subsidy	Subvert
Subfloor	Submit	Subsist	Subzero
Sublease	Subscribe	Subsoil	

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Parties in the second of th



- 1. GEOGRAPHY: How long is the Panama Canal?
- 2. ANATOMY: Which finger on the human hand also is known as the index finger?
- 3. LANGUAGE: What does the adjective "vulpine" mean?
- 4. HISTORY: Who was the commander of the ill-fated Challenger space shuttle?
- 5. TELEVISION: Who was the star of the series "Hogan's Heroes"?
- 6. TECHNOLOGY: What does the acronym IMAX stand for?
- 7. MUSIC: Which group released the 1979 album "The Kids Are Alright"?
- 8. MOVIES: What kind of accent does actor Michael Caine have?
- 9. LITERARY: Who wrote the children's book "Where the Wild Things Are"?
- 10. INVENTIONS: Who is credited with inventing the artificial heart?

### All Answers on Page 7

### **Contract Bridge**

KEEPING AN OPEN MIND West dealer. East-West vulnerable.

East-we	st vumera	die.	
	NOF	RTH	
	🔶 🛧 K Q	8	
	♥932		
	♦ A K	I 10 9	
	♣8.4	5 10 2	
WE		Т	EAST
	51		
<b>♠</b> 6	1054	<b>•</b> 7	
	J 8 5 4		Q 10 7 6
♦ 5 3			Q 8 7
🗭 🕂 A J	76	•	210532
	SOU	TH	
	🔶 🔶 A J 1	09543	3 2
	♥		
	♦ 6 4 2		
	<b>♣</b> K 9		
The bide			
West	North	East	South
1	2 ♦	2 🖤	4 🛧
5♥	5 🔶		
Opening	g lead — k	ing of he	arts.

You sometimes have to make a peculiar play to accomplish your purpose. For a good illustration, consider this deal where you're declarer at five spades and West leads the king of hearts. How would you play the hand?

If you proceed with the play along normal lines, you wind up a trick short of your goal. You ruff the heart lead, draw a round of trumps and eventually either try a diamond finesse or lead the A-K and another diamond. Either way, East scores his queen of diamonds and returns a club, and down the chute you go.

But this would be the wrong way to play the hand. A far better approach is to discard a diamond from your hand at trick one, allowing West's king to hold the trick! A startling play, no doubt, but it has one enormous advantage. It virtually assures the contract, and it's hard to find a better reason than that.

Let's see what happens after you discard at trick one. Assume West leads another heart. You ruff, lead a trump to dummy's eight, cash the A-K of diamonds, ruff a diamond and finish with an overtrick.

If the diamonds are divided 4-1 instead of 3-2, you still make the contract. Let's say West started with Q-xx-x of diamonds. In that case, after cashing the A-K of diamonds, you ruff dummy's nine, lead a trump to the queen and ruff dummy's ten of diamonds. Next comes a trump to dummy's king and a club discard on the jack of diamonds — making five, despite the 4-1 diamond division.

Of course, you must be on your toes to overcome the natural inclination to ruff the opening heart lead. But if a declarer is by nature a cautious player and always stops to plan the play, especially at trick one, he should conclude that it is better to lose the first trick than to win it.

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#### January 2007, Second Edition

American

Cancer Society®

#### Page 10

# **River Cats Field Staff Returns for 2007 Season**

By Gabe Ross



WEST SACRAMENTO, Calif. -- The Sacramento River Cats announced today that Manager Tony DeFrancesco and the entire 2006 River Cats Field Staff will return to Sacramento for the 2007 season. DeFrancesco, who enters his 5th campaign with the Cats, will once again be joined by Hitting Coach Brian McArn, Pitching Coach Rick Rodriguez and Athletic Trainer Walt Horn.

DeFrancesco, 43, has guided the River Cats to the Southern Division Crown in three of his four seasons at the helm of the club and led the team to back-to-back Pacific Coast League Championships in his first two seasons (2003-2004). Last year, DeFrancesco led the River Cats to a 78-66 regularseason record, 4th best in the PCL. The team finished in 2nd place in the PCL's Pacific Conference Southern division and 13.0 games back of the first place Tucson Sidewinders, the eventual PCL and Triple-A Baseball Champions. Overall in his four seasons, DeFrancesco has tallied a 329-247 regular season record (best in the PCL during that span) as well as a postseason record of 14-4. In 2003, he was named "Manager of the Year" by both the Pacific Coast League and The Sporting News.

"I am thrilled to return to Raley Field for 2007," said DeFrancesco from his home in Arizona. "The entire River Cats organization and Sacramento community have embraced me since my first day here and I look forward to bringing another championship to the great Sacramento fans."

The upcoming season will mark DeFrancesco's 14th as a manager in the Oakland A's organization. He enters this year with a career managerial record of 851-771 (.525). DeFrancesco made his managerial debut in 1994 with the Athletics' Arizona League affiliate, followed by two seasons (1995-96) with Southern Oregon (Rookie) and two seasons (1997-98) with the Visalia Oaks (Single-A). He joined the River Cats after four seasons (1999-2002) as the Manager of the Midland RockHounds (Double-A).

Prior to his first managerial job, DeFrancesco served as a coach at Southern Oregon and a Roving Catching Instructor in the A's system. A ninth-round selection of the Boston Red Sox in the 1984 Draft, he played eight seasons of professional baseball as a catcher in the Red Sox and Cincinnati Reds organizations.

McArn, 37, is the third hitting coach in the club's history. Last season, his second with the Cats, Sacramento hitters batted .270 and finished 2nd in the PCL in walks (612). He replaced Joe Sparks in 2005, who serves the Oakland A's as their major league advance scout. Roy White was the River Cats' hitting coach for their first four seasons, from 2000-03.

This season will mark McArn's tenth as a hitting coach in the A's organization, his eleventh as a coach in professional baseball. Prior to joining the Cats, he served as Hitting Coach for Midland, after six seasons with Modesto (Single-A). McArn began his professional coaching career with the Vermont Expos (Single-A) of the New York-Penn League in 1996.

McArn was selected by the A's in the 26th round of the 1991 Amateur Draft out of the University of Nebraska and spent two years as a player in the Oakland organization before injuries ended his career. After retiring, McArn coached at American River Junior College in Sacramento for five seasons.

Rodriguez, 46, will serve his seventh season as Sacramento's pitching coach in 2007. After three years with the River Cats from 2000-02, he managed the Modesto A's in 2003 before returning to the Cats in 2004. Prior to his first stint with the River Cats, he was pitching coach for Modesto in 1999. Last year, Rodriguez's pitching staff had an ERA of 4.56 and threw 10 shutouts, tied for most in team history.

The River Cats open their 2007 home schedule on Thursday, March 29th when they host the Oakland A's at Ralev Field at 6:05 P.M. Tickets for the A's Exhibition Game are currently available only through 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.raleyfield.com.

# American Cancer Society Relay for Life Local Kick-off Events

**For Events in Fair Oaks,** Call Dustin Buck at 965-1469. (The Fair Oaks Kick-Off has been re-scheduled for Feb. 16th, 6:00-7:30pm at the Fair Oaks Community Center, 7997 California Avenue, Fair Oaks)

**For Events in Citrus Heights,** Call Diane Pleines at 722-5100 or 719-5341.

Fair Oaks Event will be held on June 2nd & 3rd at Bella Vista High School.

Citrus Heights Event will be held on June 9th & 10th at San Juan High School.

Be a Team Captain, offer time as a Volunteer, or just sign up to walk for the cure with others.



### **SMUD Earns National Green Power Award**

Greenergy

program offers

The U.S. Environmental Protection Agency, the U.S. Department of Energy and the Center for Resource Solutions recognized recently the Sacramento Municipal Utility District's Greenergy® program with a Green Power Pioneer Award for the advancement and development of the green power market. Specific mention was made of the open culture that allowed program managers to share best practices that helped other utilities rapidly expand their green power programs. SMUD was one of 22 organizationshonorednationwide at the 11th annual Green Power Leadership Awards. SMUD's

customers the choice of supporting energy created by green resources. SMUD matches up to 100 percent of customers' electric needs with purchases of renewable resources for use on the SMUD power system. Renewable resources such as landfill gas, created by waste decomposition, are used to create the nation's fifth-largest green pricing program based on the number of customers enrolled.

SMUD Greenergy is certified by the Green-e Renewable Electricity Certification Program. The Green-e Program sets consumer protection and environmental standards for electricity products, and verifies that consumers' dollars are

the energy for Greenergy, not conventional sources that pollute, like coal.

More than 35,000 residential and commercial customers have signed up for SMUD's Greenergy. According to the National Renewable Energy Lab (NREL), Greenergy qualifies as supporting a specific amount and type of renewable power. The Green-e Renewable Electricity Certification Program is administered by the non-profit Center for Resource Solutions.

For more information about SMUD's Greenergy, visit www. smud.org.





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- Pay off higher-interest credit card debt.
- Invest in a retirement plan.
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The Minimum Payment may not cover the total interest due. The shortfall—called deferred interest—is added to your loan and charged interest at the same rate as your mortgage. The Minimum Payment cannot increase more than 7.5% annually until year ten, when your loan will be reamortized to ensure that it is paid off within the scheduled term.

This is not a commitment to lend. Programs subject to change. Certain restrictions apply. A Division of World Savings/World Mortgage. Call today for a free loan consultation.

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#### **Giveaway Pets**

Q: Far too often, I scan throughmylocalnewspaper or online classifieds only to see ad after ad offering free puppies, kittens, birds ... you name it. Last week someone was trying to give away an entire chicken coop! I think that these ads are inappropriate, and that people should take care of their pets and not give them away. What action can I take to stop the newspaper and online sites from permitting these ads? -- Sandra G., via e-mail

A: While I applaud your concern for pets that are being given up by their owners, I don't agree that such ads are inappropriate. The owners are making a genuine effort to place their pets in a good home. We don't know what the circumstances of these owners are. In the case of the chicken coop, perhaps the owner got sick or can no longer afford to keep them. Or maybe the city changed its regulations on the types of animals that can be kept in one's backyard.

I would much rather see an ad placed, offering to give a pet to a good home, than to see that pet abandoned and wandering -- or worse. For people considering

adopting a "giveaway pet," be sure to meet the owner and the pet before

agreeing to anything. A trip to the veterinarian for a full checkup should be done either during the meeting phase or as soon as you decide to adopt the pet. Ask the former owner about any behavior and health issues, special diet considerations, current medications, and the pet's favorite toys and activities. These steps will help make the transition from one home to another as smooth as possible.

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

Synd., Inc.

## "Back Room Nurse"



**By Kay Burton** 

She is called, "Triskit." sometimes "Hazel," and she lives at Hazel Ridge Veterinary Clinic in Fair Oaks, owned by Doctors Marsha Birdsall and Chuck Harris.

Trisket was rescued as a stray kitten by Dr. Birdsall's husband, Randy. A little kitten was continually running into a furniture store and would not stay out. Randy Birdsall overheard the store employees joking about throwing her onto Hazel Ave. or off Rainbow Bridge (in Fair Oaks). He went right home and told Dr. Birdsall, then the two of them came back to rescue the lost kitty, bringing a cat carrier with them. The staff asked owners Drs.

Birdsall and Chuck Harris if they could keep her at the clinic... she is still there... three years later.

Triskit is a domestic shorthair brown tabby. Her true purpose at the clinic is to donate blood for transfusions when a kitty patient has a lifethreatening anemia, but mostly she lounges about. She is also available when necessary to demonstrate the proper way to medicate cats.

An integral part of the clinic, Nurse Triskit greets clients at the front desk and allows them to pet her. She loves all small animals, especially bunnies; she will rub up against them. She has no problem with new little puppies, and has very little fear of dogs. Triskit likes to "help with the laundry"...she buries herself in the warm towels fresh out of the dryer. She closely monitors the fax machine and tries to help with the pages coming out.

Nurse Triskit gets into mischief at times...at they are homeless... not night she is placed in the cat ward to sleep... where

she escapes. She can open cage doors where there is food...she chews holes in unused IV fluid lines, sleeps on expensive laboratory machines and makes phone calls, stepping on the phones. She loves being the "back room nurse," she gets in the way of those working, and looks perturbed when made to move out of the way.

Cats are not idle or casual possessions but faithful companions and valuable members of the family or, in this case, the clinic. Contrary to popular beliefs, cats do not fare well on their own; their health and happiness rest with you. Cats need to be spayed or neutered. They need regular veterinary checkups (lucky Triskit) andlifesavingvaccinations. Their diets should be under our control not hit and miss. They need to be protected from their own curiosity and desire to wander and explore. In short, they need to be loved and cared for by their owners.

Rescue a cat... hopeless.

### **Luxury Apartment For Rent**

Located in the heart of Historic Fair Oaks Village, The Crest at Fair Oaks offers an incomparable lifestyle. Enjoy the welcoming Clubhouse. Relish your exceptional Fair Oaks locale. Take pleasure in the simple things as you discover the exceptional lifestyle offered at The Crest.

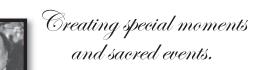
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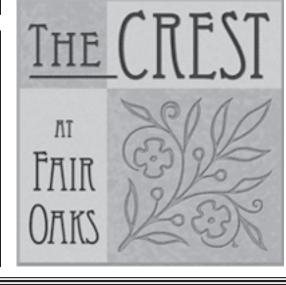




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HELP WANTEDdVolunteers WantedflGot spare time to help out your local Chamber of Commerce? Call Marsha at the Fair Oaks Chamber offica 967 2003fl	nationally recognized vebsite. We are a website esigned for the divorced, widowed and separated hat offers real advice and articles to help people ebuild their lives. This is a part-time, extra income opportunity that you can work at from your home. Compensation is commission only, but the	Heights, Fair Oaks and Gold River. We have received a great response about our newspaper and its support of the community. Work from home just a few hours each week to develop new accounts. We offer a strong commission plan and a simple sales presentation. Previous	to patio-spacious yard. professional - pets ok upon approval. \$1650+security depositcontact Glen Oak Arabians @ 530-823-6459 or 916-972-2163. Newly Remodeled 3 bedroom 2 bath home. 2 car garage, big back yard with deck, and new carpet \$1650 per month. Call Joe 207-1915	family room. Plantation shut window coverings, Mexi tiles in entry, family room, I laundry room. Oversized bac extended stone patio, bric variety of mature trees. Fab waterfall and pond. Built BBQ. Home backs up to <b>Reduced</b> to \$598,000. No A 916-853-2100 or 916-768-22	can paver kitchen and ckyard with k planters, pulous rock -in granite greenbelt. .gents.	Gutter/Yard Service Gutter Cleanup, Raking, Hauling, Tree Trimming, Pruning and more! Sunny 206-8172 FREE Estimates	
	Classification:	<b>DADFC</b> 5 characters per line	<b>DRM</b>	Work From Home w/ Benefits Earn \$400 to \$500 per week IBOplus.com/happyfamily 916-988-3027	Americ Must h & j	ry Drivers Wanted can River Messenger ave clean DMV record proof of insurance. pendent Contractors Call 773-1111	
MAIL FORM AND PAYME	ES ISSUES	PER FOR LONGER ADS) X \$5 PER LINE = \$ enger • 7405 Greenback Ln., #1			T YOUR MILK MAN To Your Door By 6:30 am Owner Operator Jim (916) 722-8945		
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Peggy Boling Daughter 858-1234 peggy@peggyboling.com peggyboling.com



Mary Ann Henrikson Mother 247-7070 maryann@goldriverhomes.net maryannsrealestate.com

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Featured Listings

### RE/MEX Gold

		•
\$1,450,000	Granite Bay	Awesome view of Folsom Lake. Approximateky 250 feet to shoreline. New Construction
\$829,000	Gold River	Huntington Village. Powell's premier gated village with only 50+ homes. 4 br, 3200 sq ft. Upgraded with the latest High-End amenities. Turn Key Condition.
\$599,000	Gold River	Pioneer Village. Unbelievable value for this 4 bedroom + loft. Hardwood flooring, granite, shutters, crown moulding.
\$588,000	Curtis Park	Brick Tudor. Leaded glass windows, hardwood floors and new roof.
\$549,000	Gold River	Gold Spike Village. Coker Ewing built 4 br, 3 ba. New tile roof, hardwood & tile flooring. Large yard with pool and stamped concrete patio.
\$519,000	Gold River	Coker Ewing, 4 br, 3 ba, 3 car garage, new roof. Corner lot.
SOLD!	Gold River	Comstock Village. Single Story. 4 br, 3 ba, 3 car garage. Corner of a cul-de-sac
SOLD! SOLD!	Gold River	The Classics built by Tim Lewis. Previous model home. 3 bedroom with sitting room. Premium parkway location. Gated community.



# THE MORTGAGE MANAGER



#### *WHAT'S MORE IMPORTANT: PROPERTY PRICES OR MORTGAGE RATES?*

We're at an interesting stage in the current economic cycle. Rates bottomed out in 2003 and stayed near all-time lows until mid-2004. Since then, rates have been moving up slowly and have basically stabilized for the past few months. This has helped cool the fevered competition and home price appreciation of the past several years. These economic changes may have you concerned, so I would like to help sort out the issue of interest rates versus the home itself.

### WHY RATES SHOULDN'T MATTER

Rates are often the first ting homebuyers and investors are curious about, but your first questions should always be about the property itself. Can you get the property at a fair price? What is your purpose for buying it, and how long will you keep it? What is the appreciation potential over that period of time?

These questions should come before rate questions because, in most cases, it's simple to change the rate structure on an existing property when the market permits such later on. It would not be so simple to buy that specific property in that specific neighborhood for that specific price later on.

This concept is especially relevant right now because we're currently in a higher rate cycle. So, your initial rate may be higher when you acquire the property, but now you know that's simple to fix. Your real opportunity is in the price of the property. Right now you'll most likely pay less for that property than you would in a lower market.

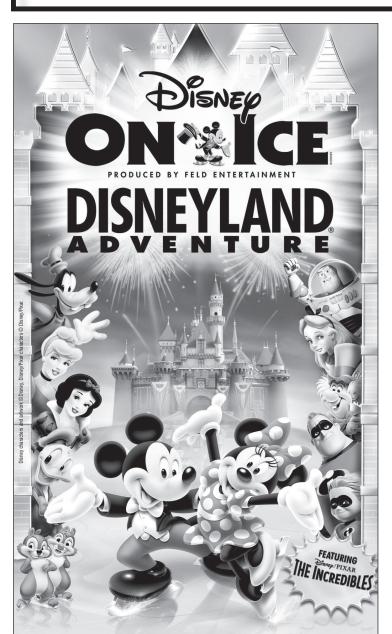
### WHY RATE HAVE BEEN RISING

The reason is because the upward cycle we're in now is an intentional move by the Federal Reserve to slow down the appreciation of asset prices across the economy, including the housing prices.

The purpose of the Fed is to prevent asset price inflation when our economy is in a growth cycle (like we are now), and to stimulate growth when our economy is stagnate or in a recessionary cycle (like we were from 2001-2004). They do this by raising or lowering the "Fed Funds Rate." Fed Funds is an overnight bank-to-bank lending rate that we'll never see as consumers, but it serves as a benchmark that other rates react to.

Rates represent the cost of money, so when money is cheaper, like it was from 2001-2004, housing prices rise. Now that money is more expensive, housing prices and other asset prices are evening out a bit.

You can contact Ed Wacaster at 916-677-0996 or ewacaster@rpm-mortgage.com





### Get Involved in

# FEB. 14 - 19 ARCO

Wed. FEB. 14 ★ 7:30 PM	Thu.	Fri.	Sat.	Sun.	Mon.
OPENING NIGHT	FEB. 15	FEB. 16 10:30 AM#	FEB. 17 11:30 AM#	FEB. 18 11:30 AM#	FEB. 19
OPENING NIGHT HALF-PRICE TICKETS!*	7:30 PM#	7:30 PM#	3:30 PM 7:30 PM	3:30 PM 7:30 PM#	1:30 PM# 5:30 PM#

**#SAVE \$2 on tickets for kids under 12.** \*#(Excludes Front Row and VIP seats. No double discounts.)

> Buy tickets at **www.disneyonice.com**, **www.ticketmaster.com**, *ticketmaster* Ticket Centers, ARCO Arena Box Office

> > or call (916) 649-8497

TICKET PRICES: \$13 - \$17 - \$22 Limited number of Front Row and VIP seats available. Call for details. (Service charges, facility fees, and handling fees may apply.)

# Citrus Heights' 10-Year Anniversary Celebrations

Ten years have passed since the City of Citrus Heights incorporated on January 1, 1997. Get involved in the celebration activities happening all year long. Please join your neighbors and other Citrus Heights supporters to learn more about planned activities and add your ideas to the mix.

### **10-Year Celebration Community Open House**

#### Thursday, February 15, 2007

6:30 to 8:00 p.m. City Council Chambers City of Citrus Heights 7117 Greenback Lane

Come and meet your neighbors and fellow Citrus Heights supporters. A sampling of 10-year activities:

- Art contest with local schools
- Neighborhood Association/REACH celebrations get involved with your neighbors
- Summer anniversary concert in the park (date TBD)
- Red, White & Blue Parade (June 23<sup>rd</sup>)
- Sunday FunDay (September 23<sup>rd</sup>)
- Video and photo archives of the City's first 10 years
- Time capsule
- And much more....

Bring your ideas, energy and enthusiasm!

For more information contact the City's Public Information Division at (916) 725-2448 or visit <u>www.citrusheights.net</u>.



CELEBRATE CITRUS HEIGHTS 10 YEARS