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Volume 2 Issue 1

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

January 2007, First Edition

American Cancer Society Relay For Life Kickoffs!



FAIR OAKS / CITRUS HEIGHTS - Walkers and runners will go around the clock in the battle against cancer during the American Cancer Society's annual Relay For Life. Kickoffs have been scheduled in February for both communities and organizers are gearing up for a great response!

Teams from both communities will gather at local high schools this June, for a 24-hour relay against cancer. The Fair Oaks event will be held on June 2nd & 3rd at Bella Vista High School; Citrus Heights is scheduled for June 9th & 10th at San Juan High School. Relay For Life is a family-oriented team event where participants can walk or run relay-style around the track and take part in fun activities off the track. Teams can include co-workers, club members, family and friends and have gathered donations prior to the event.

Anyone interested in joining Relay For Life as a team captain, team member, sponsor or volunteer can call Dustin Buck (Fair Oaks), or Diane Pleines (Citrus Heights).

"A Relay For Life is a unique opportunity for our communities to come together in the fight against cancer," said Dustin Buck, Co-Chair for the Fair Oaks event. "Many of

the participants are cancer survivors, which serves as a reminder that our community is not immune to this disease and that we can actually help our friends, families and our neighbors that have been touched by cancer," Buck added.

Opening ceremonies, including a lap dedicated to celebrate and honor all survivors, will be included. The public is also invited to attend the luminaria ceremony, which will take place after sundown. To honor the community's cancer survivors and to commemorate those lost to the disease, survivors will circle the track rimmed with glowing luminaria while the names of survivors and those lost to the disease are read aloud.

Funds raised by Relay For Life will enable the American Cancer Society to support local services for cancer patients and their families such as Reach to Recovery, a peer-to-peer support program for women with breast cancer, and "I Can Cope," a series of classes to educate those touched by cancer. Funds also support critical cancer research and community education programs designed to teach people how to reduce their risk of developing cancer.

Relay For Life events will be held in more than 210 communities throughout California, 31 sites here in the Sacramento area, raising \$22.8 million for the fight against cancer. A new event will also be planned for Orangevale in September of this year.

The American Cancer Society is the nationwide voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives from cancer and diminishing suffering from cancer through research, education, advocacy and service. For 24-hour cancer information, please call 800/ACS-2345, available seven days a week, or visit www.cancer.org.

Senator Dave Cox Announces New Staff Appointments



Nghia Nguyen Demovic will be in charge of communicating Cox's policies to the constituents of the first Senatorial District. Prior to joining Cox's team, Demovic was the Assistant Secretary of State for Press for Secretary of State Bruce McPherson. Previously, she served as press secretary for Senate Republican Leader Jim Brulte.

Cindy Burrell will serve as District Representative and manage Cox's correspondences in the Roseville office. With her 25 years in the Legislature, Burrell is also charged with researching policy issues. Earlier, Burrell worked for Senator Chuck Poochigian as Legislative Aide for five years and 14 years for former Senator Tim Leslie.

Cox was elected to the State Senate in November of 2004. He represents the residents of the First Senate District, which includes all or portions of Alpine, Amador, Calaveras, El Dorado, Lassen, Placer, Plumas, Modoc, Mono, Nevada, Sacramento and Sierra Counties.

SACRAMENTO - Senator Dave Cox (R-Fair Oaks) today announced the addition of two staff members to his team. Nghia Nguyen Demovic will serve as Communications Director and Cindy Burrell will be District Representative. "The needs of my constituents have always been my top priority as an elected official," said Senator Dave Cox. "Nghia and Cindy will be great additions to my already talented and dedicated staff to serve the people of the First Senatorial District."

SMUD Performing Huge Meter Retrofit



Customers will receive advance notifications

Customers who purchase electricity from the Sacramento Municipal Utility District (SMUD) will soon find new meters on their homes, apartments and small businesses. These electronic meters will immediately reduce the costs of reading customers' meters each month.

These new "drive-by" meters can be read remotely. Meter readers will no longer walk from home

to home to read and record each customer's electric usage. Instead, they will drive through neighborhoods with a device secured to their vehicle that electronically reads each meter from the street. Using this "drive-by" technology, a SMUD employee can read more than 2,500 meters in an hour. Now, it requires four days for a meter reader to read and record the same number of meters.

Customers will be mailed a notice with the dates SMUD will be replacing meters in their neighborhoods. The "drive-by"

meters have been installed in new subdivisions since 2000 and SMUD is now replacing the existing 500,000 meters. In 2007, SMUD will install about 170,000 meters in its service area, which encompasses all of Sacramento County and a small portion of Placer County. The initial cost of the new meters is \$43 million and the annual savings will be over \$6.5 million, helping SMUD maintain some of the lowest rates in California. For more information, visit www.smud.org or call 1-888-742-7683.

Niello Accepts New Leadership Post



SACRAMENTO - Assemblyman Roger Niello (R-Fair Oaks) began the 2007-08 legislative session today as the newly appointed Vice Chairman of the Assembly Budget Committee. "I am honored to have been selected to serve as the Vice Chairman of the Assembly Budget Committee, and

I am focused on putting together a budget this year that is balanced, contains no tax increases, and makes significant progress on our structural budget deficit. I look forward to seeing the Governor's budget proposal next week. This represents the starting point for the work that we will do this year," said Assemblyman Niello.

As a representative of the Sacramento region, Assemblyman Niello will also work this year to ensure that a fair share of the recently approved transportation, education, housing, and levee bond money will be spent in the area and spent as efficiently as possible to ensure that the taxpayers are getting the best use out of their dollars. In addition to this year's budget challenge, legislators will also be focused on Prison Reform, Healthcare, Public Employee

pensions, and Redistricting.

In addition to being appointed to the Budget Committee assignment, Assemblyman Niello was also selected as an Assistant Republican Leader by Assembly Republican Leader Mike Villines (R-Clovis).

"Assemblyman Roger Niello is an effective legislator who has taken the lead on many important Republican issues, from standing up for crime victims to opposing tax hikes on hard-working families. His commitment to the Republican principles of fiscal responsibility and limited government will strengthen our push for a budget that respects the taxpayers of this state," said Assembly Republican Leader Mike Villines.

Todd Moffitt Assemblyman Roger Niello (916) 319-2005 (916) 319-2105 Fax

Citrus Heights Hosts 10th Anniversary Celebration



CITRUS HEIGHTS - On Thursday, January 11th, 2007, the City of Citrus Heights will be hosting a special 10-year Anniversary Kick-off Celebration, the official start to a year full of anniversary celebration activities. The festivities will be held in the City Council Chambers and in the adjacent Garden Room, both located at 7117 Greenback Lane

in Citrus Heights. The event begins at 6:00 p.m. (prior to the regular City Council meeting) and continues until 7:30 p.m.

The City is planning on having several entertainers present, as well as local Elected Officials and members from the original "Citrus Heights Incorporation Project" (CHIP) Committee. Additionally, a

complete program will be featured with remembrances covering the City's numerous accomplishments over the past 10 years, as well as the vision for the future of Citrus Heights. The general public is invited to join City Council Members and other officials to kick-off the City of Citrus Heights 10-year Anniversary celebration!

Toy Drive Applauds Region For Success

CITRUS HEIGHTS - Bill Stein, president of CRVA Charities, Inc., the non-profit operator of the toy drive, today praised the region for the tremendous holiday support of the Toys for the Troops' Kids toy drive, which donates Christmas toys to the families of deployed military personnel and the children of military members killed in action since 9/11.

The toy drive, for the fourth year, operated a donation center in the Sunrise Festival Shopping Center, the site donated by InterCal Real Estate, with logistic support provided by the City of Citrus Heights. In 2006, an expansion year, the drive also operated a second site in the Greenhaven area at Lake Crest Village, also donated by InterCal, with support from the City of Sacramento.

In the 2006 effort, the drive collected and shipped in excess of

24,000 toys to military installations in California, Hawaii and Nevada. Comparatively, the 2005 effort resulted in the collection of 4700 toys.

Nearest to the Sacramento county effort, Beale Air Force Base and Travis Air Force Base together received 4100 toys for the children of their deployed personnel. Local California Guard units were additional beneficiaries.

"The support of the people of Citrus Heights and the greater Sacramento community has been magnificent in this expansion year. Many volunteered, and many contributed. No matter how large the growth of the toy drive, whether we succeed for these military families always turns on the charitable efforts and giving of the citizens of our community. We can look forward to a banner year in 2007," said Stein.

Major business support came from Placer Title Co., the Home Loan Coach of Rocklin, Chris DeMattei Realty, Exchange Bank of Roseville, McClellan Park, Closet Doctor of Loomis and the Salem Group radio stations KTKZ and KKFS. Sunrise MarketPlace contributed administrative services and additional media efforts.

Bret Daniels and Jay Evans served as co-managers of the Sunrise Festival donation center.

Stein adds: "On behalf of these military families undergoing emotional hardship with mom or dad away at the holidays, we at Toys for the Troops' Kids extend our deep gratitude for all who helped make this a very successful year. Thank you all."

Further information for Toys for the Troops' Kids is available at www.toysforthetroopskids.org or at 916-974-8387.

DUTCH TREAT

By Dennis Packard

PLEASE DON'T TAKE ME SHOPPING

Don't give me a choice of shopping for clothes or being thrown into a pit with live rattlesnakes. I may choose the snakes.

Since I've never been blessed with the "joy of shopping" mindset, I was a little distressed when my youngest brother called me from L.A. a while back. He had just received a settlement from New York City from an accident that happened to him about a year ago. He had apparently fallen into a hole on the sidewalks of the Big Apple. He is a large man and broke one leg. It took about six people to help him up and into an ambulance.

Living in Los Angeles when he received the check he immediately called me and decided to fly to Sacramento with an agenda and pay me a visit. For the first time in his life—he wanted to do something big for his older brother. He invited me to go on a shopping spree for clothes. He was excited, it was his treat. I was crying!

Reluctantly, after arriving, he carried me kicking and screaming into a department store. Once I settled down, I found a couple pair of pants and a shirt and went into a small dressing room.

My brother was not satisfied with my small selection and continued to look around the men's department with a petite sales lady. In my tiny closet, and with my pants down around my knees, both my brother and this little sales lady came storming into my dressing closet pushing me up against the wall. Carrying a bundle of clothes in her arms, the saleswoman looked up at me and squeaked, "Try these on!"

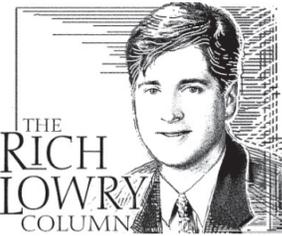
With the two of them pressed up against me and with me being half undressed, I screamed like a teen-aged girl! It was not a fond memory.

My wife has always been kind enough to pick out clothes for me when she shops for herself. If they don't fit or I do not care for them—she returns the items. In spite of her generous support—the new clothes sit on the bed for hours with my reluctance to try them on. After a little prodding—I hang my shoulders, drop my head and slowly slide into the bedroom.

A dress shirt wrapped in plastic is always distasteful. The crispy "easy to tear" plastic from yesteryear is gone forever. Today, we have industrial strength soft plastic that can only be opened by stabbing it with a butcher knife or chewing it open with your teeth. And, of course, once you have the plastic off—you have to deal with the three hundred straight pins holding the shirt together. And one pin—there is always one sharp pin—that is hidden—waiting to prick your finger. Not being able to return a pretty shirt plastered with human blood, you obviously have to stop, bandage the wound and rest.

When the bleeding stops and you get back to the drawing board, you remember that the company that makes the shirt deems it necessary to button each and every button—clear to the neck. One at a time—I begin to open the shirt using my stubby fingers. Half way through, my fingertips begin to throb with pain. By the time all 36 buttons are undone—my fingers are completely numb and my heart is racing from anxiety. At this point, I flop on the bed and count to a hundred. This is generally the same moment my wife walks in and asks what I've been doing, why am I laying down and why is the shirt thrown across the room hanging upside down from the lamp?

Quip for the day: A sense of humor can help you overlook the unattractive, tolerate the unpleasant, cope with the unexpected and smile through the unbearable.

**America Gets Richer**

If you don't yet believe that we live in a de facto caste system, just wait until the new Democratic economic populists take over Congress. They will rely on the usual myths to portray the American economy as an engine of inequity and dispossession, benefiting only the very rich.

In advance of this onslaught, Cato Institute scholar Alan Reynolds has written a new book, "Income and Wealth," that explodes much of the downbeat economic conventional wisdom.

The key difference between the richest and poorest households, Reynolds finds, is simply work: "Most income in the top fifth of households is

from two or more people working full time. Most income in the bottom fifth is from government transfer payments." According to the Census Bureau, there are almost six times as many full-time workers in the top households as in the bottom, and 56.4 percent of the bottom households didn't have anyone working at all in 2004.

For Reynolds, the small number of workers in poor households casts doubt on the category of the "working poor." A member of the working poor is commonly defined as someone earning an hourly wage too small to support a family of four. But Reynolds points out that most of these low-wage workers "are not supporting more than one person." He notes that the poverty rate among married couples was just 5.4 percent in 2003, and a mere 2.6 percent among full-time, year-round workers more than 16 years of age.

"The vanishing middle

class" is another concept Reynolds doesn't buy. If the middle class is perpetually defined as those earning between \$35,000 and \$50,000, it will constantly vanish as people get richer. In this vein, one liberal study complained that 31.3 percent of families earned more than \$75,000 in 2002, whereas only 11.1 percent earned that much in 1969. "By this measure," it concluded, "America's broad middle class has been shrinking." No, members of the middle class were getting richer. The New York Times reported in 2005 that the number of households with assets worth more than \$10 million grew 400 percent since 1980. The Times called this a sign of increasing concentration of wealth. Reynolds counters, "Having four times as many wealthy households in 2001 as in 1980 suggests wider ownership of stocks, bonds and larger homes -- less concentration of wealth, rather than more." The economy is not a zero-sum game, frozen in place.

A Business Week article in 2004 reported that the top 50 percent of families own 95 percent of the country's assets, meaning "the gains from rising wealth have effectively left out half the population." Reynolds explains that the wealthy tend to be older and more established. They will be replaced by younger workers as they age in turn.

What's most important to wealth creation in the long run is human capital, and that has become more widely dispersed. According to Reynolds, "fewer than 8 percent of those above the age of 25 had a college degree in 1960, but that fraction doubled to more than 16 percent in 1980, and nearly doubled again to almost 28 percent in 2004."

It is America -- not just the rich -- that is getting richer, even if Washington's newly empowered populists don't want to hear it.

Rich Lowry is editor of the National Review.

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California New Year's Resolutions for 2007

by Ron Getty

Fact: California's projected budget deficit for 2007 is \$5.5 billion dollars.

New Year's resolution: The governor and the legislature should wipe out this budget deficit. That means mandating a 5% cut in the \$110 billion California budget across the board in all departments. A 5% cut is achievable and can be met through attrition or outsourcing what can be done by private contractors at lesser costs than by state employees. We should also institute user fee services, whenever feasible, for every state board or department. This way, actual operating costs will be met by fees for services or licensing.

Fact: In 2006, Governor Schwarzenegger signed 910 bills and vetoed 262.

New Year's resolution: The state legislature should drastically cut back on introducing new laws and start repealing old laws. We have too many laws—mainly un-enforced, because nobody knows what they are.

Fact: A federal judge gave Governor Schwarzenegger a June deadline to ease crowding in the California prison system, where 173,000 inmates exist in space for less than 100,000. He is currently arranging to transfer 2,200 prisoners to facilities in other states.

New Year's resolution: State sentencing laws should be

made more realistic and allow for the difference between penny ante criminals and violent felons. The state prison system needs to pay for itself with a work-for-hire program using prison labor. Further, if we are going to lock up people, we should make sure they can at least read and write by the time we release or parole them.

Fact: Seven Democrats won election to the California state legislature with 100% of the votes cast in their district (they had no opposition): State Senators Dean Florez in the 16th District, Gloria Negrete McLeod in the 32nd District, State Assembly people Noreen Evans in the 7th District, Juan Arambula in the 31st District, Richard Alarcon in the 39th District, Fabian Nunez in the 46th District and Mervyn Dymally in the 52nd District.

New Year's resolution: Redistrict California so that each electoral district will be as compact as possible and composed of an equal number of adults over age 18. No other criteria will be allowed. Any committee following these guidelines can redistrict California and the result will be competitive legislative seats.

Fact: On September 12, Governor Schwarzenegger signed SB1835, which will raise the 2007 California minimum wage to \$7.50 on January 1, 2007 and to \$8 an hour on January 1, 2008.

New Year's resolution: The California legislature should recognize that increased minimum wages will be token increases because of income and payroll taxes. Instead of increasing the minimum wage, they should repeal minimum wage laws and all income taxes on every person earning below the federal poverty guidelines, then put a floor of at least \$100 on all the regressive state sales taxes to help low-income people.

Fact: From the most recently available compiled crime statistics reports sent to the State Attorney General some 160,000 misdemeanor drug offense and marijuana possession arrests are made in California each year, compared to 125,000 arrests for homicide, rape, robbery, and aggravated assault.

New Year's resolution: California's law enforcement should stop letting the Drug War skew the criminals it targets and redirect resources to capturing violent felons. Tax-funded police resources should be used in protecting law-abiding citizens from violent felons, not busting someone for personal possession of marijuana. Nor should medically approved marijuana users who grow pot plants for personal prescribed use be arrested or hassled.

Fact: California is facing a health care crisis, with several million residents

being uninsured and others receiving limited medical care. Employers who do provide health insurance are facing severe increases in insurance premiums. Retired public employee medical benefits are expected to cost taxpayers several billion dollars in the immediate future.

New Year's resolution: The health care crisis should be discussed and solved with compassion and understanding without political rancor and acerbism. The crisis should be addressed without instituting a government-run medical health care system—think Medicare if you have doubts about this.

Finally, best wishes to all of you for a prosperous and healthy new year. As Mr. Spock would say, "Live long and prosper."

Ron Getty is the senior staff member of a tax attorney with his practice located in San Francisco. His background includes an electrical engineering degree and 30 years of sales, marketing and advertising with small to large corporations. A Vietnam Veteran of Chu Lai - I Corps, he brings personal perspectives on veterans and their treatment by the government. Libertarian Party of California | 14547 Titus Street | Suite 214 | Panorama City | CA | 91402-4935

AMERICAN RIVER MESSENGER

Publisher

Paul V. Scholl

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When you've learned to discern the voice of fear from the voice of love, the voice of fear begins to drift away. You no longer pay attention to it, and fear cannot exist without attention. Conversely, as you begin to pay closer attention to divine guidance it becomes stronger within you.

- Darrin Owens - From his book, Reader of Hearts

Military Spouses, Retirees Sign Up For Real Estate Careers



(NAPSA)-Like so many veterans, DeWayne Gamble wasn't sure what to do with his life after serving his country. Discharged from the Marine Corps with a medical disability, being a Marine was all he knew for 13 years. He never finished college and didn't know if any civilian job could utilize his military skills. After many conversations with another former Marine who is a real estate broker, DeWayne decided to get his real estate license. After two months of classes, he was a licensed agent. Just over a year later, with a six-figure income, he says it was the best decision he ever made. DeWayne says his success is due to a huge referral base, consisting of all active-duty and former military personnel from nearby Camp Lejeune. The work ethic and organizational skills he learned in the military finally paid off. Now, he strongly believes real estate is the perfect career for ex-military personnel. He also believes any veteran can do what he's done and "not only be successful in real estate but be very successful." Working in the same RE/MAX Real Estate Solutions office with DeWayne is Deana Bowen, the wife of a

Marine who just returned from Iraq. She's also convinced that she's found the perfect career. Two years ago, she took a nine-week course, got her license and now brings home significantly more income than her previous job provided. For a military wife, real estate is a natural choice. "Who knows more about moving than we do?" she asks confidently, while stating that she sold 10 homes last year to individuals in her husband's unit. She's also certain that her skills are portable. "If my husband is stationed elsewhere, I won't have to give up my profession." Deana says she could be relicensed and back on the job very quickly in a new community. In two years, her husband, Master Sergeant Norman Bowen, will retire with 20 years of service in the Marine Corps. His retirement plan? He wants to make her business a husband-and-wife team. Many military spouses and retirees recognize that real estate is ideal. A real estate career does not require a college degree. A license can be earned in a convenient time frame and job experiences can be taken with you if you're relocated. Most importantly, real estate agents depend on referrals and valued personal relationships. Anyone in the military knows many people who relocate frequently. To assist military personnel and their spouses in learning about possible careers in real estate, RE/MAX International, in cooperation with the Department of Defense,

has created "Operation RE/MAX." Interested individuals are directed to RE/MAX offices in their local community, where volunteer brokers provide specific information about licensing requirements, as well as the prospects for unlicensed positions. Dave Liniger, co-founder and chairman of RE/MAX International, Inc., is also a Vietnam veteran who knows how to be successful in both business and military service. He believes that "a career in real estate is ideal for many in the military," and proudly adds, "RE/MAX is honored to be working with the Department of Defense to develop second career opportunities for those who serve our country." The Department of Defense is delighted that spouses are responding to Operation RE/MAX's career outreach. "The kind of career opportunity that RE/MAX has offered represents a model for other employers," says Deputy Under Secretary of Defense Leslye Arsht. "Military spouses are a key employee resource. RE/MAX already understands this. For spouses, this program offers a range of opportunities to work in real estate- thousands of spouses are ready to put their life's experience to work." Anyone involved with the U.S. Armed Forces can obtain further information about Operation RE/MAX by visiting www.military.com/spouses or www.operationremax.com. Specific inquiries can also be directed to (800) 826-7720 or operationremax@remax.net.

★ VETERANS POST ★

by Freddy Groves

War Stories Wanted

If you've ever wanted to share your stories and have them recorded for posterity, the Veterans History Project wants to hear from you. The Library of Congress project, started in 2000 as part of the American Folklife Center, seeks firsthand accounts from veterans who served in the following wars: World War I (1914-1920) World War II (1939-1946) Korean War (1950-1955) Vietnam War (1961-1975) Persian Gulf War (1990-1995) Afghanistan and Iraq conflicts (2001-present) It also wants to hear from civilian supporters, such as war industry workers, USO workers, flight instructors and medical volunteers.

You can do a simple interview on tape, or you can contribute photos and text material such as memoirs, maps, journals, military papers and letters. It's up to you how comprehensive you want your effort to be. (Just to be clear, this isn't the same thing as the National WWII Memorial's Registry of Remembrances. In addition to covering all the wars listed above, you actually become part of the Veterans History Project because your contribution is archived forever in the collection.) Participating doesn't have to be complicated, but there are some steps you need to take. A Project Kit will guide you step by step, whether you're the veteran or the interviewer -- or perhaps a spouse or child who wants to assist.

You can get the kit online at www.loc.gov/vets/. Or you can send e-mail (it takes 6-8 weeks for a reply, however) to vhohp@loc.gov. If you don't have e-mail, call (202) 707-4916 or (888) 371-5848. In doubt about whether you should participate? Check the site. Look through some of the WWII stories and photos that have been archived. You'll get lots of ideas about how to share your own stories.

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

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Great American Patriot
www.GreatAmericanPatriot.com

A Proud New Member of Kiwanis

by Dianna Batt



CITRUS HEIGHTS - Last school year, Kathie Hoxsie, the President of the Coyle Avenue School P.T.A., introduced me to the Kiwanis organization. Her tireless service to our school was testimony to her devotion to the Kiwanis philosophy of enhancing the community by enhancing the lives of its children. Kathie told me about a wonderful program Kiwanis had called the B.U.G. Program. Kathie contacted the Sunrise-Citrus Heights Kiwanis to see if they would sponsor Coyle. I received an invitation from Bill Hooper to attend a Kiwanis meeting. Following the meeting, I received a call from Bill with the good news that Coyle would be sponsored by the Sunrise-Citrus Heights Chapter of Kiwanis for the B.U.G. Program. B.U.G. stands for Bringing Up Grades. All children who improved by even one grade on their report cards during the 2nd and 3rd trimesters received

a certificate thanking them for working hard. They also received a ticket which was entered into a drawing for a bicycle and helmet. Two bicycles and helmets were provided by Kiwanis, one for an upper grade student, and one for a primary student. At Coyle's Awards Assembly in June, Bill Hooper came and drew the names for the presentation of the bicycles. It was an extremely moving experience. One of the winners had just previously won an award for perseverance because she had pulled up grades in 11 areas! It wasn't hard to see what a motivation this program can be, especially for students who struggle academically. I received

comments from parents that the certificate from Kiwanis meant a great deal to their children because it validated their effort to improve in school. I was happy to attend a Kiwanis meeting and read the letter I had written thanking them for supporting us with the B.U.G. Program and telling them the heartwarming stories about the winners of the bicycles. When Bill invited me to join Kiwanis, I knew this was an organization I wanted to be a part of for the rest of my life. I am now a proud Kiwanian! To find out more about Kiwanis Membership call Mike Wollen at (916) 302-6103

CRUISES INC. *Travel Article Sponsored By:*
 America's Cruise Specialists - *Trude Peterson Vasquez, ACC*



CAL-a-VIE SPA IS POPULAR WITH BOTH MEN & WOMEN

by Judy M. Zimmerman

During the past 15 years, I've enjoyed visiting most of our country's best destination spas. (A "destination" spa, unlike a day spa or resort spa, is one where the entire program is geared to fitness, lifestyle improvement, and health enhancement.)

Last fall, when Spa Finder Magazine published the results of an annual poll of their readers' favorite destination spas, Cal-a-Vie scored in more than half of the 23 "best" categories for destination spas nationwide.

After reading the article, I promptly booked a three-day stay at Cal-a-Vie, 35 miles north of San Diego. Here's the lowdown on why the spa received top honors.

Six years ago, when Terri and John Havens, an energetic young couple from Houston, purchased the 200-acre property of orange and olive trees, they began an elegant face lift in the 24 Mediterranean-style villas, selecting: French antiques, Italian marble, lavish linens, fine fixtures, tiles and turrets..

Over the bridge and just up the hill from the villas, the Havens then built a magnificent million-dollar fitness center with a huge state-of-the-art weight room, a fully equipped Pilates Center, and classrooms for an intriguing variety of aerobic activities.

The fitness center's great room is furnished with a grand piano and tapestry hangings purchased by the Havens on their numerous buying trips to Paris. This beautiful multi-purpose room is an ideal setting for hosting lectures by guest speakers.

The couple also bought a 400-year old chapel from a Dijon monastery that was shipped block-by-block to become the spa's "new" hill-top meditation center and wedding chapel.

During my stay, couples of all ages and fathers and sons outnumbered the individual women guests. I was even more surprised when a group of tri-athletes arrived with their trainer from Houston.

Many guests chose to don the grey sweat clothes provided by the spa to begin their day with a strenuous hike through the surrounding hills; or a moderate walk around the rolling greens of the adjacent golf course.

After working out all morning, some chose to wear their bathrobes to the diningroom for a delicious lo-cal lunch. The amount of calories was tailored to each one's individual needs.

Afternoons were set aside for massages, pampering spa treatments, yoga and meditation.

In the near future, it will be a great bargain for the wedding guests of a couple who decide to buy out the entire spa for a 3-day wedding package.

In the meantime, check the website for other discounted packages. www.cal-a-vie.com or call 866-SPA-HAVENS

Citrus Heights Little League

Sign Up Today!

Sign-Ups held on
 January 6th, 13th and 18th.

(Other sign-up dates available)

Call 726-8525

or visit

www.eteamz.com/CHLLBaseball

for more information.



LIVING FOR GOD™

By Calvin and Lisa Wulf

"Drop That Remote"

"Whoever watches the wind will not plant; whoever looks at the clouds will not reap." Eccl. 11:4 (NIV)

She cuts her meat and asks, "Got plans for tonight?"

"Big game on ESPN. What about you?" he answers, passing the potatoes.

"I've got a hot date with a great movie in the den."

Their son chimes in, eyes glued to the micro TV on the dinner table, "Think I'll just channel surf in my room."

We're hooked on the tube. With a TV in each room, everyone has a personal portal to another world. We turn it on when we get up. We fall asleep in front of it. We leave it on just for noise. Despite super busy lives, we spend hours indulging our viewing senses. Are we addicted, or just bored with real life?

TV is sucking the spiritual life out of our relationships. Disputes over conflicting TV schedules are resolved by buying another set. Families isolate and communication stops. Table talk is replaced by the evening news. No

wonder we feel so alone.

What does this say about our commitment to God? We have no time for prayer but hours to channel surf. While our Bibles collect dust the TV Guide is always available. Our spiritual power is drained but there are spare batteries in the drawer for the remote.

Consider this – God has a plan for our lives. It's right there if we just look for it. But when we spend our time "watching the wind," what happens to the plan? There are consequences to our use of time – eternal consequences.

So drop that remote and surf these channels instead:

- Go on a TV fast. Can you give it up for a week?
- Rearrange your furniture – allow a TV in only one room.
- Try reading your Bible – it uses less electricity.

Can you hear God's voice over the white noise? Try silence in the presence of Christ. It'll deepen your relationship with Him. You'll also reconnect with your family by reviving mealtime chitchat. So use your remote wisely – click God onto your spiritual screen.

Living for God (TM) offers resources on Christian living. Readers may check out the ministry's latest workshop, Doing the Disciplines with Jesus and His Friends, at www.livingforgod.net or call (719) 578-8837. Copyright 2005, Calvin R. Wulf and Lisa Are Wulf

Return to your Bible

Be joyful in hope,
patient in affliction,
faithful in prayer.

Romans 12:12



BIBLE TRIVIA

by Wilson Casey

1. Is the book of Abimelech in the Old or New Testament or neither?
2. From John 15:5 Jesus said, "I am the vine, ye are the ..."? *Water, Wind, Tree, Branches*
3. According to Paul, what kind of giver does God love? *Loving, Generous, Cheerful, Reluctant*
4. What did Methuselah become at 187 years old? *Saved, Invalid, Father, Martyr*
5. From Exodus 33, who was Moses' personal servant? *Joshua, Zilpah, Gehazi, Elisha*
6. What was Amos the prophet? *Priest, Herdman, Carpenter, Fisherman*

ANSWERS: 1) Neither; 2) Branches; 3) Cheerful; 4) Father; 5) Joshua; 6) Herdman

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

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CHALLENGES & TESTS

We really do not need to make New Years Resolutions because every New Year automatically

brings with it new challenges and tests. Circumstances and situations sneak into our lives, we have not planned for with our finite minds.

It is more beneficial for us to be positive and excited when one faces new challenges or new tests and decide to enjoy them. Challenges or tests can be spiritual adventures planned and uniquely designed by God for each individual life. God uses these refining tools to develop our character and draw us to Himself.

Facing these challenges with the spirit of willingness is stepping into the faith-walk of life. They teach a person that the promises of God are valid and true. The first promise I ever claimed when I felt I was not up to a test was "I can do all things through Christ who strengthens me." (Philippians 4:13) I learned that "with" God all things are possible and I grew in an area I never dreamed possible.

Helping People Save Their "Libraries"

Every life is important and has something significant to write about. Life Message Workshops are held to help people desiring to write something about their life to leave for future generations. It can be a Memoir, Legacy or a Testimony. Marlys shares ideas of how to begin and what to write about.

Marlys shares a variety of ideas of how to present

certain special events of each life that can be incorporated and given to loved ones as gifts. She will give ideas of how to begin writing your story and how best to relate to the future readers. If a person is interested in having what they write published, she is willing to mentor in that area as well.

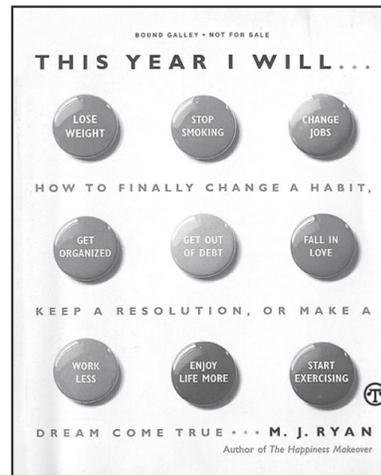
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Session \$45.00 Includes a Workbook. If you are interested please write: Marlys Johnsen Norris, P.O. Box 5144, Fair Oaks, CA 95628, or Marlysj@sbcbglobal.net

Please include your name, address, telephone and e-mail address.

Note if interested in a.m., p.m. or weekend

How To Finally Keep That New Year's Resolution



motivational energy to keep their resolutions.

In fact, "This Year I Will..." by M.J. Ryan (Broadway Books) is fast becoming the go-to book for self-improvement. Ryan's book deals with everything from resolutions to lose weight, stop smoking and change jobs, to getting out of debt and falling in love.

The book offers ingenious strategies and inspiring stories. Many will find that thanks to the sheer motivational energy of "This Year I Will..." their resolutions might actually get kept.

The book is structured around stages, beginning with "Preparing to Change" and continuing with "Getting Into Action" and "Keeping Going." At the beginning of the book, Ryan makes the reader aware of some of the top resolution pitfalls, which include:

- Being vague about what you want.
- Procrastinating and excuse making-no time, wrong time, dog ate my homework.
- Being unwilling to go through the awkward phase.
- Trying to go it alone.
- Turning slipups into giveups.

Ryan points out that before you just launch out there with great enthusiasm-joining that expensive gym, eating only tofu burgers, papering the Internet with your resume-don't skip the all-important step of taking the time to prepare. The reason?

You will greatly increase your chances of success if you stop long enough to get clear on your motivation, understand why you've been doing what you've been doing, and learn about what fosters and supports real change.

M.J. Ryan is one of the creators of the "Random Acts of Kindness" series, which has sold more than 1 million copies. Her latest book is now in bookstores.

Sylvan Oaks Library Holds Computing Basics Workshops

A workshop on Beginning Word Processing will be held on January 16th, Tuesday, from 9:00 am to 11:00 am.

A workshop on E-Mail Basics will be held on January 30th, Tuesday, from 9:00 am to 11:00 am.

The workshops will be held at 6700 Auburn Boulevard in Citrus Heights. Registration is required. Call 916-264-2920 for either workshop, or register online at www.saclibrary.org.

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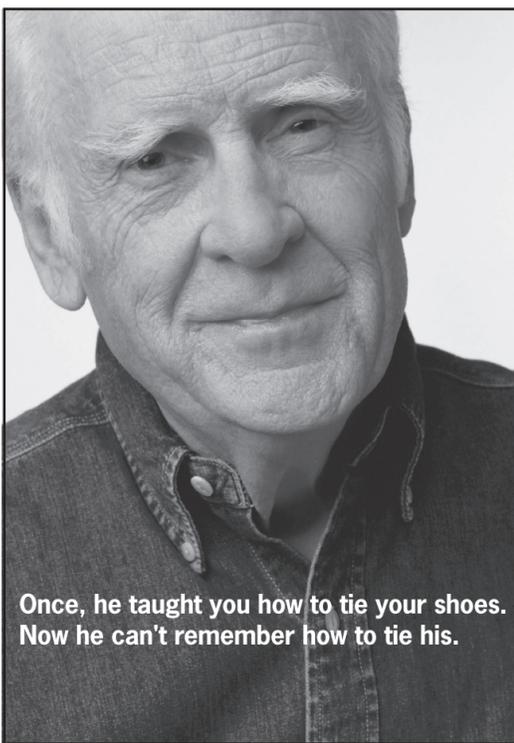
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A New Way to Phase Into Retirement

If you're planning to retire in five or 10 years, you may feel both anticipation and anxiety as you prepare for this next phase in your life. While you may be looking forward to traveling or spending more time with loved ones, you may not be looking forward to a potentially abrupt change from working full-time for a company to planning your own time every day as a retiree. To soften this transition, some baby boomers are exploring a middle path: Phased retirement. This emerging option enables you to gradually reduce your work hours while maintaining your pre-retirement income through a partial pension and a partial salary. A growing number of the baby boomer generation are expressing an interest in phased retirements. A 2004 study by human resources consulting firm Watson Wyatt discovered that 63 percent of workers between ages 50 and 70 would like to work part time before full retirement. A 2005 AARP study found that nearly two in five workers aged 50+ are interested in participating in some type of phased retirement program. Further, of the workers who expressed an interest in phased retirement, nearly four in five said that the availability of phased retirement would encourage them to work past their expected retirement age. Phased retirement and other alternatives that encourage workers to voluntarily remain in the workforce longer benefit employers and employees. Employers retain their most experienced, skilled employees and avert possible labor shortages. Employees can boost retirement savings, accumulate additional

Social Security benefits and continue working at reduced hours. In fact, simulations by the Urban Institute show that employees who work an extra five years could increase their annual retirement spending by as much as 56 percent, and work-inducing reforms would help ease the expected Social Security funding gap. Additionally, other recent studies suggest that working longer improves physical health and emotional well-being. A 2005 study, the New Retirement Mindscape, SM, conducted by Ameriprise Financial, Age Wave and Harris Interactive, revealed five distinct emotional stages of retirement, including a reorientation phase where retirees reconcile the realities of retirement with their own expectations. The research uncovered a group of retirees, the "Empowered Reinventors," who successfully addressed the challenges of reorientation through planning and preparation to achieve high levels of fulfillment and empowerment. Over one-third of this group was working full-time, part-time or cycling between periods of work and leisure. How do you create a phased retirement program for yourself? The first step is determining if your company pension plan allows it. During phased retirement, most employees work part-time hours and receive full-time pay derived from partial retirement payments. These payouts are called "in-service" distributions because workers receive them while they are still "in service" to their employers. Current law allows 401(k) plans and other profit-sharing plans to provide "in-service"

distributions to qualifying employees. However, the Pension Protection Act of 2006 recently extended this legislation to traditional pension plans, which cover over 44 million Americans - about 20 percent of employees in the private sector and about 70 percent of union workers. Starting in 2007, the law will allow traditional pension plans to permit in-service withdrawals to participants who have attained age 62. Previously, these plans could not pay out pension benefits to workers until they had reached normal retirement age, age 65 under most plans. Employers that decide to provide "in-service" distributions must amend their pension plans to allow it. To find out if your pension plan intends to offer this option, contact your benefits department or plan administrator. A second step toward phased retirement is working with a qualified financial advisor to help ensure that you have adequate savings and income during all stages of retirement. He or she can help you evaluate your options and recommend ways to help you meet your goals and address your personal situation. As you begin researching phased retirement and other options, one helpful resource is the Dream Book, SM, from Ameriprise Financial. This retirement tool is designed to lead you through the process of writing down your goals and dreams so you can clearly envision your plans for retirement. To request a free copy, visit ameriprise.com. *Douglas A. Crumley Sr., CLU, CMFC, is Senior Financial Advisor and Business Financial Advisor with Crumley & Associates, a financial advisory practice of Ameriprise Financial Inc. His office is located in Gold River and he can be reached at 916-638-4600.*



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| \$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! | Gold River | The Classics built by Tim Lewis. Previous model home. 3 bedroom with sitting room. Premium parkway location. Gated community. |

Familiar Challenges Ahead for This Year's Legislature

By Assemblyman Roger Niello

While the 2007-08 California State Legislative Session will bring about debates on many important issues facing California, in my opinion there are three issues which stand out that should take center stage as the legislature gets set to begin the new session. As the newly-appointed Vice Chair of the Assembly Budget Committee, my primary focus will be on the budgetary issues facing the state. However, as witnessed by the many bills that have already been introduced, health care will be on the minds of everyone this year. And lastly, any legislative oversight of the spending of the recently-passed "infrastructure" bonds will be extremely important.

The good news with regard to the budget is that the LAO predicts that California's economy, and thus the revenues coming into the state coffers, will continue to grow this year and the likelihood is that there will be a larger-than-expected operating reserve at the end of the 2006-07 fiscal year. However, the ongoing saga of the budget and the real concern is the continued "structural" deficit that has been looming since the early part of this decade, which that is now projected by the LAO to be \$5.5 billion by the end of the 2007-08 fiscal year. If the LAO's optimistic predictions of strong economic growth don't hold up, then of course this gap will be much larger.

While I've sufficiently chronicled this problem in the past and won't go into much more detail, the struc-

tural deficit is simply defined as the ongoing gap between expenditures and revenues that the state continues to defer. My primary approach to this year's budget will be to see that this gap is closed. While significant progress on the deficit was made during my first year in the Assembly, there was little if any progress made last year. We must work to close this gap.

Another big issue that will and should be debated in the legislature is health care reform. While most everyone can agree that our health care system at this point appears to be dysfunctional, the debate begins at how you go about fixing it.

Many of my colleagues on the other side of the aisle believe that a top-down government approach to health care is the way to go. But as one of my favorite columnists, Dave Barry once said, "If you think health care is expensive now, wait until it's free." In fact, many bills have already been introduced that either take us directly to a form of single payer, universal health coverage, or mandate that employers pick up more of the tab.

The problem with either of these approaches is that they really don't get to the root cause of the dysfunction of the system, which would be the overall cost of healthcare. With an approach that placed an emphasis on the individual's control over their own health care, it is likely that costs would come down. In a managed-care world, the individual consumer has little, if

any, control over the product being consumed. With this system in place, basic economics can easily explain the rising costs of health care that we have come to live with.

If you attack the costs of health care and make insurance more affordable for individuals and employers, it stands to reason that you will have fewer uninsured.

Finally, the issue of how to spend the recently approved "infrastructure" bond funds will be an important issue facing the legislature this year. While I won't go into detail, because I outlined my thoughts on this in last month's column, in my new capacity as Vice-Chair of the Assembly Budget Committee, I will work to ensure that this money is allocated fairly and as efficiently as possible. As a representative of the Sacramento region, I will work with other members of the Sacramento legislative delegation to ensure that Sacramento taxpayers are given a fair return on their investment. It will be important for the entire Sacramento legislative delegation to stick together in this regard as we will once again be competing for dollars with Los Angeles and the San Francisco Bay Area.

In addition to these issues, there are certainly others that will come up. A redistricting proposal that takes the job of drawing legislative districts out of the hands of the politicians will be debated, as will the unresolved issue of how to deal with our prison crisis. Stay tuned...as always, it should be an interesting year.

Gold River Business Group

The Gold River Business Group (GRBG) is comprised of business professionals in Gold River, Fair Oaks, Citrus Heights and the surrounding communities. Our members live and work in the local community. We offer a wide range of services including financial advising, catering, Bowen practioner/massage, insurance, website construction/hosting, real estate purchase/sales, Mary Kay cosmetics, window cleaning, loan con-

sultation, roofing, home remodeling, banking and veterinary care. Our goal is to work together to support the local community, as well as the other business members in a positive environment. The group adheres to a code of ethics whose purpose is to establish guidelines of ethical business conduct. We continually strive to maintain the trust of our customers, clients and colleagues. The members pledge to treat all clients with honesty and

fairness and to promptly address any and all customer concerns. It is the obligation and pledge of all GRBG members to conform to the highest possible professional standards and to conduct themselves in a manner that will reflect positively on the group and its members.

Erie Cicelski - President Gold River Business Group
For a full list of charter members and to become a member, please see our ad on the back cover.

Join Citrus Heights Chamber in 2007

Welcome in the new year with your Citrus Heights Chamber of Commerce. We are working hard for you! With a new year ahead of us, the Citrus Heights Chamber of Commerce has decided to emphasize economic development as a key focus of this New Year. We are working to make the environment in Citrus Heights conducive for your business. This past

year your Chamber worked tirelessly to endorse candidates and legislation in line with your concerns. We continue to be involved in government, education, and economic issues in Citrus Heights. It is our goal to have every business owner doing business in Citrus Heights as part of our partnership. We are stronger each year based on your involvement. If

you have not been involved with your Citrus Heights Chamber or have not stayed involved, we would appreciate hearing from you. We have many new opportunities and programs designed with your business in mind. For more information on the Chamber's programs and services please call (916) 722-4545.

The Red & White Ball to Benefit the Kiwanis Family House

Kiwanis Family House provides housing at no or low cost to the immediate families of critically ill children at the Medical Center. The Family House also provides emergency supplies and food to those who arrive without anything due to a sudden emergency. Everything at The Family House is paid for by donations from Kiwanians, community businesses and organizations, as well as the many hours put in by

Kiwanis volunteers. This event is a very important and fun way to raise money for the Family House. 100% of the profits from this event go to the Kiwanis Family House.

Date: February 3, 2007
Where: The Doubletree Hotel, 1001 Point West Way at Arden Way and Business 80. Special Kiwanis Red & White Ball rates available for Feb. 03 at the Doubletree. Ask at the time of reservations

at (916) 929-8855. Time: No-host Cocktails 6:30pm - Dinner served at 7:30pm

Dance to the ever-popular John Skinner Band from 8:30pm - 11:30pm. Event includes Raffle and Silent Auction. Reservations required. Cost is \$55 per ticket. Celebrity Host: Edie Lambert, KCRA TV, Channel 3. Call (916) 729-0696 for reservations or information or you may go on-line at www.kiwanisfamilyhouse.org

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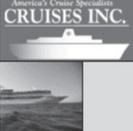
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Congress Passes Health Savings Account Legislation *by Fred Simmons*

President George W. Bush signed the Health Opportunity Patient Empowerment Act of 2006 on December 20, 2006, enhancing Americans' access to tax-advantaged health care savings. The law, part of the Tax Relief and Health Care Act of 2006, provides new opportunities for health savings account (HSA) participants' to build their funds. HSAs are designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis. They make health care more affordable and accessible. This bill makes HSAs even more flexible and easier for participants to put money aside for their personal health care." Highlights include: One-time transfer from IRAs to HSAs. The new rules allow for a one-time contribution to an HSA of amounts distributed from an Individual Retirement Arrangement (IRA). The IRA transfer will not be included in income or subject to the early withdrawal additional tax. Increase in annual HSA contribution. Previously, the maximum HSA

contribution was the lesser of the deductible of the individual's HSA-eligible plan or a statutory maximum. The new rules make the limit the statutory maximum contribution, regardless of the individual's deductible. For 2007, the maximum contribution for an eligible individual with self-only coverage is \$2,850, and the maximum contribution for an eligible individual with family coverage is \$5,650. Full HSA contribution regardless of month individual becomes eligible. Individuals who become covered under an HSA-eligible plan in a month other than January can make the maximum HSA contribution for the year based on their coverage in the last month of the year. This eliminates a common barrier to switching to HSA-eligible coverage. Allow rollovers from health FSAs and HRAs into HSAs through 2011. Employers can transfer funds from Flexible Spending Arrangements (FSAs) or Health Reimbursement Arrangements (HRAs) to an HSA for employees switching to coverage

under an HSA-compatible health plan. Why should consumers and employers consider an HSA? HSAs slash health insurance premiums while saving taxes. Thousands of dollars can be saved while preserving access to quality health care. HSAs also lower an individual's total annual out-of-pocket financial risk for catastrophic health related expenses. HSA dollars can be used for current health care needs or saved for future medical expenses. At age 65, individuals can access HSA funds for any purpose (subject to taxes). For more information regarding health savings accounts and how you might personally benefit from one, contact Fred Simmons at (916) 638-0585 or visit www.fredsimmonsinsurance.com Fred Simmons Insurance is a local, Gold River professional insurance agency offering "Insurance of Value" to individuals and businesses.

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United Way Names Community Impact Vice President



SACRAMENTO — Starine Reese recently was promoted to vice president for United Way California Capital Region's (UWCCR) Community Impact program. She is responsible for supporting United Way's four Impact Councils, groups of volunteers who identify community needs, formulate projects to address those needs and then recruit and fund nonprofit agencies in five counties to work on the projects. She also manages United Way's relationships with nearly 160 Certified Agency Partners, as well as United Way's involvement in community betterment initiatives. "Starine topped my list of candidates from day one," said Steve Heath, UWCCR president & CEO. "She has passion for our Community Impact mission and the leadership skills to take an already excellent program to the next level." Reese, who has been with UWCCR since 1994, previously was Community Impact manager, responsible for

supporting the Safety and Health Impact Councils and their projects. Before joining UWCCR, Reese was director of the San Francisco-based nonprofit organization, Community Services, which provided adult, children and family support services. Reese also worked in adolescent counseling for the Salvation Army in Los Angeles and as a family therapist for the City of Garden Grove. She holds a bachelor's degree in clinical psychology from California State University, Fullerton. United Way California Capital Region is an independent local affiliate of United Way of America, governed by a local board of volunteer directors. UWCCR works in partnership with some 750 employers in Amador, El Dorado, Placer, Sacramento and Yolo counties to raise money through workplace giving campaigns that enable donors to give through payroll deduction to the charities of their choice. When donors direct their gifts to United Way itself, Reese and her staff work with Impact Council volunteers to invest the funds in projects that produce measurable results in the areas of education, health, safety and self-sufficiency.

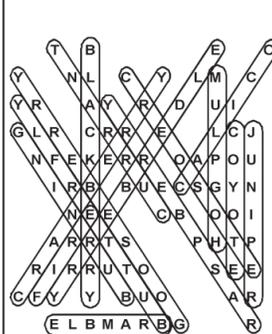
SUPPORT YOUR LOCAL UNITED WAY

Weekly SUDOKU

Answer

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

Magic maze



- Trivia Test Answers
1. Frank James
 2. Middle ear (eardrum)
 3. Bob Dylan
 4. John Dos Passos
 5. A supernatural creature in Arabic mythology that can take human or animal form
 6. Lisbon
 7. Fred
 8. Arizona
 9. Two rhymed 10-syllable lines of poetry
 10. Morton Salt

King Crossword

Answers
Solution time: 27 mins.

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

Senior Health Fair

Thursday, Jan. 18th • 10 am – 3 pm

Join us for health education and activities:

- Blood pressure checks
- Chair massages
- Pharmacy & homeopathic remedies
- Vision
- Hearing & foot care

Door prizes. Refreshments.

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GOAL SETTING FOR A BETTER LIFE

Rather than just cranking out a wish list this year, thoughtfully consider those larger aspects of your life, and plan to move yourself in a specific, predetermined direction in each of them. For example, you could use a "Six P's" format to organize your objectives for this year.

Start with your purpose, the first "P," the reason why you bother to set goals in the first place. Why do you

do what you do? What's the bigger meaning behind it, why is it worth it for you to strive for achievement? By completing the phrase "My purpose is to be _____ and do _____," you create a context for all your goals, so they become more meaningful and pertinent.

The second through sixth "P's" are: Personal, Professional, People, Prosperity and finally, your sixth "P" is about Play goals, where you plan your leisure and entertainment so you balance your stresses with recovery time and fun.

This "Six P's" system is simple, straightforward, and focused, and gives you enough space to write what you like, while still concentrating your attention on the most important aspects of your life. Begin the process by brainstorming out whatever comes to mind for each "P."

Study after study demonstrates that people who

set, plan and pursue their goals outperform others by a huge margin. The only thing that prevents people from setting goals is fear – fear that they won't reach them, or fear that they will. Blast through this and take a bold stride toward success and fulfillment – it's best to have goals in place by October 1, but it is not too late to set goals the way top achievers do, and see what happens.

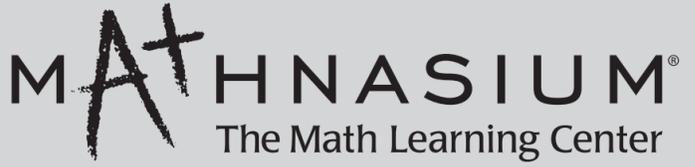
If this process sounds interesting and you would like a closer look, come to our free Goal Setting Workshop on Saturday January 20th. Seating is limited so call now to reserve your spot.

Practicing Chiropractic for close to ten years I have coached thousands of patients of all ages to take full responsibility for their health. Call us for your own WELLNESS CHECK-UP. Discover Chiropractic 729.7733

First Annual Math Triathlon

Mathnasium, The Math Learning Center of Fair Oaks located in Winding Oaks Plaza, will host the First Annual Math Triathlon on January 27th, 2007. The competition is open to all students in third through sixth grade. Students can

register by stopping by the Mathnasium location and picking up a registration form. Registration is free. Enrollment and contest information is available by calling 916-962-9962.



**Math that makes sense to kids
Teaching Grades 1 - 12**

Since opening in March, our kids have raised their average math test scores by 22.1%!

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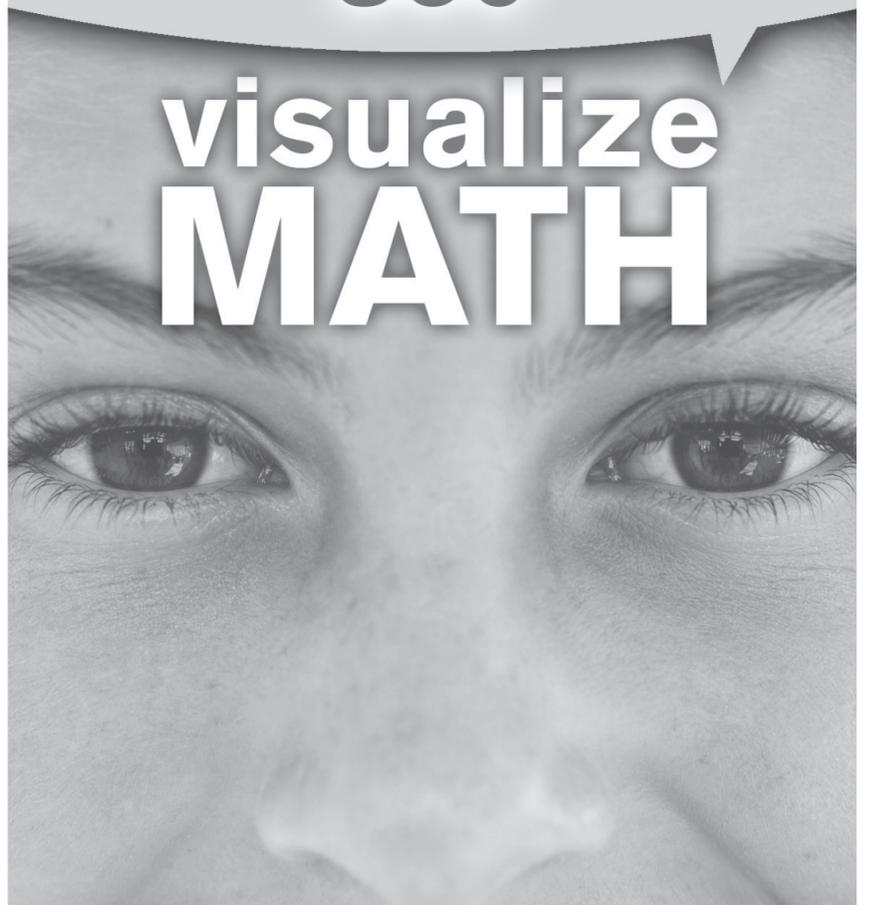
916-962-9962

www.mathnasium.com



360°

**visualize
MATH**



27 Quick & Easy Fix Ups to Sell Your Home Fast and for Top Dollar

SACRAMENTO COUNTY - Because your home may well be your largest asset, selling is probably one of the most important decisions you will make in your life. And once you have made that decision, you'll want to sell your home for the highest price in the shortest time possible without compromising your sanity. Before you place your home on the market, here's a way to help you to be as prepared as possible.

To assist home sellers, a new industry report has just been released called "27 Valuable Tips That You Should Know to Get Your Home Sold Fast and for Top Dollar." It tackles the important issues you need to know to make your home competitive in today's tough, aggressive marketplace.

Through these 27 tips you will discover how to protect and capitalize

on your most important investment, reduce stress, be in control of your situation, and make the best profit possible.

In this report you'll discover how to avoid financial disappointment or worse, a financial disaster when selling your home. Using a common-sense approach, you will get the straight facts about what can make or break the sale of your home.

You owe it to yourself to learn how these important tips will give you the competitive edge to get your home sold fast and for the most amount of money.

Order your free report today. **To hear a brief recorded message about how to order your FREE copy of this report, call 1-877-711-4135 and enter ID#1023. Call any time, 24 hours a day, 7 days a week.**

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

SMUD Hoping to Learn About Customer Choices From Pilot Program

Electric customers of the Sacramento Municipal Utility District (SMUD) are being asked to participate in a pilot program where the price of their electricity would vary with the time of day. During off-peak periods such as later in the evening and weekends, customers would pay lower rates than during peak periods such as weekday evenings. The time-of-use pilot program will help determine how much customers can shift to off-peak usage and the appropriate pricing.

The pilot program, called PowerChoice is one of the SMUD programs designed

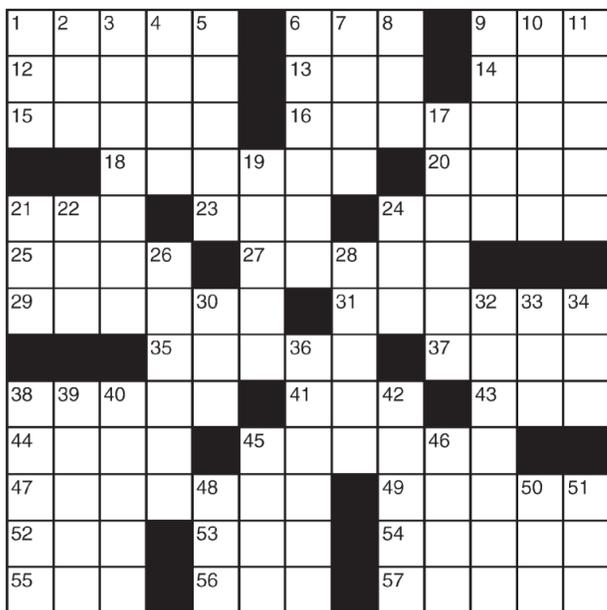
to provide more options for customers and to reduce energy usage during peak periods of the day. This is when power is the most expensive and drives costs for all customers. Curbing usage during peak periods also brings many environmental benefits including reducing the need for more power plants.

Customers who volunteer will have a two-way meter installed on their home that communicates with the utility via cellular network. The SmartSynch® meters track energy usage in 15-minute intervals. The meters also have a feature to notify SMUD of an outage as well as other advanced

capabilities. Customers will be given tips on how to shift energy usage for the lowest rates.

SMUD has already enrolled more than 100 residential and small commercial customers in the PowerChoice pilot program to test time-of-use rates. Recruitment is likely to continue through April, with the goal of enrolling approximately 400 customers. The pilot will run through fall 2010. SMUD has studied time-of-use rates in other regions and has applied the lessons learned from other utilities. This should help expedite the process and reduce costs.

KING Crossword



ACROSS

- 1 Interior designer's concern
- 6 Dine
- 9 Sheriff's weapon
- 12 Hum endlessly
- 13 Bookkeeper (Abbr.)
- 14 Zoo favorite
- 15 Instruct
- 16 9-Across container
- 18 Fall, for one
- 20 Nurse
- 21 Toward the stern
- 23 Ghost's shout

- 24 Hot rum drink
- 25 Owner's document
- 27 Pizzazz
- 29 Venus' sister
- 31 One of the gang
- 35 Impel
- 37 Days gone by
- 38 Heterogeneous
- 41 Indivisible
- 43 Scepter topper
- 44 Always
- 45 Mecca pilgrims
- 47 Expensive seafood choice

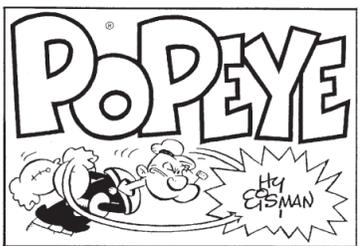
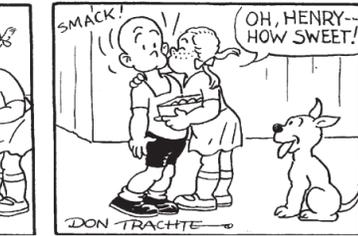
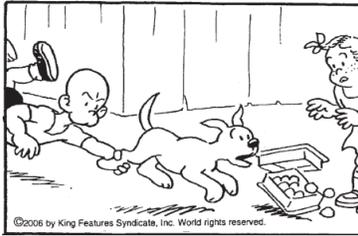
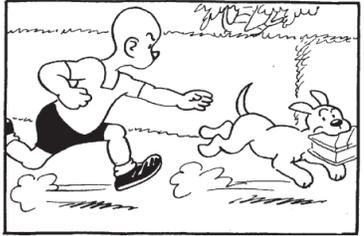
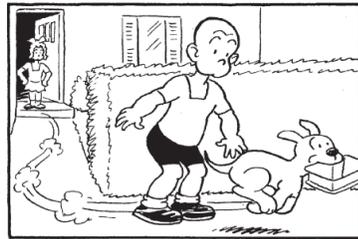
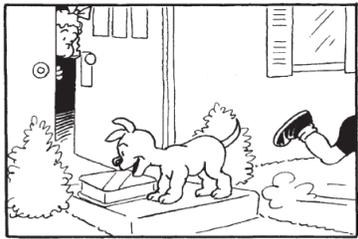
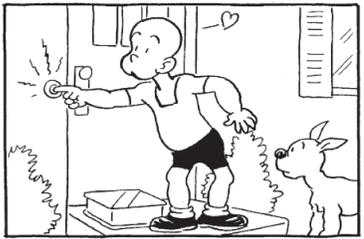
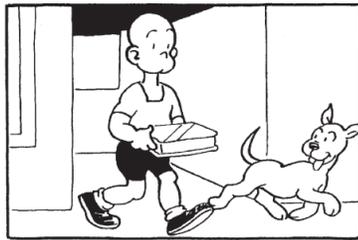
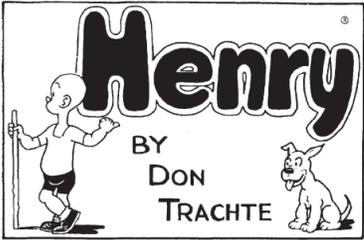
- 49 Acid-alcohol compound
- 52 Tramcar contents
- 53 Existed
- 54 G-rated
- 55 Bloomberg's abbr.
- 56 Idolater's writing
- 57 Earth (Lat.)

DOWN

- 1 Bug spray
- 2 Prior to
- 3 Sled
- 4 Fairy-tale starter
- 5 Clinic doings, for short
- 6 Fishy group

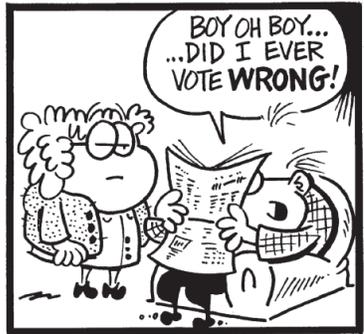
Answers on Page 7

- 7 Follower of 4-Down
- 8 One of the gang
- 9 Designed to restrict entrance
- 10 Overturn
- 11 Dweeblike
- 17 Inclement
- 19 Up to now
- 21 Billboards
- 22 Retainer
- 24 Father's Day gift
- 26 Postpones
- 28 Tweak a bill
- 30 Head movement
- 32 Supple-
- mentary immunizer
- 33 Mess up
- 34 CSA soldier
- 36 Rough
- 38 Casaba, e.g.
- 39 Tusk stuff
- 40 Mediterranean sailing vessel
- 42 Oust
- 45 Leader
- 46 Gilligan's place
- 48 Duo
- 50 Listener
- 51 Genetics abbr.



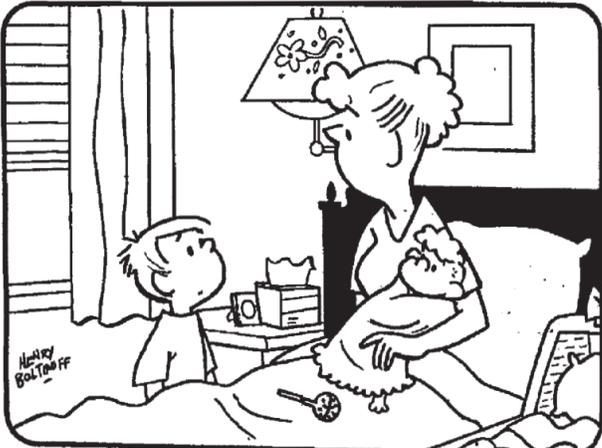
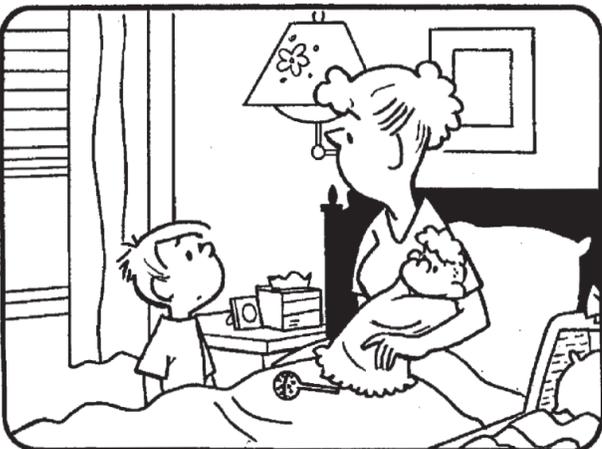
The Spats

by Jeff Pickering



HOCUS-FOCUS

BY HENRY BOLTINOFF



FIND AT LEAST 6 DIFFERENCES BETWEEN PANELS.
Differences: 1. Lamp is different. 2. Curtain is shorter. 3. Rattle is moved. 4. Foot is showing. 5. Sleeve is longer. 6. Tissue is higher.

Trivia test by Fifi Rodriguez

1. WILD WEST: What was the name of Jesse James' brother and partner in crime?
2. ANATOMY: Where in the human body would you find the tympanic membrane?
3. MUSIC: Who had a hit album titled "Blood on the Tracks"?
4. LITERATURE: Who wrote the trilogy of novels called "U.S.A."?
5. MYTHOLOGY: What is a jinni?
6. GEOGRAPHY: What is the capital of Portugal?
7. TELEVISION: What was the name of Robert Blake's cockatoo in the TV series "Baretta"?
8. U.S. STATES: Which state's nickname is the "Grand Canyon State"?
9. POETRY: What is a heroic couplet?
10. ADVERTISEMENTS: What product's slogan is "When

Weekly SUDOKU

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: ★★★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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MAGIC MAZE ● — BUSH

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

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

- Blackberry Calico Currant Hog plum
- Bramble Coyote Elderberry Juniper
- Burning Cranberry Fire Raspberry
- Butterfly Creosote Gooseberry

All Answers on Page 7

Contract Bridge

A DELICATE REFINEMENT OF PLAY

South dealer.
Neither side vulnerable.

| | | | |
|--------------|-------------|--------------|--------------|
| NORTH | | EAST | |
| ♠ 7 5 | ♥ Q J 4 | ♠ 10 8 6 4 3 | ♥ K 8 6 5 |
| ♦ A 8 5 | ♣ K J 9 8 3 | ♦ K 10 2 | ♣ 4 |
| WEST | | SOUTH | |
| ♠ A Q 9 2 | ♥ 9 | ♠ K J | ♥ A 10 7 3 2 |
| ♦ Q J 9 4 | ♣ 10 7 5 2 | ♦ 7 6 3 | ♠ A Q 6 |

The bidding:
 South West North East
 1 ♥ Pass 2 ♣ Pass
 3 ♣ Pass 3 ♥ Pass
 4 ♥

Opening lead — queen of diamonds.
 The need for a delicate refinement in the play occasionally arises in bridge, and the mark of the master is that he recognizes these situations and takes whatever subtle steps may be called for.

Take this case where South was declarer in four hearts. He won the diamond lead, played the queen of hearts and finessed, West dropping the nine. He then led the jack. East

covered with the king and South took the ace, on which West showed out.

Declarer now held the 10-7-3 of trumps and East the 8-6. To avoid the loss of a trump trick, South led a low club to the jack and returned the four of hearts. East played the six, gobbled up by the seven, and the ten then drew East's last trump.

Everything would have been fine except that when declarer next cashed the ace of clubs, East showed out, and there was now no way to run dummy's club suit. So declarer led the queen and overtook it with the king in order to lead a spade from dummy. This proved to be of no avail because West had the A-Q, and South finished down one.

Yet, declarer should have made four hearts. He did not give himself the maximum chance for the contract. After the trump situation became exposed, he should have realized that a 4-1 club break might defeat him and taken measures to guard against it.

Instead of leading the six of clubs to the jack at trick four, he should have led the queen to the king. Then, after picking up East's trumps, he would cash the ace of clubs. When East showed out, it would be a simple matter to finesse against West's ten on the next trick, and South would have finished with 11 tricks instead of nine.

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by Steve Becker



Chris A. Hart - President
 www.longtermcaresolutions.com (916) 967-3267

Long-Term Care: It's a Team Effort

One of the benefits to working in the long-term care arena is the opportunity to interact with other healthcare professionals. I recently conducted a workshop on Fall Prevention with Debbie Mason, a local Care Coordinator, and was deeply impressed with her commitment to helping those who are facing health changes.

I asked Debbie if she'd be willing to share her thoughts and feelings about working in this challenging field. This is her story.

What was the impetus to work in your field? My husband's father had Alzheimer's Disease. My husband was working out of town, and even though I was working full time I was the person who dealt with the crisis when it occurred.

With this type of disease there are many crises, so much so that I was receiving too many calls at work with problems that needed solving right away, but that I couldn't really solve and work at the same time. I was looking for a care manager in town but couldn't find one.

After my father-in-law passed away and we had a moment to catch our breath my husband and I looked at each and said "We can't be the only adult children who can't seem to find the

help we need." That's when I went back to school to receive training in Gerontology. I wanted to help other adult children in the same position so that they don't have to agonize over what to do.

What do you find most rewarding? When I step into a situation that I know is filled with anxiety and stress and I assist the client in finding the care, services, or equipment that they need. I help carry some of the load of the care with them, and that's when I see a portion of that stress ease in their face.

Many times I can hear the relief in their voices when they say, "Thank you for helping me." After I leave them and I am walking back to my car, I get a big smile and my face and say a loud "YES!" knowing that we can do this together.

What are some of the obstacles you face? The care maze is very complicated and sometimes it requires the tenacity of a bull dog to get through that maze and initiate the care and resources that need to be in place.

What changes have you seen in caregiving? I have seen a large increase in Board and Care Homes in the last several years. I am also hearing more adult children say they have already

started planning for their future years.

What one thing would you like consumers to know? Don't wait for the crisis to happen. It's hard talking to our parents about finances and care issues but it is so important to know in advance what you are going to do. If your parents aren't open to talking about this, do research; learn about the different levels of care, start planning what you will do if . . . I think it's even a good idea to have a plan B just in case Plan A doesn't work out.

Please share a personal story about a family member, friend, or client you have helped. I have had many really special people that I have helped. One client I had lived in a Board and Care home. Her family all lived out of town. She had a stroke that left her wheel chair bound and unable to speak. I went to see her twice a week and I would read to her, and paint her fingernails, and take her outside for walks when the weather was good.

Towards the end she was bed bound and so I would read to her in bed and she communicated with sounds. I remember her eyes were so expressive. Her health deteriorated to a point she was placed in a skilled nursing care. I continued to visit her there. And I remember the day before she passed away. She wasn't alert but I whispered my goodbye to her in her ear. I am so glad I did that.

As I've said before, we all deserve to age with dignity. People like Debbie Mason help make that happen. If you'd like more information on her care services, she can be reached at (916) 216-7112.

Disney On Ice Presents A Disneyland® Adventure



ON SALE NOW IN SACRAMENTO!

SACRAMENTO, CA—Relive favorite Disneyland® Park memories when Disney/Pixar's The Incredibles meet Mickey, Minnie and other beloved Disney characters as they experience famed Disneyland® attractions like the Haunted Mansion, "It's a small world" and Pirates of the Caribbean in the original Disney On Ice spectacular, a Disneyland Adventure.

Produced by Feld Entertainment, this one-of-a-

kind, action-packed production visits Sacramento from Wednesday, February 14 through Monday, February 19, 2007 for twelve performances at Sacramento's ARCO Arena. Tickets go on sale Saturday, December 16, 2006.

Nostalgia sets in as the park gates open and Disney characters flood the street with excitement. Audiences will swing with Baloo through the Jungle Cruise, fly like a space ranger through Space Mountain® with Buzz Lightyear and

march with Disney Princesses Snow White and Cinderella during the Main Street USA® parade. As things gets a little too crazy, audiences can help everyone's favorite Super family – The Incredibles—save the day.

Tickets for Disney On Ice presents a Disneyland® Adventure are available at www.disneyonice.com, www.ticketmaster.com, Ticketmaster Ticket Centers, ARCO Arena Box Office or call (916) 649-8497. To learn more about Disney On Ice, visit www.disneyonice.com. Ticket prices: \$60 (Front Row), \$35 (VIP), \$22, \$17, \$13. Show Times: Wed., Feb. 14, 7:30 p.m.; Thurs., Feb. 15, 7:30 p.m.; Fri., Feb. 16, 10:30 a.m./7:30 p.m.; Sat., Feb. 17, 11:30 a.m./3:30 p.m./7:30 p.m.; Sun., Feb. 18, 11:30 a.m./3:30 p.m./7:30 p.m.; Mon., Feb. 19, 1:30 p.m./5:30 p.m.

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Photo by Mary Pearson - Mary Pearson's Photography

Racy's Says "Farewell"

Jim Racy is pictured here with many of his friends who appeared at his farewell party, held December 15th at the location of his garden decor store. There were hors doeuvres, music and drink for all those who attended. Jim had been in business for over twenty-five years, forming many friendships within the community. Jim's farewell note expressed, "It has been a wonderful 25-plus years and I would like to say thank you all for making my business and personal life so special."



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This is not a commitment to lend. Programs subject to change. Certain restrictions apply. A Division of World Savings/World Mortgage.



Cigarettes and Pets

DEAR PAW'S CORNER: My father, a committed smoker, lives on his own in a small apartment. He has one pet, a budgie. I don't think it's appropriate for smokers to keep pets because the animals don't have a choice in being exposed to secondhand smoke, and I urged my father to either quit smoking or give the bird away. He got angry and hasn't called or asked me over in three months. How can I get him to stop harming himself and his pet? -- Nadia C., San Diego

DEAR NADIA: Some thorny issues are being raised here. One, your father's "committed" smoking habit is a choice he has made, and something he personally must deal with. Two, the secondhand smoke may be harming the health of his pet budgie. Three, he probably cares very much for his pet and wouldn't consider just giving it away. Anyone, including myself, who has dealt with a family member who smokes knows that confronting that person can be difficult -- and can lead to strife. Remember that it is the smoker who must make the choice to stop smoking, and that stopping is very difficult, thanks to the addictive qualities of cigarettes. A gentle approach is necessary. First, you will

need to apologize for suggesting that he give the bird away. Second, rather than argue with your father about his habit, tell him that you love him and you want many more years to spend with him -- and that you are concerned that his smoking will take away those years. Third, offer to purchase an air filter to keep in the room near his pet, and to help in any way you can to keep the bird healthy. Most dedicated pet owners, regardless of what they do to themselves, will go the extra mile for the pets they love. Show your father you're willing to do the same. Send your tips, questions and comments to Paws Corner, c/o King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or e-mail them to pawscorner@hotmail.com. (c) 2007 King Features Synd., Inc.



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