

Carmichael Times

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The Homeless Then and Now



Homelessness was frequently discussed during the 1980s, but seems to receive less media attention now. The number is approximately twice as large.

Commentary by
Dr. Paul Kengor

As a biographer of Ronald Reagan, I'm constantly asked to compare today's fiscal/economic situation to what Reagan faced in the 1980s. Today's record debt and deficits remind of the 1980s, though today's are far worse, with the deficit at least six times as high—and debt-to-GDP and deficit-to-GDP ratios two and three times (respectively) higher. The current economy is the worst since the early 1980s, with a prolonged non-recovering "recovery" older still. By 1984, the Reagan recovery was not just in bloom but exploding, with dramatically improved unemployment and economic growth six times higher than the current anemic rate, awarding Reagan millions of Democratic votes as

he swept 49 of 50 states in his re-election.

But one comparison I haven't been asked about are today's homeless levels vs. those under Reagan. That's a notable omission. One who has noticed is Dr. Tracy Miller, an economist and colleague of mine. Miller recently visited Chicago, where he went to graduate school in the 1980s, and was struck by what he saw. "I couldn't help but notice the large number of homeless people in the downtown area," says Miller, "including one homeless man pushing a child in a stroller."

Miller observes: "Homelessness was frequently discussed during the 1980s, but seems to receive less media attention now. And yet, the number of homeless today is approximately twice as large as it was in the 1980s."

Miller is correct. According

to data from the Department of Housing and Urban Development (HUD), there is at least twice the number of homeless today than at a comparable point in Reagan's first term. HUD estimated that there were 250,000-350,000 homeless on a typical night at the end of 1983. As Dr. Miller notes, this compares with an estimated 636,000 homeless at the end of 2011, the figures heading into the fourth year of Obama's presidency.

And yet, when Ronald Reagan faced re-election, liberal Democrats made homelessness a huge political issue, portraying the homeless as stacked like cord wood on every street corner. They made wildly unsubstantiated claims. One source maintained there were 250,000 homeless in Chicago alone—an impossible number that the media

nonetheless happily reported. Homeless advocates like the late Mitch Snyder described dire scenarios in the nation's capital.

Those of us who lived through this spectacle recall that you couldn't turn on the nightly news without grim "homeless updates." It seemed a regular nightly report by Dan Rather on CBS Evening News. It was framed as a national pandemic, laid at the cold, uncaring feet of Reaganomics. It was used against President Reagan with great vigor and viciousness in his re-election bid.

And yet, the numbers today, during President Obama's re-election bid, are worse. A report by the National Alliance to End Homelessness lists 636,017 homeless in 2011—which is

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Craigslist Serves as Fertile Ground to Identify Illegal and Deceptive Ads for Contractors

SACRAMENTO REGION – The Contractors State License Board (CSLB) regularly uses online bulletin boards, including craigslist.org as a primary source to identify potential unlicensed contractors. However, seldom have investigators seen someone use the popular online bulletin board with more regularity than Andy Karl Kelly.

Kelly, operating as AK Plumbing, used to have a state contractor license. But that license (#931776) expired in April 2011. Kelly has continued to work and was given a warning letter by CSLB investigators in July 2012 for illegal advertising.

Because the illegal ads continued, including 45 posted on craigslist between September 27, 2012 and October 2, 2012, Kelly was invited to give a bid at a CSLB undercover sting operation on Wednesday, October 3, 2012, in Woodland. The sting was conducted by CSLB's Statewide Investigative Fraud Team (SWIFT), in partnership with the Yolo County District Attorney's Office and Department of Consumer Affairs' Division of Investigation.

A total of 10 suspects, including Kelly, who bid more than



Consumers must be careful if they use online bulletin boards to find people to work in or around their home.

\$500 for home improvement projects ranging from plumbing and fencing, to painting, tiling and flooring, were given Notices to Appear (NTA) in Yolo County Superior Court to face misdemeanor charges of contracting without a license (Business and Professions Code section 7028). In California, all home improvement jobs totaling \$500 or more in combined labor and material costs must be performed by CSLB-licensed contractors.

Eight of the 10 will face an additional misdemeanor charge of illegal advertising (Business and Professions Code section 7027.1).

State law requires contractors to place their license number in all print, broadcast, and online advertisements. Those without a license can advertise to perform jobs valued at less than \$500, but the ad must state that they are not a licensed contractor.

Ads for AK Plumbing are continuing to show up on craigslist, with 13 posted the day of the sting, 11 new ads posted on the day after Kelly was arrested, and at least four posted already today.

First conviction penalties for contracting without a license include up to six months in jail and/or up to \$5,000 in fines. A

second conviction mandates from 90 days to one year in county jail, plus as much as \$5,000 in fines. A third conviction also has a mandatory 90-day jail sentence and fines of up to \$10,000. Nine of the 10 sting suspects were targeted from their craigslist ads. CSLB issued a consumer alert in June, and second news release in September, urging homeowners to verify all contractor information that appears in online bulletin boards with CSLB's Instant License Check.

"Consumers must be careful if they use online bulletin boards to find people to work in or around their home," said CSLB Registrar Steve Sands. "It's far too easy for unlicensed or unscrupulous individuals to break the law and deceive consumers using the online advertising."

One of the biggest risks property owners face with unlicensed operators is that they rarely carry workers' compensation insurance for their employees. Without it, if someone is hurt while on your property, you may be liable. "Don't be afraid to check with the bidder's workers' compensation insurance company to make sure the policy is still valid and covers all the workers," added Sands.

AARP Seeks Tax-Aide Volunteers

SACRAMENTO REGION - This year, AARP Tax-Aide, the nation's largest free, volunteer-run tax assistance and preparation service is seeking volunteers for tax assistance/preparation and leadership coordinators. Volunteers of all ages and backgrounds are welcome. Each year from February 1st through April 15th, AARP Tax-Aide volunteers prepare federal, state, and local tax returns for low and middle income taxpayers, with special attention to those age 60 and older. Volunteers are especially needed to assist with electronic filing of tax returns. You do not need to be an AARP member or retiree to volunteer.

Volunteers receive comprehensive training in cooperation with the Internal Revenue Service. They then help customers one-on-one at Tax-Aide centers. This is a great way to learn new skills and to be involved in your community.

Leadership positions coordinate program delivery by volunteers at sites at the local, state or regional level; or manage specific program activities such as technology, training, administration, or communication.

Last year in Northern California, 530 AARP Tax-Aide volunteers helped more than 33,000 taxpayers at 78 sites, filing nearly 21,000 federal returns of which 98% were filed electronically.

For more information on how you can join the AARP Tax-Aide team in Northern California, contact Ron Byrd at NoCalTaxAide@Outlook.com or visit our national website @ www.aarp.org/taxaide for details and online application.

AARP Tax-Aide is a program of the AARP Foundation, offered in conjunction with the Internal Revenue Service.

The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection, and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to rejoin the workforce. Free tax assistance and preparation is provided for low and moderate income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer, and employment situations. Additional programs provide information, education, and services to ensure that people over 50 lead lives of independence, dignity, and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.

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Country Capers at Capra Park

By Susan Maxwell Skinner

CARMICHAEL – Capra Park recently shared a vignette of Carmichael’s rural past.

In tune with the turning season, visitors enjoyed pumpkin patches, horses and crafts. Miniature ponies clip-clopped across the front acre, vintage carriage in tow. Delighting junior passengers, equestrian and realtor John Walker guided his trusty team — Rocket and Indie — around the pumpkin-strewn course.

A rolling hillside of white fences and pastures, the reserve lies between Kenneth and Van Alstine Avenues. Capra Park is home for equine boarders and a farm manager. In the 1940s, Mary and Claude Capra established the ranch. The animal-lovers adopted many stray or unwanted creatures. Their movie maker relative Frank Capra found rustic Carmichael a respite from Los Angeles and frequently vacationed with the couple.



Daleena Jones (8) met miniature carriage horses at Capra Park. An open day at the Carmichael reserve offered jaunts with local realtor John Walker at the reins. Kylie Kerth (10) was along for the ride. Photo by Susan Skinner.

After Claude’s death, Mary sold out to the Carmichael Park District. In 2088, the District completed a Master Plan for the 6.7 acre holding. The design allows for a small working farm that would feature animals,

equipment and crops reflecting the produce of Carmichael’s early rural days.

More open days are planned. For information, call (916) 485-5322.

Asante Children’s Choir Christmas Concert

Northminster Presbyterian Church is honored to again host the Asante Children’s Choir, a 24-voice group from Burundi & Rwanda, touring the US and returning for an encore performance. If you miss their earlier engagement, here is a chance to see this stirring group in a Christmas concert Friday,

November 30, 7 PM. This group is not just a group of children singing. They sing, dance, have incredible costumes, and are inspirational. The group is a nonprofit organization with the mission of supporting and educating disadvantaged youth and women in Africa. They are dedicated to spreading love, hope,

and joy through this high-energy concert that will please old and young alike. They do not charge for their performances but do ask for a love offering to help support their tour.

For more information call (916) 487-5192 or visit northminsteronline.org.

Northminster Presbyterian Church Holiday Craft Faire

Northminster Presbyterian Church is hosting a family fun day of free “Make It’ and Take It” craft event on Saturday, December 1, 10 AM – 2 PM to help children of all ages prepare for Christmas with Christmas gifts and decorations; and, with

the assistance of Santa’s helpers.

There will be a variety of free crafts including beaded bracelets, Christmas tags, gingerbread houses, wreaths, and many more. In addition there will be a gift boutique including some lovely handmade items made

by the Northminster Quilters and Nimble Thimbles with purchases to support the summer camp programs. To make this event complete, a light lunch will be served. For more information call (916) 487-5192 or visit northminsteronline.org.



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Who Is Plotting to Steal Your Pension?

Commentary by Wendy Mcelroy
Reprinted by permission Laissez Faire Today

A huge pool of money lies just beyond the grasp of government's itching fingers: private pension funds. Various money-grab schemes have been floated, including a legal requirement that all private pension funds contain a set percentage of Treasury bonds. The most innovative scheme comes from California, which is attempting to do an end run around the most powerful obstacle to a government grab: namely, backlash from existing pension holders.

What is Bill 1234?

California Senate Bill 1234 creates America's first state-sponsored and state-managed retirement program for private-sector workers. Because the scheme creates new pensions for non-union workers, however, it escapes the wrath of private unions and powerful corporations who would rebel if government grabbed at existing plans. **The bill has already been signed by California Gov. Jerry Brown.**

The new system addresses private employers with five or more workers who are not already covered by an employer-sponsored pension plan. Such employers must arrange for an automatic deposit of 3% of the income of "eligible employees" into a government-run retirement plan.

Employers can also make additional deposits on behalf of employees in much the same manner as matching 401(k) contributions. An "eligible employee" is defined as any worker who does not go through the process and paperwork to opt out of the retirement arrangement. Otherwise, the employee is opted in. Over 6.3 million California workers are expected to be eligible.

(Note: The bill allows employers to set up private pensions as an alternative, but this would be costly. Private-sector retirement plans are regulated by the federal Employee Retirement Income Security Act, or ERISA. This subjects employers to strict standards, complicated reporting requirements, and significant penalties. Small employers are highly unlikely to implement the private alternative.)

The new retirement plan will be administered by a board headed by the state treasurer, and it will select either a private investment firm or the state's public pension system, California Public Employees' Retirement System (CalPERS), to maintain and manage the new funds.

(Newspapers and other accounts seem to take it for granted as a default position that CalPERS will be at the helm.) The scheme is estimated to add \$6.6 billion in the first year to the state funds managed by CalPERS, which is already the biggest U.S. pension fund, with 1.6 million public employees and \$233 billion in assets at the end of fiscal 2012.

Why Bill 1234?

CalPERS is in fiscal death throes. Writing in opposition to Bill 1234,

state Sen. Mimi Walters declared, "California has amassed a terrible track record when it comes to maintaining its public pension systems; the systems are currently a combined \$240-500 billion in debt." The two paths out of the dilemma are a steady and solid return from investments or a raw infusion of cash. CalPERS returned only 1% on investments last fiscal year. Bill 1234 accomplishes the raw infusion alternative in at least two ways: 1) A category of investment explicitly permitted by the bill is "United States government and government-sponsored entity debt obligations." The government can use the pension funds to purchase its own debt.

2) 3% of the income of approximately 6.6 million private-sector workers will be suddenly under its management.

Walters noted that the infused money might go directly to public employees because "those public employees are obligated [by law] to be paid first from the pool of investment dollars." She concluded, "SB 1234 looks like nothing more than a cynical effort to prop up the floundering public employee pension debt with new funds from private investors, sent in by employers who are forced to participate under penalty of law."

The Patina of Bureaucratic Reassurance

Proponents of Bill 1234 offer reassurance to the skeptical.

The employee enrollment is voluntary, apologists say. And it is true that the automatic enrollment has an opt-out feature... for the moment. But as executive director of the government-watchdog California Common Sense Autumn Carter observes, "Opting out of state-run programs is notoriously difficult and bureaucratic."

Bloomberg estimates the average income of the new pension "subscribers" at \$46,420 and Carter guesses "that many at that income level would want to recapture the automatic \$1,400 annual paycheck deduction, but for whatever reason, they will not attempt to do so." While the bill's author says the private pensions set up by SB 1234 are voluntary, the bill's language states that private sector employers "must opt out."

Moreover, employees must opt out every two years. The bill reads that "at least once every two years, participating employers shall designate an open enrollment period during which eligible employees that previously opted out of the program shall be enrolled in the program unless the employee again elects to opt out..."

The additional employer deposits are voluntary, apologists state. And it is true, they are... for the moment. But the eerily accurate investment adviser Michael Shedlock insists, I "don't buy it. This would be the first step toward mandated involuntary contributions." Government programs begin with whatever measures the public will accept, and then they grow from there.

The new retirement accounts will not necessarily be managed

by CalPERS, apologists observe. CalPERS will bid against private firms for the asset management, with the state treasurer overseeing the process. In the unlikely event that CalPERS does not become the manager, however, the state of California will still have legal authority over the funds. Bill 1234 creates the California Secure Choice Retirement Savings Trust, which will be administered by the California Secure Choice Retirement Savings Investment Board. Bureaucrats will be in charge.

New retirement accounts will be maintained and managed separately from the CalPERS ones, they vow. Frank Keegan, the editor of Statebudgetsolutions.org, responds, "Anyone who believes this money... will be left sequestered should check how well that promise was kept for Social Security."

Conclusion

Only one barrier to the implementation of Bill 1234 remains. The bill as it stands may not meet the requirements of the IRS or of the Employee Retirement Income Security Act of 1974. And so another bureaucratic board has been established to determine compliance.

Bill 1234 will not prop up the public employee pension for more than a flicker of time. CalPERS is a Ponzi scheme — a scam that returns money to older investors only by acquiring new ones. Private Ponzi schemes have relatively short life spans, after which the perpetrators are fined or jailed. Public Ponzi schemes are longer lived because laws can force more and more new people into "investing." But after the Ponzi that is CalPERS goes bust, the bureaucrats will collect their protected pensions and go home.

Bill 1234 may well make California go bust sooner, rather than later. The infusion of cash depends upon the continuing existence of small businesses. Shedlock captured well the impact the bill would have on that sector:

1. Immediate large-scale firings by small businesses. No small business owner in his right mind would have over 4 employees.
2. Any business that could would leave the state.
3. Many businesses that do stay would be destined to go bankrupt.
4. California would end up like Detroit or Greece.

The most ominous aspect of this shortsighted money grab? California is a trendsetter not merely in fashion, but also in politics.

No one thought this could ever happen in America...

Argentina did it in 2008. France and Ireland did it in 2010. And Portugal did it just last year. All told, more than \$88 BILLION worth of personal retirement funds were confiscated to pay off government debts.

But that can't happen in America, right?



By Tom Scott, Executive Director, CALA

In 2008, CALA published a report titled, "Citizens in Chains: The High Cost of Prisoner Lawsuits to California." The report discussed the average \$32 million being spent every year on prisoner-initiated litigation and how it could be spent more in line with taxpayers' interests.

I started thinking about it again while attending a Folsom Prison

Prisons and Lawsuits

Citizens Advisory Committee meeting (I am an appointee to the committee) and wondering whether this situation has improved since 2008. Are things better or worse and how much is still being spent on litigation? During the meeting, the warden stated that a lot of his time is spent on litigation and even the chair of the committee (a retired warden of eight years) said she, too, is still dealing with litigation.

An article in the in the San Francisco Chronicle back in 1995 stated that in 1994, 53,312 inmate lawsuits were filed in California federal courts and 4,363 prisoner lawsuits were filed in California U.S. District Courts. At the time there were 51 attorneys in the California Attorney General's office who did nothing else but

defend the state against prisoner claims.

Unfortunately, things have not improved. In the 12-month period from 3/31/10 to 3/31/11, there were 53,323 inmate lawsuits filed in the federal court according to the Administrative Office of the US Courts, and each of California's 33 prisons continues to have to employ a litigation coordinator.

Taxpayers are still paying millions to defend the state of California against lawsuits brought by prisoners. These lawsuits are a burden to our prisons and to our courts at a time when funding for our courts has been slashed to the bone. Taxpayers have a right to know how much is being spent on these lawsuits and the impact it has on our state.

United Football League Postponing Season Until the Spring of 2013

SACRAMENTO — The United Football League announced October 20th it is postponing the second half of the 2012 season until the spring of 2013, when it plans to complete the remaining four games and stage its championship game. The UFL would then return to a fall schedule later in 2013.

UFL founder and chairman William Hambrecht made the announcement Saturday morning.

The UFL, in its fourth season and with franchises in Las Vegas, Sacramento, Omaha, and

Virginia Beach, had played four of its scheduled eight games.

"The players and coaches have established a terrific product on the field," said Paul F. Pelosi, spokesman for the UFL ownership group and owner of the Sacramento Mountain Lions. "Because of a lack of sufficient funds due to the high cost of workmen's compensation insurance and other elements, we are postponing the second half of the season. We plan to play the balance of the season in the spring, along

with the championship game."

The spring dates will be determined in the near future. Pelosi said that this program will allow the UFL time to meet its financial obligations and re-emerge in strong fiscal shape.

"It is our first priority to take care of our players, coaches, and staff," he said, "and then to raise sufficient funds to take care of our other obligations and to resume fully-financed operations in 2013."

Source: Sacramento Mountain Lions

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The Homeless Then and Now

Continued from page 1

actually down slightly from 2009, when the numbers were 643,067. The report, titled "State of Homelessness in America 2012," suggests the small decrease of 7,000 might be attributable to the decrease in homeless military veterans: "The largest decrease was among homeless veterans, whose population declined 11 percent. The number of homeless veterans went from 75,609 in 2009 to 67,495 in 2011—a reduction of about 8,000."

Unfortunately, the reports also states that "While the homeless population decreased nationally, it increased in 24 states and the District of Columbia."

The year 2011 is the most recent year for which data is provided. I suspect that the numbers are worse for 2012, given the chronic long-term unemployment and the record 47 million Americans on food stamps.

Either way, 636,000 homeless is an eye-opening statistic,

as is the sight of the homeless. I recently visited California. I was stunned by all the homeless I encountered in beautiful, wealthy towns like Santa Barbara. It's impossible to walk down the street and not get asked for money. Not coincidentally, perhaps, it was just reported that Erin Moran, star of the 1970s hit TV show, "Happy Days," is homeless.

All of this begs a question: Why isn't this being talked about? In the 1980s, when Ronald Reagan was president, all you heard about were the homeless. The media went bonkers over the issue. Until the moment he left office, the press hounded Reagan about the homeless and his alleged responsibility for their plight.

In fact, still today, liberals use the homeless to discredit the Reagan record. Liberal websites run headlines like "How Reagan Created the Homeless" and "Reagan and the Homeless Epidemic in America."

Why isn't the media

talking about the homeless under President Obama? Why aren't liberals? Do they suddenly no longer care about the homeless? Or are the homeless merely a convenient political tool, to be ignored or exploited depending on whose party is up for re-election?

Dr. Paul Kengor is professor of political science at Grove City College, executive director of The Center for Vision & Values, and author of the book, "The Communist: Frank Marshall Davis, The Untold Story of Barack Obama's Mentor." His other books include "The Crusader: Ronald Reagan and the Fall of Communism" and "Dupes: How America's Adversaries Have Manipulated Progressives for a Century."

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Graham Urges Americans to Vote Biblical Values

From www.LC.org

WASHINGTON, DC – Rev. Billy Graham is running full-page advertisements in a number of newspapers across the country, urging voters to vote for candidates that support biblical values of life, natural marriage, and religious liberty. "We are at a crossroads and there are profound moral issues at stake," Rev. Billy Graham said. "I strongly urge you to vote for candidates who support the biblical definition of marriage between a man and woman, protect the sanctity of life, and defend our religious freedoms."

"The legacy we leave behind for our children, grandchildren and this great nation is crucial," Graham said. "As I approach my 94th birthday, I realize this election could be my last. I believe it is vitally important that we cast our ballots for candidates who base their decisions on biblical principles and support the nation

of Israel," he said. "Pray with me that America will remain one nation under God."

"This statement by Rev. Billy Graham is incredibly important for many reasons," said Mat Staver, Founder and Chairman of Liberty Counsel. "Billy Graham has publically recognized how critical this election is for biblical values of life, marriage, and religious liberty and urges people to vote in support of these values. This is unprecedented for the world's best-known evangelist. Billy Graham has always steered clear of politics. In reality, Billy Graham has merely raised his prophetic voice like any preacher should when biblical and moral values are placed in jeopardy by politicians," said Staver.

Liberty Counsel has developed a voters' guide, suitable for churches and other 501(c)3 organizations. "We encourage voters to educate themselves on where the candidates stand on the issues

and then share that information with their friends," said Staver.

Staver continued, "Rev. Graham is boldly modeling what Liberty Counsel has been telling pastors and churches. Pastors and Christian ministry leaders have a high calling to speak the truth from the Word of God. There is an ongoing struggle for the soul of America. Many people look to pastors and Christian ministry leaders for guidance on important moral and social issues. Liberty Counsel applauds Rev. Graham and the Billy Graham Evangelistic Association."

Liberty Counsel is an international nonprofit, litigation, education, and policy organization dedicated to advancing religious freedom, the sanctity of life, and the family since 1989, by providing pro bono assistance and representation on these and related topics.



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Re-elect Ron Greenwood and Mark Emmerson

My name is Sandy Kozlen, and I have had the joy of serving Carmichael since 1978, as a Director of the Taxpayers League, Carmichael's Park (10 years) and Water Districts (16 years), Kiwanis Club (Past President) and am a VFW Life Member. I helped start the North Area Teen Center, served the Del Campo High School PTA, sponsored their Exchange Student Club, served on the SJUSD Finance and Facilities Oversight Committees, and am a member of our Carmichael Chamber (20 years).

Because I value people who serve our community, I ask you to please:

Vote for Ron Greenwood and Mark Emmerson as Directors for the Carmichael Water District

I have known Ron Greenwood through 11 years in Kiwanis Club and five years as a Director for our Water District. I have known Mark Emmerson through 16 years of Water District service. Ron and Mark have always shown they value what is best for Carmichael, even when we did not agree on some issues. They are people we can trust.

Ron Greenwood is a competent, dedicated, highly ethical person. He has earned great respect throughout Sacramento's water community. He was honored by selection to the Regional Water Authority(RWA) Executive Committee, where he serves as Carmichael's Director Representative. Carmichael Water District's membership in the RWA has brought in over a million dollars in grants to our community. We need to keep Ron in his Director's position.

Ron Greenwood was elected as the Special District Representative to Sacramento's Local Agency Formation Commission (LAFCo), which provides oversight for all local agencies within our County. Selection to this position required earning the highest level of respect from leaders throughout Sacramento County and brings Carmichael valuable oversight prospective and excellent relations with County Government.

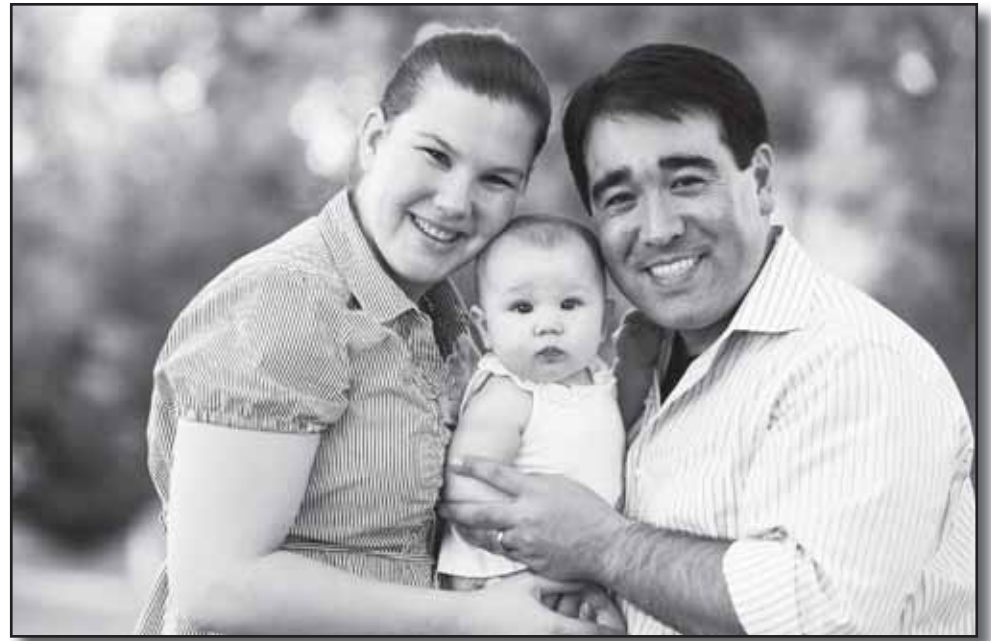
Mark Emmerson always brings valuable technical skills to our Board. He helped design the engineering computer system, negotiated with Aerojet on groundwater contamination issues and participated in the Water Forums negotiations. His valuable contributions to our community involved extensive time, study and hard work. He is a Biomedical Engineer and is an expert on water quality for the State Department of Public Health. We need to keep Mark on the Board.

Mark Emmerson has always been the rate payers friend on the Board. During the 2006-7-8 rate cycle, he pressed the Board to limit the planned 12 percent in rate increases to four percent.

Both Ron and Mark bring a proven history of a high level of integrity and performance to Carmichael Water District. I ask you to please:

Re-elect Ron Greenwood and Mark Emmerson

We Support Peter Tateishi for Assembly



- Sacramento County Deputy Sheriff's Association
- Sheriff John McGinness (retired)
- Sacramento County District Attorney Jan Scully
- The Sacramento Bee
- Howard Jarvis Taxpayers Association
- Sacramento Metro Chamber of Commerce
- Citrus Heights Chamber of Commerce
- Rancho Cordova Chamber of Commerce
- National Federation of Independent Business
- Child Abuse Prevention Center
- Assemblyman Roger Niello (ret.)
- Sacramento County Supervisor Roberta MacGlashan
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- SMUD Board Member Renee Taylor
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(Partial list)

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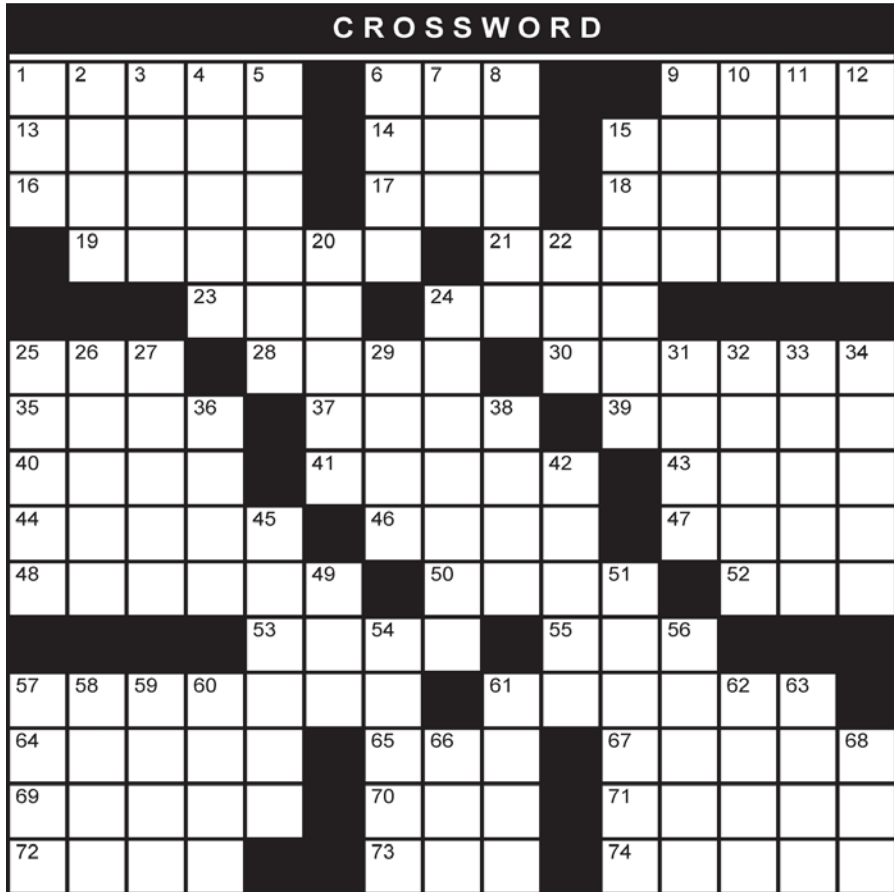
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CLUES

- ACROSS
1. "Let's do ____"
 6. Lake in France
 9. Q-Tip, e.g.
 13. Verdi's composition, e.g.
 14. Hockey legend
 15. Emotion at center of "The Scarlet Letter"
 16. Dutch genre painter Jan ____
 17. Prefix for "new"
 18. "Served hot or cold"
 19. "Popular hue"
 21. "Turning pumpkin into Jack-o'-Lantern"
 23. Sea to a Spaniard
 24. Common menu item, as on a computer
 25. Busy ____
 28. Wife of Hercules, according to Greek mythology
 30. Don't let it bite you!
 35. Lattice-work wood strip
 37. Talcum powder ingredient
 39. Zero degrees on compass
 40. Military leader in Turkey
 41. He carries the weight of the world
 43. Organization created in 1949
 44. Brand of toothpaste
 46. Make children
 47. "All Hallows ____", pl.
 48. Australian sheepdog
 50. Remaining after deductions
 52. Morsel
 53. Snob or snoot
 55. Anger
 57. "Inhabited by apparitions"
 61. "Trick-or-treating international beneficiary"
 64. Ice house
 65. "Owner of a Lonely Heart" band
 67. On the move
 69. Ransack or plunder
 70. Corrosive, alkaline substance
 71. Irish song "____ Boy"
 72. Barry Humphries' Dame
 73. Light-emitting diode
 74. One of two black suits
- DOWN
1. ____ Lonely Boys
 2. Having the requisite qualities
 3. "____-do-well"
 4. It rises to the top?
 5. ____ Montana
 6. The ____ Ranger
 7. 100 square meters
 8. Crocus, pl.
 9. Prison weapon
 10. Dry streambed
 11. So be it
 12. Most of it is below water
 15. Viewable area
 20. She played Ninotchka in 1939
 22. Priest's vestment
 24. Dropping trees, e.g.
 25. "Spooky cat quality"
 26. High wave
 27. Actress and singer ____ Merman
 29. "They like hanging around"
 31. Fully cooked
 32. Music to ears of performer
 33. Say something
 34. "Perforated sheet"
 36. Door fastener
 38. C in TLC
 42. Become established
 45. Walk like ballerina
 49. Before, archaic
 51. "The Three Tenors" and "The Three Stooges," e.g.
 54. Pastoral poem
 56. Electronic Crimes Special Agent Program
 57. Antonym of "fire"
 58. ____ wine or cheese
 59. ____ Bator, Mongolia
 60. Exploding star
 61. From a second-hand store
 62. Highest volcano in Europe
 63. Make a discovery
 66. "____ of the beholder"
 68. It's often marbled

For Solution See Page 7



Dave Ramsey is America's most trusted voice on money and business. He's authored four New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover* and *EntreLeadership*. The Dave Ramsey Show is heard by more than 5,000,000 listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Taking Care of Old Debts

Dear Dave, I have some bad marks on my credit report. What's the best way to handle them?

- Patricia

Dear Patricia, There can be three types of nasty items on your credit report. There are errors, which shouldn't be there at all. There are old payments that you paid late, and really, these are just a report of history. Then there are debts that have gone bad. This means you didn't pay them. If these are the types of items you're talking about, you'll have to go back and clean them up. This will mean either making payment in full or settling them at a lower, agreed-upon amount.

Probably the biggest headache will be finding exactly who to pay. There's a good chance some of them have been handed over to collection agencies. If this is the case, they'll try to charge collection fees, and in some cases even double the amount owed. You'll have to negotiate with them for a more reasonable settlement amount. So there's going to be more than just a financial hassle attached to this endeavor.

But still, even if the debts have a date when they were supposed to "fall off" your credit report,

Dave Says

I'd still pay them. Collectors will still chase you in an effort to collect even if they've fallen off your record. They aren't supposed to do that, but many do. And it can hit you at exactly the wrong time—like when you try to get a mortgage.

I think this is a good idea, Patricia. Just expect a little work and a few headaches in the process. Getting this stuff out of the way will improve your quality of life, and besides, it's your debt. It's your responsibility to pay it, plus it's the honorable thing to do!

- Dave

Saving for the Next Car

Dear Dave,

I finally paid off my old car, and now I'm taking your advice and saving up to pay cash for a newer one in the future. Where should I put the money I plan on saving for the next five years? Would a mutual fund be a good idea?

- Kristi

Dear Kristi,

I love that you're going to save up and pay cash for your next car. But the problem with mutual funds is they go up and down in value. I love mutual funds for long-term investing, and by

this I mean a bare minimum of five years. Still, I wouldn't recommend them as a method of saving for a vehicle purchase.

When it comes to saving up for a car, I'd suggest a simple savings or money market account. They both pay next to nothing in terms of interest right now, but at least you'll know your money is safe and not going down in value. You won't be worrying about the ups and downs of the stock market or whether or not you can actually get a better car just because some clown on Wall Street flipped a switch.

Did you know that the average car payment in America right now is \$487? Even if you hid that money in a cookie jar, you'd have nearly \$5,000 in just 10 months. And despite what a lot of people say, you can still get a decent little used car for that kind of cash.

It's like grandma always said, Kristi. "Save up and pay for it!" If you don't have the money to pay for something in full, then you can't really afford it

- Dave

*For more financial help, please visit daveramsey.com.

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7		8			6

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For Solution See Page 7.

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07167. Cherie Murashige, 4500 Truxel Road #425, Sacramento, CA 95834 is doing business under the Fictitious Business Name "Cherie Mariko Photography" at 4500 Truxel Road #425, Sacramento, CA 95834. Filed with the Clerk of Sacramento County on August 29, 2012. Publish: October 3, 10, 17, 24, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07928. Golden Valley Numismatics, Inc., 2710 Arden Way, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Excelsior Coin Gallery" at 2710 Arden Way, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on September 26, 2012. Publish: October 10, 17, 24, 31, 2012.

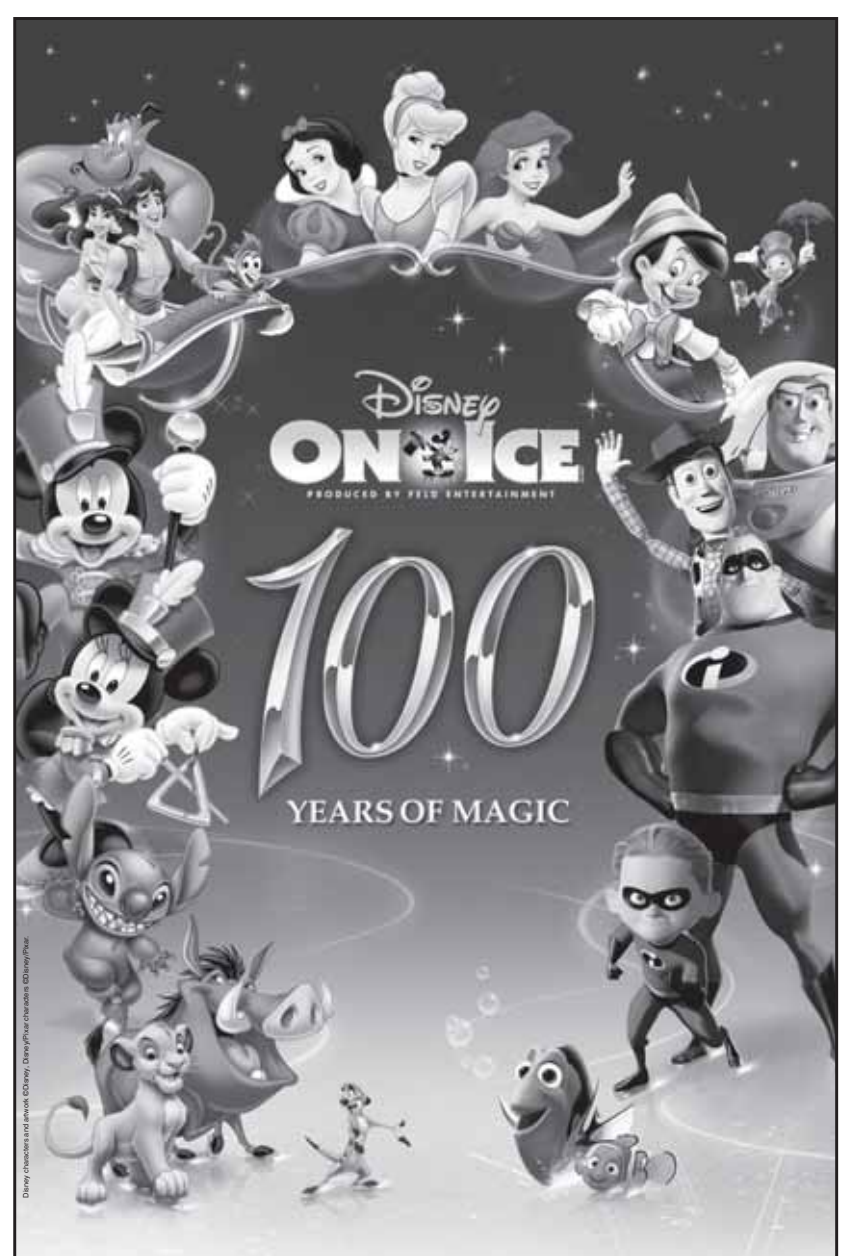
Publish: October 17, 24, 31, November 7, 2012.
 CARAUT 121003 11-7-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08275. James Christopher Peterson, 3521 Oak Dell Ave., North Highlands, CA 95660 is doing business under the Fictitious Business Name "Simple Man Welding and Fabrication" at 3521 Oak Dell Ave., North Highlands, CA 95660. Filed with the Clerk of Sacramento County on October 10, 2012. Publish: October 17, 24, 31, November 7, 2012.

interested in the above entitled matter appear before this court at 2:00 p.m. on November 14, 2012 in Department 53, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: October 3, 2012
 David I. Brown
 Judge of the Superior Court
 Publish: October 17, 24, 31, November 7, 2012.
 ROSE 121003 11-7-12

Publish: October 24, 31, November 7, 14, 2012.
 DENISL 121004 11-14-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08435. Petro Lushchik, 8417 Villaview Dr., Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Petro Lushchik On Call Service" at 8417 Villaview Dr., Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on October 16, 2012. Publish: October 24, 31, November 7, 14, 2012.



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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07894. Erin Kelley Williams, 5225 North Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Charlie Rancid" at 5225 North Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on September 25, 2012. Publish: October 3, 10, 17, 24, 2012.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00130176 WHEREAS, Athena Irene Hamann has filed a petition with this court for a decree changing name of Athena Irene Hamann to Athena Irene Peatross. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on November 9, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: September 26, 2012
 Shellyanne W.L. Chang
 Judge of the Superior Court
 Publish: October 10, 17, 24, 31, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07859. James L. Dawson, Jr. and Loretta A. Dawson, both of 545 W. North Bear Creek Dr., Merced, CA 95398 are doing business under the Fictitious Business Name "Suds Factory" at 2830 Eastern Ave., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on September 24, 2012. Publish: October 17, 24, 31, November 7, 2012.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00130554 WHEREAS, Kaila Raine Hunter has filed a petition with this court for a decree changing name of Kaila Raine Hunter to Mason Daniel Hunter. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on November 14, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: October 3, 2012
 Shellyanne W.L. Chang
 Judge of the Superior Court
 Publish: October 17, 24, 31, November 7, 2012.
 HUNTER 121003 11-7-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08534. Gerald M. Hickman Jr., 417 20th St., Sacramento, CA 95811. Filed with the Clerk of Sacramento County on October 19, 2012. Publish: October 24, 31, November 7, 14, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08539. Justin Orden, 8589 Jaylee Way, Fair Oaks, CA 95628; and Zachary Greenfield, 7629 32nd St., Antelope, CA 95843 are doing business under the Fictitious Business Name "JZ's Café" at 3399 Arden Way, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on October 12, 2012. Publish: October 24, 31, November 7, 14, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08134. Sylvia Gilchrist, 3974 Apple Blossom Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Fired Up For A Cause" at 3974 Apple Blossom Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Oct. 3, 2012. Publish: October 10, 17, 24, 31, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08490. Hamilton Enterprises LLC, 6515 Mi Court, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Miles Manor" at 4301 Watkins Dr., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on October 17, 2012. Publish: October 24, 31, November 7, 14, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07839. Gina Mazingo, 12254 Rogue River Dr., Sacramento, CA 95826 and Army Ray, 1531 Crestmont Oak Dr., Roseville, CA 95661 are doing business under the Fictitious Business Name "Much Kneaded Zen Massage" at 2862 Arden Way, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on September 24, 2012. Publish: October 3, 10, 17, 24, 2012.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00130583 WHEREAS, Nichole Tripathi has filed a petition with this court for a decree changing name of Nichole Tripathi to Niki Priya Tripathi. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on November 19, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: October 10, 2012
 David I. Brown
 Judge of the Superior Court
 Publish: October 17, 24, 31, November 7, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08134. Sylvia Gilchrist, 3974 Apple Blossom Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Fired Up For A Cause" at 3974 Apple Blossom Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Oct. 3, 2012. Publish: October 10, 17, 24, 31, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08437. Taras Khoma, 7484 Holworthy Way, North Highlands, CA 95842 is doing business under the Fictitious Business Name "Taras K On Line Service" at 7484 Holworthy Way, North Highlands, CA 95842. Filed with the Clerk of Sacramento County on Oct. 16, 2012. Publish: October 24, 31, November 7, 14, 2012.

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES To Whom It May Concern: LIDO BAR & BRILL INC. is applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 7901 Fair Oaks Blvd. #A, Carmichael, CA 95608-2497 with 47 - On-Sale General Eating Place license. Filed: October 16, 2012. Publish: October 24, 31, November 7, 2012.
 LIDOBA 121004 11-7-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08438. Mykola Bychuk, 4504 Jenness Way, Sacramento, CA 95842 is doing business under the Fictitious Business Name "Mykola Bychuk On Call Service" at 4504 Jenness Way, Sacramento, CA 95842. Filed with the Clerk of Sacramento County on October 16, 2012. Publish: October 24, 31, November 7, 14, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08437. Dennis Litvinenko, 6316 Mariposa Ave. #42, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "Dennis Litvinenko On Call Service" at 6316 Mariposa Ave. #42, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on October 16, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08439. Dennis Litvinenko, 6316 Mariposa Ave. #42, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "Dennis Litvinenko On Call Service" at 6316 Mariposa Ave. #42, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on October 16, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08125. Philip Hicks, 2236 Longview Dr., Roseville, CA 95747 is doing business under the Fictitious Business Name "Old Sack from Old Sac" at 2236 Longview Dr., Roseville, CA 95747. Filed with the Clerk of Sacramento County on Oct. 3, 2012. Publish: October 10, 17, 24, 31, 2012.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00130579 WHEREAS, Shane Dee Lake has filed a petition with this court for a decree changing name of Shane Dee Lake to Shane Dee Spencer. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on November 16, 2012 in Department 53, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: October 3, 2012
 David I. Brown
 Judge of the Superior Court
 Publish: October 17, 24, 31, November 7, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07270. California Caregivers Home Healthcare, LLC, 777 Campus Commons Road #200, Sacramento, CA 95825 is doing business under the Fictitious Business Name "California Caregivers" at 777 Campus Commons Road #200, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on September 4, 2012. Publish: October 17, 24, 31, November 7, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08219. Behyar Talebi, 2717 Gunn Road Carmichael, CA 95608 and Cyrus M. Amani, 825 Morse Ave. #213, Sunnyvale, CA 94085 are doing business under the Fictitious Business Name "Carmichael Auto Care" at 8000 Fair Oaks Blvd., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on October 9, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08439. Dennis Litvinenko, 6316 Mariposa Ave. #42, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "Dennis Litvinenko On Call Service" at 6316 Mariposa Ave. #42, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on October 16, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08437. Taras Khoma, 7484 Holworthy Way, North Highlands, CA 95842 is doing business under the Fictitious Business Name "Taras K On Line Service" at 7484 Holworthy Way, North Highlands, CA 95842. Filed with the Clerk of Sacramento County on Oct. 16, 2012. Publish: October 24, 31, November 7, 14, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08439. Dennis Litvinenko, 6316 Mariposa Ave. #42, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "Dennis Litvinenko On Call Service" at 6316 Mariposa Ave. #42, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on October 16, 2012.

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08125. Philip Hicks, 2236 Longview Dr., Roseville, CA 95747 is doing business under the Fictitious Business Name "Old Sack from Old Sac" at 2236 Longview Dr., Roseville, CA 95747. Filed with the Clerk of Sacramento County on Oct. 3, 2012. Publish: October 10, 17, 24, 31, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08219. Behyar Talebi, 2717 Gunn Road Carmichael, CA 95608 and Cyrus M. Amani, 825 Morse Ave. #213, Sunnyvale, CA 94085 are doing business under the Fictitious Business Name "Carmichael Auto Care" at 8000 Fair Oaks Blvd., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on October 9, 2012.

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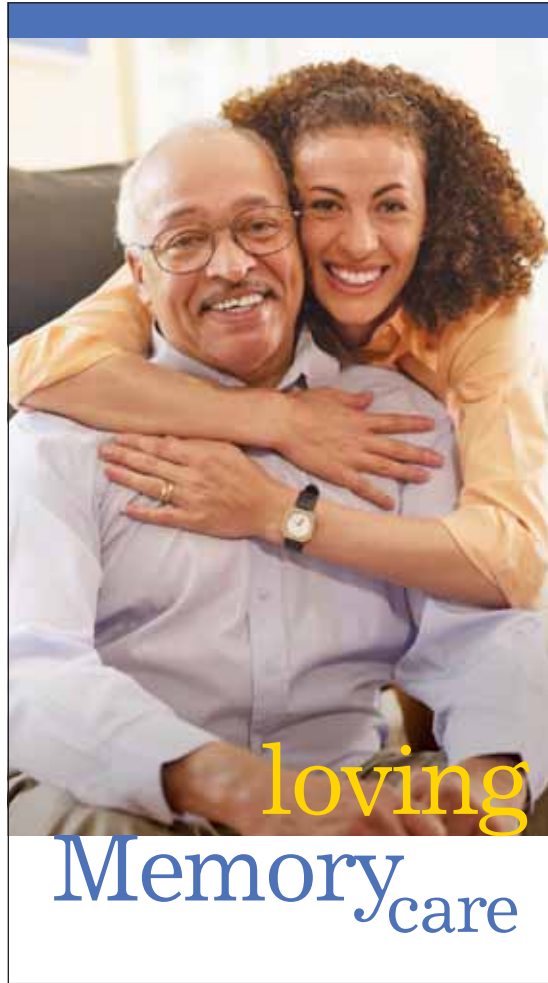
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POPOFF!

with Mary Jane Popp



treats can be attributed to great marketing of costume makers and candy companies. But I digress.

Let's get to some of the freaky and frightening fantasies that scare my media colleagues. It may surprise you. Then again, it may not! And I can tell you it's not the great pumpkin that sends chills up their backs!

WHAT SCARES YOU?

Ghouls and goblins galore this time of year. Trick or treaters clamoring for those sweet delights or ELSE! Right? Not really. I did a little searching on the internet at About.com to find out more about the history of Halloween, and then I checked in with some of my media friends to find out what scares them...besides getting a call from the boss about ratings. OK. Let's start with the word itself Halloween. It is a contraction of All Hallows Even, meaning the day before All Hallows Day (better known as All Saints Day) a Catholic holiday commemorating saints and martyrs observed since the early middle ages on November 1. But it has become commonplace to trace its roots even further back in time to a pagan festival of ancient Ireland known as Samhain. The prehistoric observance is said to have marked the end of summer and the onset of winter, and was celebrated with feasting, bonfires, and homage to the dead.

Now what about those costumes and getting those treats. There is some discrepancy about the customs, but the earliest documented ones grew out of this day of prayer with the lighting of bonfires, evidently to symbolize the plight of souls lost in purgatory, and soul-ing, which consisted of going door to door offering prayers for the dead in exchanges for "soul cakes" and other treats. Mumming (or guising) a custom originally associated with Christmas consisting of parading in costume, chanting rhymes, and play-acting, was a later addition to Halloween. In my opinion, the evolution into what we have today with elaborate costumes and tons of sweet

group, "The Tokens," and their hit song "The Lion Sleeps Tonight?" Phil was on my POPPOFF Radio Show not long ago, and I thought after all these years in the business, he has got to be fearless. I think he is for the most part. What Phil fears most is "stupid." You know, the folks who follow blindly, using the same clichéd talking points without thinking for themselves. He said you see it everyday at the highest levels. And he thinks it's just moronic. We've got an election coming up. We shall see who thinks for themselves or not. I fear it may be the not who wins. You can find out what "The Tokens are up to at www.TheTokens.com.

This one surprised me. Internationally known Psychic/Medium **Kristy Robinett** has a fear. She seemed so together on my show, but don't get her face to face with a clown. And there is no logical reason for her fear. No clown scared her or anything like that. She was always afraid from a child, and it doesn't matter if it's a happy or sad one. Maybe it was a past life Kristy, and you had a run-in with a clown with or without makeup! By the way, you can find out more about Kristy at www.tangledwishes.com.

Finally, I checked in with KAHl's own afternoon guy **Dave Rosenthal**. His nemesis is the needle...any kind big or small, they make him shudder with fear. So I had to ask if he was also afraid of seeing blood since needles are what is generally used to extract it. He answered quite candidly, "of course not, unless it's mine."

I know. You want to know what scares me. Oooooops! Just ran out of space. Don't have time to share! Not really. My fear is never to have a forum where you and I can share like I do not at AM-950 KAHl Radio or in this POPPOFF Column. Happy Halloween. Have a candy bar on me. Then go forward and fear no more!

Time for a female that has a fear. How about **Kitty O'Neal**, afternoon news anchor at KFBK AM-1530. I think lots of folks can relate to this one. Kitty hates spiders, especially big ugly ones. The bottom line is the fear she could look up and down it would come from the ceiling. That doesn't sound like fun. Sounds more like a plot for a movie, or have they already done that fear?

I loved the fear that I got from **Phil Margo**. Remember the famous

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By Karen Anderson

The world is moving at a super nova speed all day long and it seems to never end. How do you keep up with the mad house that is called "your life"? God did not make us to be on constant RUN MODE.

I, personally, am a list maker and it has created major stress, guilt, and shame in my life. You would think this action would give you a sense of relief...hey, you are showing your ability to organize and prioritize your day. When I was thinking that way, I was living in a fantasy world. It doesn't always work the way you think and when it doesn't, everything seems to fall apart. Have you ever felt that way?

Can you see God in heaven looking down on your "To Do" lists and just smiling? I can imagine He is thinking, "All you have to do, beloved, is ask." Sounds simple doesn't it? One thing I want you to remember

is that through your busy day with lists or whatever you use, God wants you to take care of yourself. He made you to work to the best of your abilities but He also told you to rest. God's word says, "God my shepherd! I don't need a thing. You have bedded me down in lush meadows; you find me quiet pools to drink from. True to your word, you let me catch my breath and send me in the right direction. Even when the way goes through Death Valley, I'm not afraid when you walk at my side. Your trusty shepherd's crook makes me feel secure. You serve me a six-course dinner right in front of my enemies. You revive my drooping head; my cup brims with blessings. Your beauty and love chase after me every day of my life. I'm back home in the house of God for the rest of my life."

It is time to get God involved with your busy day. This is not as hard as it may seem...talk with God throughout your day and ask for His direction. What you will find is that you are doing God's list instead of yours and you will find the pressure is off...it is an awesome feeling. Guess what, He even includes rest time during the day if you need it. I'll tell you the biggest relief for me is staying in tune with God. When

days don't work, it's because I put myself in charge and once again, I MESS IT UP. The most important key to doing God's List is to LISTEN FOR HIS VOICE. It will not come as a thunder bolt but as a whisper.


"... Then a great and powerful wind tore the mountains apart and shattered the rocks before the LORD, but the LORD was not in the wind. After the earthquake, but the LORD was not in the fire. And after the fire came a gentle whisper..."

I know that living moment-by-moment with God is the medicine for a lousy day... doesn't that sound refreshing? I want God to take control of my day, you should too. When things work out it is not a coincidence...it is a God-incidence, the real deal. Make the commitment today to work God's List and not yours.

PASSAGE: Psalm 23 (The Message)
1 Kings 19:11-13 (NIV)

Karen Anderson is an accomplished speaker, author, and chaplain and has a local TV show, *Move Your Mountains*. Contact Karen at www.doablesteps.com, or 916-961-4765.

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Dare to Live Without Limits

SYMPATHY



by Bryan Golden

Do you know anyone you feel sorry for? It may be someone who encountered some misfortune. Perhaps they have made bad decisions or poor choices. It may be a person who is in a bad relationship. It's too common for people to have difficulty with a spouse or significant other, parents, children, relatives, friends or coworkers. You may be doing well and feel sympathy for those you know who have not

been as fortunate. You can feel sympathy for either those you know or complete strangers. When you care about others, feeling sympathy is not abnormal.

Whereas it's good to try and offer a helping hand where possible, it's unhealthy to make someone else's problems your own. Everyone has problems or situations that have to be dealt with. You most likely have your own problems to

handle without taking on someone else's.

When you feel sympathy, you understandably want to help. You may offer assistance in the form of advice or action. The person offering the help usually feels they have the solution. Therefore, it's easy to feel bad if your efforts are ignored, rebuffed, or criticized. When this happens, it is possible to even become bitter as a result.

Everyone makes decisions in life. Some are good and some may be bad. Only the person who made a decision can fix it. As much as you may want to, you can't do it for them or make them do it. Each person is responsible for the choices they made. If we create a problem, it's up to us to correct it.

If you offer unsolicited advice, you may be resented. If you are asked for advice, and give it, it's not unusual for the person you are trying to help to either tell you why your suggestions won't work or ignore what you say.

When you are asked for, and offer advice, you shouldn't get frustrated if the other person doesn't do what you suggest. Give your suggestions without any expectation that it has to be used, accepted, or agreed with.

Instead of advice, you may be asked for money. This type of request usually comes from close family or friends.

Accompanying it is invariably the promise of repayment. Whether or not you want to help out financially is up to you. For some recipients money can be a big help. For others, it won't make any difference; they will be in the exact same situation once your generous contribution is depleted.

One thing to keep in mind: unrepaid loans have broken up many relationships between family and friends. Should you decide to offer financial assistance, consider it a gift regardless of any promises made. Also, don't attach any strings to your generosity, you will only be disappointed. If you are uncomfortable giving such a gift, don't help out financially.

Although it's troubling to see someone suffer, you are not responsible for their life. The closer someone is to you, the more you will feel for them and the more you will want to help. Nevertheless, you have to allow another person to live their life.

Just because you believe someone has a

problem doesn't mean they see it that way. Everyone has their own perception, which is their reality. You may not understand how another person is living the way they are. Yet, they don't see anything wrong.

Although it's normal to feel sympathetic concerning the circumstances of others, don't allow their problems to become yours. It is OK to offer suggestions if asked. What, if anything, is done with the information is out of your hands. Most importantly, don't neglect your own life while feeling sympathy for someone else.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columist.com or write him c/o this paper. © 2007 Bryan Golden.

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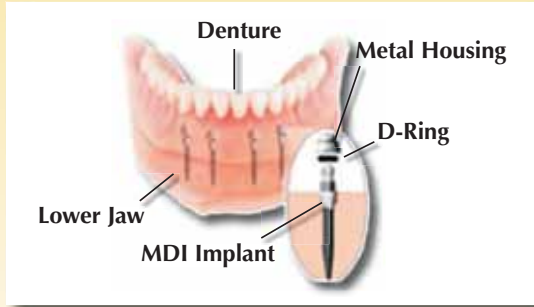
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