

Carmichael Times



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Celebrating Our
State-of-the-art
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A Much-needed
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Volume 31 Issue 40

Serving Carmichael and Sacramento County since 1981

October 5, 2011

Employers Show Extreme Caution



It is getting tougher and tougher to keep a job. Hiring trends in the Sacramento Region continue to be influenced by Wall Street fluctuations and the depressed national economy.

Sacramento Region - While Sacramento's top employers are hiring, they continue to show extreme caution as events outside the area raise concerns about the economy. Like the up and down bouncing of the children's toy, extreme fluctuations on Wall Street and in the greater world economy are impacting hiring trends revealed by Pacific Staffing for October, November and December.

Polled directly by phone sixty-two percent (62%) of Sacramento's top companies say they will hire in the Fourth Quarter, but forty-two percent (42%) of planned hiring was motivated only by the need for replacements. These levels mirror a straight line, or flat trend from third quarter numbers continuing to reflect caution in hiring for expansion by employers.

On the flip side, some industries are improving and thirty percent (30%) of hiring was also cited for growth needs, which is a slight improvement from the third quarter when twenty-five percent (25%) of hiring was motivated by planned expansion. Service industry companies were discovered to be most active in hiring during the Fourth Quarter.

Ten percent (10%) of companies

say they planned to layoff workers in the next three months. Half those reductions, or 5% are motivated by seasonal change. The remaining reductions caused by acquisitions and slowing business demand according to employers surveyed between 8/29 - 9/23/ 2011.

Employers continue to say benefits costs and management are their biggest struggle. A new challenge was noted, as some companies report finding qualified applicants is becoming an issue. Specific skills in high demand are technical including software design and digital networking, with biology lab science, allied health skills, sales and customer service workers in demand.

When asked if their company had a page on the social network, Facebook, fifty-four percent (54%) of Sacramento's top companies said, 'Yes'. Twenty-four percent (24%) admitted to looking at job applicants social network posts in hiring, while twenty-nine percent (29%) say they are spending part of their budget on social networks, through marketing or human resource departments.

Of the top 100 Sacramento Regional Companies 38% are Service, 37% are Manufacturers, 16% are Construction and 9% are Retail.

How does this Quarter compare to last Quarter, or last year? Find out for yourself, for more information & surveys go to www.pacificstaffing.com.

Source: Pacific Staffing

SMUD Breaks Ground for New Operations Center



Construction project brings 300 new jobs to area and earns top green building award.

Sacramento Region - The Sacramento Municipal Utility District (SMUD) officially started construction on the nation's first field operations center to earn the U.S. Green Building Council's top honors - the Leadership in Energy and Environmental Design (LEED) Platinum certification. The project will also be the second "net zero" undertaking in North America.

By incorporating the latest energy efficiency features as well as some tried and true technologies, the energy consumption of the 51-acre campus will be greatly minimized. The net zero designation will come from incorporating technologies such as a 5-acre geothermal heat pump system and a 1.1 megawatt tracking photovoltaic system allowing the campus to generate as much power on the site as it consumes. The project also brings 300 much needed construction

jobs to Sacramento County.

This multi-year construction project will include offices, equipment repair shops, maintenance and warehouse buildings, storage space and parking for fleet vehicles and employees. Upon completion of the project in late 2013 approximately 750 employees will move to the facility.

Environmental benefits from the design features included in the construction project translate into an annual savings of over 3.7 million kilowatt-hours in electricity or enough electricity to power 413 homes. The project design also delivers a reduction of 3.2 million pounds of carbon dioxide.

The East Campus-Operations Center is being constructed because SMUD has long ago outgrown the 19-acre yard it has been using for 65 years.

Gas Still More Than Last Year

Sacramento Region - "Motorists are certainly delighted that average gasoline prices are at their lowest since early March, but compared to prices a year ago, motorists are still feeling a pinch at the pump," said Patrick DeHaan, GasBuddy.com Senior Petroleum Analyst. "It's great to see gasoline prices falling, but at the same time, prices a year ago were nearly 75 cents less per gallon. The good news is that over the upcoming weeks, there will continue to be factors that could put more downward pressure on oil and gasoline prices. I continue to expect that average gasoline prices will bounce between \$3.25-\$3.50

for much of the rest of 2011," DeHaan adds.

Average retail gasoline prices in Sacramento have fallen 4.9 cents per gallon in the past week, averaging \$3.75/g yesterday. This compares with the national average that has fallen 5.9 cents per gallon in the last week to \$3.46/g, according to gasoline price website SactoGasPrices.com.

Including the change in gas prices in Sacramento during the past week, prices yesterday were 82.9 cents per gallon higher than the same day one year ago and are 8.8 cents per gallon lower than a month ago. The national average



has decreased 20.3 cents per gallon during the last month and stands 73.3 cents per gallon higher than this day one year ago.

GasBuddy.com operates over 200 live gasoline price-tracking websites, including SactoGasPrices.com.

Effie Yeaw Nature Center Welcomes Students and Congresswoman Matsui



By Susan Maxwell Skinner

Carmichael-Over 60 pupils from the Maple Elementary School last week visited the Effie Yeaw Nature Center to study the environment with naturalists and with US Army Corps of Engineers Rangers. Congresswoman Doris Matsui joined the Carmichael outing. The 5th and 6th graders also learned about the American River from the officers who protect its levees.

As wild turkeys pecked for acorns, VIPS, kids and facility staff picnicked under oaks with box lunches. Nature hikes in the 70-acre preserve followed. Addressing the children, Congresswoman Matsui lauded Carmichael's late naturalist Effie Yeaw and encouraged the

youngsters to "become ambassadors for the environment, to make sure it goes on and on." President Obama, she added, "believes the great outdoors is for everyone to enjoy."

The event supported Obama's Great Outdoors Initiative; to develop a 21st century conservation and recreation agenda. The initiative contends that protecting America's natural heritage is a non-partisan objective. It calls for the Federal Government to partner with community agencies to preserve parks and other natural resources.

Said US Army Corps of Engineers District Commander Col Bill Leady: "this visit was all about connecting with kids; (helping them to) understand the natural world we all belong to. We all have a responsibility to

protect it. As the nation's environmental engineers, it's important for our corps to share that message."

Effie Yeaw development director Betty Cooper approved: "It's logical that the Army Corps of Engineers choose us to demonstrate the president's initiative. Everything we do at the nature center aims to connect people with nature. We've been working on that for 35 years."

Learn about the Great Outdoor Initiative at www.americasgreatoutdoors.gov

Over 60 pupils from Maple Elementary School visited the Effie Yeaw Nature Center for environmental lessons from facility staff and US Army Corps of Engineers rangers. Congresswoman Doris Matsui (center) represented President Obama in promoting his Great Outdoors Initiative. Assistant Secretary of the Army's Civil Works, Joe-Ellen Darcy (right of Matsui) joined the Carmichael outing. Photo by Susan Maxwell Skinner.



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Eskaton Celebrates Centenarian Birthdays



Centenarians Clara Thomas (left) and Grace Smith (right) celebrated their 101st Birthday. Photo provided by Suzanne Strassburg.

Carmichael – Eskaton hosted a special combined birthday celebration for two local 101-year-olds this month. Besides sharing the extraordinary accomplishment of enjoying centenarian stature, Clara Thomas, pictured on left, and Grace Smith also both participate in Eskaton's TLC Telephone Reassurance Program, which provides contact and support for more than 500 older adults throughout Northern California.

Thomas and Smith are among more than three-dozen centenarians who reside in Eskaton communities or receive their home support, which explains why the aging services provider proudly claims to be the "Official Sponsor of Longevity."

Learn more about Eskaton and healthy, purposeful longevity at www.eskaton.org.

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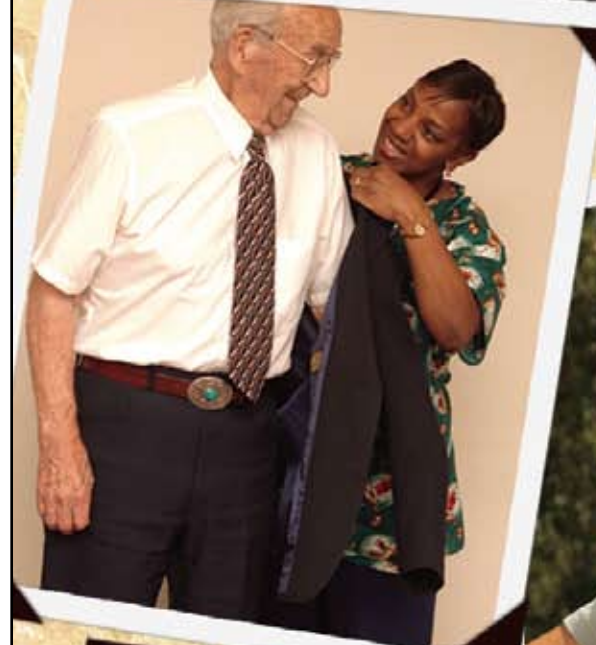
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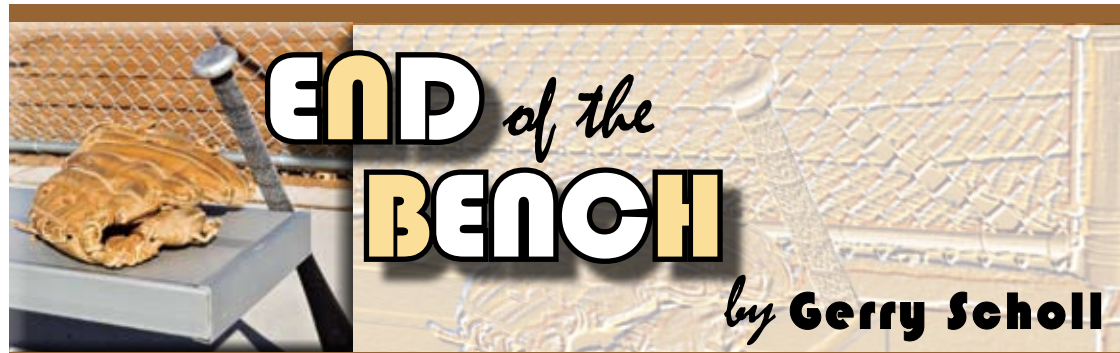
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END of the BENCH

by **Gerry Scholl**

Who Are Those Guys?

Who are those guys who showed up to play in the second half Sunday in Philadelphia?

The self-anointed "Dream Team," the Philadelphia Eagles, were caught from behind, 24-23, by the San Francisco 49ers posse despite a 23-3 head start. The brains, coach Andy Reid, and the gunslinger, quarterback Michael Vick, must have asked each other the old Butch Cassidy and the Sundance Kid question, "Who are those guys?"

That sure didn't look like the same old quarterback Alex Smith the majority of 49ers fans have been wanting to run out of town for the last few years.

Dressed in red and white with gold helmets — not white skimmers and cowboy hats — the second-half Niners kept gaining ground on the Eagles. Led by relentless tracker Lord Baltimore (alias Alex Smith) and hard core lawman Joe LeFors (alias coach Jim Harbaugh) the 49ers maintained hot pursuit. With support from the other members of the Niners' Smiths Gang — DE Justin Smith and rookie LB Aldon Smith — the visitors caught and passed the Eagles with three minutes remaining in the game.

The Niners (3-1) rode their old horse RB Frank Gore down the stretch, despite his gimpy ankle. Gore (15 carries for 127 yards) ran 12 yards for the winning touchdown and had key runs to help kill the game clock. He had lots of help from rookie Kendall Hunter, who had 100 total yards, running and receiving.

But the big surprise was Alex

Smith's performance, the best most 49ers fans can remember. Smith went 9-for-9 for 179 yards in the third quarter to get the comeback rolling. It was the biggest SF comeback in fifteen years and the largest second-half lead lost by Philadelphia in 26 years.

In the first half it looked like more of the same old 49ers we've watched in recent seasons, ending with a 20-3 Eagles' margin. Receivers were dropping passes, Smith was misfiring and fumbling the ball away, a field goal was missed. The defense couldn't stop the opponent, allowing Vick to amass 276 yards and two touchdowns in the half. It appeared the predicted blowout was inevitable.

SF pulled within 23-16 behind two Smith TD passes in his hot third quarter, to Joshua Morgan and Vernon Davis. The Eagles, however, had a chance to make it a two-score lead again and all but put the game away with a 33-yard field goal, but rookie kicker Alex Henery missed his second of the game and left the opening for the 49ers' rally.

After the missed try the television coverage broke for commercial while playing Tom Petty's "Runnin' Down a Dream." When the game resumed, that's just what the 49ers did...

Meanwhile, back at the ranch in the Bay Area, the Oakland Raiders hosted New England before a packed house. The Raiders had taken a giant step forward the previous week with their impressive upset victory over the New York Jets.

But this week the Silver and Black (2-2) took two steps back, losing 31-19. The most penalized team in the NFL had nine more for 85 yards, two setting up Patriots' touchdowns. The Raiders were just too hyped up for the big game against brilliant QB Tom Brady, unstoppable receiver Wes Welker and the machine-like New England offense.

Former Patriots DT Richard Seymour set a bad tone early for the Raiders, committing three penalties of his own. Quarterback Jason Campbell regressed, throwing two awful interceptions to ruin his 344 yard passing effort. The Pride and Poise boys seemed to play with their rekindled pride, but the poise was missing. The commitment to excellence was lacking.

Speaking of Giant steps — your 2010 World Series champion San Francisco Giants took several steps backward down the stretch run of the baseball season, missing the playoffs altogether. A plethora of injuries to key players and sub-par seasons by a number of others was too much to overcome.

Now the Giants' brass must contemplate what steps to take for next year. Apparently intending to keep most of the dominating pitching staff intact for 2012, it's the battered and broken everyday lineup that must be reshaped for another run at another title.

When the Giants take the diamond on Opening Day we may all be asking the question, but with different inflection, "Who are THOSE guys?!!!"

Defensive Driving Class for Military Retirees/Spouses

Our next defensive driving class will be held on 11 and 12 Oct 2011. Location is the Aerospace Museum of CA, 3200 Freedom Park Drive, McClellan Park. Classes start promptly at 0930 thru 1330 hrs each day. If you want to sign up, please come to our Office in the

VA Clinic at McClellan Park. We do not accept sign ups by telephone. If you are an AARP member, please bring your membership card with you. The cost is \$12. Non-AARP members pay \$14. Questions can be referred to our volunteer staff at 561-7476.



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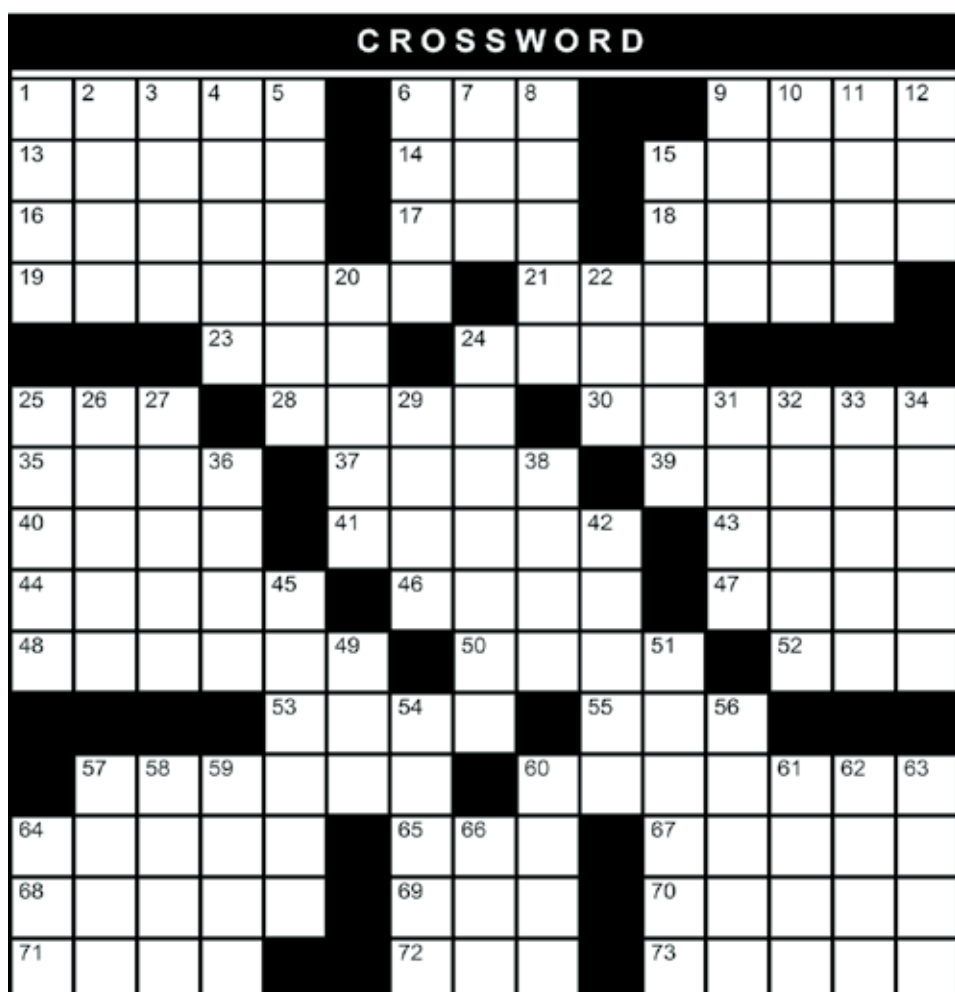
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CLUES

- ACROSS**
- One hundredth of a pound
 - Australia's flightless bird
 - *Red Sox hero, Jim _____, played in '86 series
 - Theater in ancient Greece
 - ____ Lonely Boys
 - Honorific for a Muslim woman of high rank
 - Ornamental hair net
 - Romanian money
 - O in B.O., pl.
 - *Winner of most World Series
 - Soak up
 - ENT's first concern?
 - Pat dry
 - *Never aluminum
 - Risque
 - Bests and _____ of the year
 - Pinocchio's claims
 - ____, why not.?
 - Specialty
 - First rate or top notch
 - 1982 song "____ and Ivory"
 - Type of speech
 - Famous sheep Dolly
 - Asian food thickener
 - *Pitcher who lost most World Series games
 - In a sympathetic manner
 - Pharmacy ware
 - Laurie Partridge actress
 - Belongs to us
 - Little piggy?
 - *1994 cause for cancellation
 - *Location of first cross-town World Series
 - Bruce Wayne's Batman, e.g.
 - *Popular wood used for bats
 - Poisonous substance
 - *Home on the _____
 - Flower garment
 - Lament for the dead
 - Fencer's weapon
 - Take charge of a job
 - Oxidation-reduction, for short
- DOWN**
- One of a pocketful, according to Mother Goose
 - *"Show Boat" novelist Ferber
 - Glowing gas
 - R&B singer-songwriter
 - Make lovable
 - Building extensions
 - *Baseball catcher who served as spy in WWII
 - Like the suspects in "Casablanca"
 - Do over
 - Hunch-backed assistant
 - Road's edge
 - Emergency responder
 - *Winner of first World Series
 - Wipe out
 - Shoelace knot, e.g.
 - Roads less traveled
 - *The "____" Sox scandal
 - Garlic mayo
 - Part of mortise joint
 - *Owner of longest World Series drought
 - Repeated musical phrase
 - Young cod
 - Not here
 - Like a disreputable neighborhood
 - As opposed to receive, as in e-mail
 - Engineer, abbr.
 - Wasted on the young?
 - The Plaza Hotel's famous fictional character
 - Exclamation of disgust
 - Enlarged thyroid gland
 - Dominion
 - School in France
 - ____ in the face?
 - Prong of a fork
 - Road _____
 - *____ Music, pitch near the batter's face
 - Canned
 - Garbage in, garbage out
 - Black and white variety of quartz
 - You're or you _____
 - Red or Black _____

For Solution See Page 7

Monthly Military Retiree/Spouse Meeting

Our next meeting, which will be the last one for this year, is scheduled for 11 Oct 2011. Our speaker will be from TLC Responders who will update us on the latest CPR procedures. Should be very informative so you will not want to miss this particular meeting. As usual our meetings are held at the Parks and Recreation District on Watt Ave and we start promptly at 1030 hrs. Questions can be directed to our volunteers at 561-7476. See you all on the 11th!

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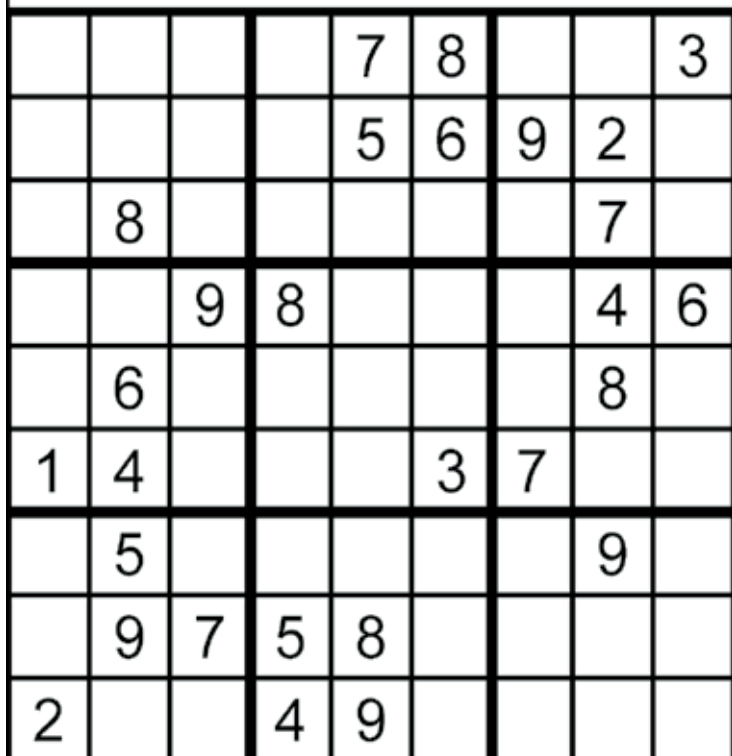
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For Solution See Page 6.

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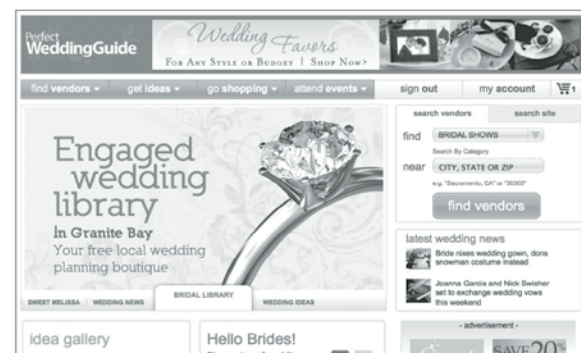
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BBB Kicks Off Protect Your Identity Week

Free Shredding & Cell Phone Recycling Event October 15

To kick off Protect Your Identity Week, the Better Business Bureau serving Northeast California is offering consumers free shredding and cell phone recycling on October 15, 2011 from 9 a.m. to 2 p.m. at Mel Raption Honda, 3630 Fulton Avenue, Sacramento.

The event works to prevent identity theft, which affects over eight million Americans each year.

Area residents are encouraged to bring up to three boxes of documents to be shredded for free, sponsored by American Mobile Shredding. To shred four to six boxes, a \$3 donation per box to the Boys and Girls Club of Sacramento is encouraged.

Residents can also drop off cell phones for recycling to benefit 911 Cell Phone Bank. The organization wipes used cell phones of data and distributes them to citizens in need during disasters.



"By hosting a convenient and free outlet for ridding consumers of personal documents, we hope to decrease the number of identity theft incidents," said Gary Almond, president of BBB serving Northeast California. "The crime resulted in a loss of 37 billion dollars in 2010. Shredding of all personal documents

could reduce this number significantly."

FREE SHREDDING EVENT DETAILS

Who: American Mobile Shredding, The Boys & Girl's Club, and Mel Raption Honda will be assisting the BBB at the event

Where: Mel Raption Honda, 3630 Fulton Ave, Sacramento

When: Saturday, October 15, 2011 from 9 a.m. - 2 p.m.

Details: First 3 file-size boxes are free. For each additional box we request a donation to the Boys and Girls Club. Maximum of 6 boxes/vehicle. Consumers can recycle as many cell phones as needed.

For more information, call the Better Business Bureau at 916-443-6843 or visit www.necal.bbb.org.

Weekly Support Meeting for Widowed Men and Women

Ongoing Program - Weekly throughout the year

Realizing how difficult it is to go into new social situations when one is first widowed, the Widowed Persons Association of California encourages widowed men and women to come to Sunday Support each Sunday from 3:00 pm - 5:00 pm with some going to dinner as a group following the session. Doors open at 2:30 pm. The Widowed

Persons Association is a non-profit organization whose mission is to be of help to recently widowed men and women, but any and all widows and widowers are welcome. Participants do not need to be members and there is no charge.

Where: In the meeting room of the WPAC office.

Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18, Enter Suite-18 via the back parking lot.

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Moving Stinks!

Harold and Betty were sick and tired, but they were afraid to move.

They had been there so long. Almost 30 years now. The kids were long gone, but Harold and Betty were still tired. Tired of pulling weeds, mowing the lawn, tired of the drafty windows and Betty complained that the heater never seemed to keep her warm enough in the winter anymore. Who knows what was going to need to be repaired next?

But they were nervous to move. 30 years is a long time in a home. Who would move all their stuff? Where would they go grocery shopping? What would they do with their home? Most important of all, where would they go?

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But what about the house? Isn't this a bad time to sell a home? That's what Harold and Betty thought too. In fact, there is a real demand for homes like theirs right now. The Sacramento real estate market is low on inventory and there is a real need for homes in nice neighborhoods for budding families - just like their family was 30 years ago. The Simple Move Team made a few small repairs to the home and had it sold for top dollar within 17 days to a young family with a new baby! Harold and Betty were happy to see their home go to such a lovely new family.

Imagine yourself without the worry of your home anymore. Wouldn't you feel much more at ease not having to keep up the yard and not worrying about what might need to be repaired next on the home? The Scott Realty Consultants have been selling homes in Carmichael and helping folks move for almost 40 years. In fact, we are so confident in our services that we are the only Real Estate Brokerage in the area to offer a money back guarantee! If you're not satisfied when we sell your home; don't pay us!

We are sure you'll love our service oriented attitude and how easy we make the process! To learn more about the Scott Realty Consultants' Simple Move Program and to get our FREE report, "The 7 Biggest Mistakes You Can Make When Moving & How to Avoid Them" simply call our Consumer Awareness Hotline 1-888-582-2959 extension # 7 and leave your name and address and we'll send it to you right away.

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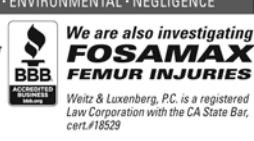
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Carmichael Geranium Society October Meeting

The monthly meeting will be Friday, October 14th, at Carmichael Park Community Clubhouse, 5750 Grant Ave. in Carmichael from 10 am - noon.

This month's speaker is Master Gardner Dan Vierra discussing fall and winter planting tips. Guests welcome. More information call 916/481-2076.

Sacramento Suburban Writers Club (SSWC)

Meeting Monday, October 10, 2011 at St. Francis Episcopal Church, "Youth Room," 11430 Fair Oaks Blvd., Fair Oaks, CA 7:00pm - 9:00pm. Featuring Guest Speaker, Shawn Hansen. General Public welcome. Refreshments available. www.sactowriters.com.



Friends of the Library Warehouse Sale

Sacramento Region - The Friends of the Sacramento Public Library are sponsoring a warehouse book sale on October 8 from 9 am to 4 pm.

The sale will be held in the Friends' warehouse, at the rear of their Book Den store, 8250

Belvedere Avenue, Suite E, between Power Inn Road and Florin-Perkins Road. Over 70,000 books, videos, books on tape and more will be sold. All proceeds, after expenses, benefit the Sacramento Public Library.

The Book Den store will be open during Warehouse Sale hours.

At the Book Den shoppers select from individually priced better books, including collectibles, and other materials. The Book Den is regularly open Thursday through Saturday from 9 am to 2 pm. For more information call (916) 731-8493 or email fspl@att.net.

Genealogical Association of Sacramento's

October 19, 2011, speaker will be Donald "Brad" Schall. Brad is active in several historical associations centering on the American Civil War and is National Officer, Sons of Union Veterans of the Civil War. With twenty-two relatives who served in the Civil War, his

interest and research into the war and its concurrent events have spanned multiple decades. His presentation is entitled, "Grand Army of the Republic". The meeting begins at 1:00 PM at the Belle Cooledge Library, 5600 S. Land Park Blvd. All are welcome.

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Carmichael Recreation and Park District is announcing these upcoming events

Jensen Garden Plant Sale

October 8, 2011 9am-1pm

Located at the Jensen Botanical Garden,
8520 Fair Oaks Boulevard, Carmichael, CA 95608

The Friends of Jensen Botanical Garden will have a variety of plants available for purchase. All proceeds will benefit the restoration of the Jensen Botanical Garden. For more information call Virginia Sturdevant (916) 488-2006.

Carmichael Community Garden

The garden, located at Sutter Park off of Sutter Drive, exists to promote a positive environment for community members with a passion for working outdoors. Gardeners share information, gardening techniques, and build camaraderie. The plots are renewed annually for \$55 and are available to families, individuals or community organizations. It is a wonderful way to develop a hobby, give back to the community and practice some outdoor creativity! If you are interested in viewing the garden or having a plot please call 483-7826.

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Saturday, October 8

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Monthly newsletter available online and at the community center for additional classes and events.

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Carmichael

Chamber of Commerce

Come to the BEST Halloween Mixer Possible!

Wednesday, Oct. 12 at the Fair Oaks Cemetery

The folks at the Fair Oaks Cemetery District and Lind Brothers Mortuary are throwing a MIXER to end all mixers! Last year's event was such a HOOT (check out the video from last year if you want proof) and they are planning to out-do themselves...

There will be:

- Delicious food catered by *The Palace of Carmichael*
- Live music by Jimmy Rivers (a big hit at last month's mixer at *Armor Mini-Storage*)
- Games & a raffle drawing (prize donations welcome!)
- A costume contest with prizes for:
 - Scariest and Most Creative Costume representing your business*

SO... Costumes are ENCOURAGED!


Invitees to include **R**eally **I**mportant **P**eople from:

- The Carmichael Chamber*
- The Fair Oaks Chamber*

The Race for Honorary Mayor of Carmichael and several SURPRISE guests!

We going to have FUN-FUN-FUN!!

Only good excuse NOT to be there is to be dead... but then you can come anyway!!!



Contact us for more information on the Carmichael Chamber of Commerce
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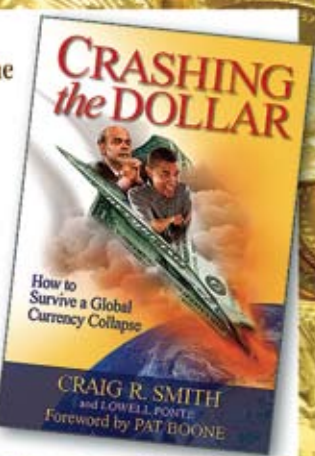
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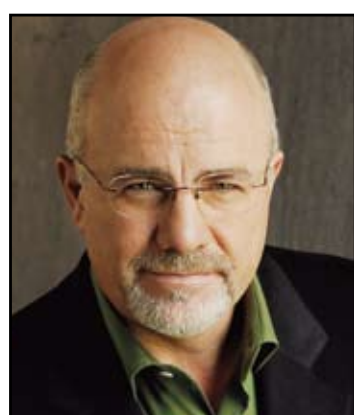
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Dave Says

you'll need to be successful at this kind of thing.

I'd much rather go with a mutual fund that's spent millions of dollars analyzing companies and doing real research. What you're talking about is a million times riskier than using good growth stock mutual funds – selected by professionals – with 90 to 100 different stocks.

- Dave

Investments Using Home Equity?

Dear Dave,

Right now our debt is keeping us from investing. Do you recommend making investments with a home equity line of credit?

- Paul

Dear Paul,

Let me answer this very, very carefully. No!

You don't borrow on your home, Paul. You never want to put something as precious and important as your home in jeopardy just for the sake of investing.

Follow the Baby Steps. First, get \$1,000 in the bank to start your emergency fund. Second, pay off all debts from smallest to largest – except for your house – using the debt snowball. This will lead you to Baby Step Three, which is fully funding your emergency fund with three to six months of expenses. Once you've done all this you're ready for Baby Step Four, which is investing in Roth IRAs and other pre-tax retirement.

When you're debt-free except for your house, you'll find investing is easy because you've freed up your

most important wealth building tool – your income!

- Dave

Leasing From Your Company?

Dear Dave,

I know how you feel about leasing a car. But what about the car leasing programs that auto manufacturers offer their employees?

- Stephanie

Dear Stephanie,

A few automakers do this kind of thing, but I'd advise investigating the deal very carefully. And it wouldn't hurt to take a cold shower first – just to make sure you wash off any car fever you may have.

Some of the automaker offers are just another way for the company to fleece drivers. But some manufacturers offer their employees programs that aren't a traditional lease. A few of them offer the use of a high-quality car for very little money per month and no hidden catches. In these cases it can work out pretty well. In some instances you'd lose more in value every month – even if you bought a car with cash – than you would pay out under a good employee program. Some companies even offer gas and more in the deal.

Just make sure you check the details thoroughly. Use your head and a calculator – not your heart – when making the decision!

- Dave

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



POPOFF!

with Mary Jane Popp

minutes and then rinse your mouth with warm water with a pinch of baking soda added to it.

3) Give yourself a mini massage. Here's the Mediterranean secret for restoring vitality. You know extra virgin, cold-pressed olive oil is a delicious and nutritious salad dressing, but when you combine one tablespoon of it with 3 to 4 drops of essential peppermint oil and massage it onto your feet, you'll soon be saying a big Ahhhhhhhhh!

4) Soothe with a little aloe vera. Keep a potted aloe vera plant on your kitchen windowsill. It requires no care beyond weekly watering. For itching, inflamed skin, bug bites, tooth ache, hemorrhoids, a minor cut or wound, sunburn, or any other irritated skin conditions, snip off a thick leaf and slit it open. Scoop out the gel from the inner leaf and apply to affected area.

5) Assuage achy, arthritic joints with cherries. Cherries are a delicious, vitamin-packed fruit that actually relieves arthritis pain. And, they are proven to work as well or better than aspirin or ibuprofen. Long a folk remedy for gout, cherries now have scientific proof of their pain-prevention powers. Researchers at Michigan State University found that a substance in cherries stops the production of chemicals that cause inflammation and pain. A bowl of 20 cherries (fresh or frozen) a day during a bout with gout is enough to neutralize the aches and swelling too, with no stomach upset or other

side affects. A later study on people in California reported the same pain-relief results.

6) Eat less with hot pepper and cayenne. A popular ingredient in Southwestern cooking, chilies, (hot peppers) add spice and interest to many foods. They also provide a 3-pronged attack against obesity. First, eating chili peppers may help fight off cravings. Some experts believe that eating sharp-tasting food like hot peppers, pickles, and tomato juice can overwhelm taste buds, cutting off cravings. Second, chili pepper may help you eat less. Researchers in the Netherlands gave men .9 grams of ground cayenne pepper, either as a pill or mixed into a tomato juice beverage. Then 30 minutes later they turned the men loose at an all-you-can-eat buffet. Compared with men who were given a placebo, the men who had chili pepper reduced their food intake by 10-16%. Third, it actually requires energy to eat chili peppers. That's right! It burns calories to eat them. That's because the heat you feel when you eat chili peppers takes energy to produce.

That's it for this round. We'll get more kitchen remedies in our next get together. Want more info on Dr. Jones? Just visit www.susansmith-jones.com. Now doesn't your kitchen look better and better?

Join Mary Jane for the KAH! Noon News Monday-Friday and then again for POPOFF 10 PM-Midnight.

Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – *The Total Money Makeover*, *Financial Peace Revisited* and *More Than Enough*. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Is Online Trading Okay?

Dear Dave,

How do you feel about online trading for building a stock portfolio? Assuming that someone has done their homework on which stocks to buy, is there anything else to know about do-it-yourself trading?

- Kevin

Dear Kevin,

There's one very important thing to know – don't do it! This kind of thing is one rung below day trading on the ladder of stupidity.

Here's the problem. When most people talk about "doing their homework" on single stocks they're just barely skimming the surface. And most of the time this involves just talking to their broke friends. There's no way you and your golfing buddy are going to dig up and decipher the kind of solid, reliable information

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KITCHEN REMEDIES: PART I

WARNING! WARNING! THIS POPPOFF TWO PARTER MAY BE HAZARDOUS TO BUYING COMMERCIAL PRODUCTS!

Time to raid the kitchen for ten rejuvenation food and remedy tips from Dr Susan Smith-Jones, Healthy living expert and wellness consultant with some 27 books out there. Her latest is "Walking On Air" to look and feel our best. Ready? Let's get the first five:

1) Look soft and dewy with honey. Honey has been used for centuries, especially by ancient Egyptians to keep their skin looking youthful. Apply some raw, unfiltered honey on your clean face like a mask for 20 minutes. Then rinse with warm water. It moisturizes the skin and helps it look aut and supple.

2) Have a berry white smile. Strawberries can help you have a dazzling smile. Just juice some strawberries or, if you don't have a juicer, blend and extract some juice through cheesecloth. Then paint the juice on your teeth. Leave it for five

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A Case in Point

The Case of the Fatal Mixer

By David Graulich, Esq.

On the evening of March 4, 1982, the Stockton Chamber of Commerce sponsored a mixer for local businesses. The event was hosted by a nonprofit agency whose offices were in Cherokee Industrial Park, on Cherokee Road and Highway 99.

The industrial park was in a rural area on the outskirts of Stockton. About 400 people attended the mixer. The nonprofit had only about 25 parking spots near its premises, so most guests parked elsewhere in the complex.

One of the persons attending the mixer that night was Jenny Beth Steinmetz, 35, an agent with Cal-Western Life Insurance. She left the event, by herself, about thirty minutes before it concluded at 8 p.m. She walked to her car, which she had left about a block away within the industrial park. When she returned to her car, she was attacked by an unknown assailant who stabbed her to death. Ms. Steinmetz's body was found later that night when other guests left the mixer.

A lawsuit, filed on behalf of Ms. Steinmetz's two minor sons, claimed liability on the part of three parties: Stockton Chamber of Commerce, the nonprofit agency, and the company that owned the industrial park. The suit alleged that the Defendants breached their duty to Ms. Steinmetz by failing to provide a safe place for her to park her car while she attended the mixer. The complaint further charged that lack of security and inadequate lighting contributed to the horrific crime.

At the essence of this heartrending case is the concept of duty. In civil litigation, there can be no negligence unless the Plaintiff establishes that the Defendant breached a legally-recognized duty of care.

Duty seems like an obvious notion, but it can be surprisingly difficult to establish in a negligence action. Courts tend to be worried that, if the boundaries of duty become extended too widely, the floodgates will open and potential liability will be almost everywhere. Judges, meanwhile, vary widely in their individual assessments of whether a duty of care existed in a given circumstance.

In the Steinmetz case, the trial court dismissed the complaint against the landowner of Cherokee Industrial Park. The court reasoned that there had been no prior violent criminal activity in the industrial park, that the attack was unforeseeable, and that the landowner owed no duty to the decedent. Now the question before the Court of Appeals, Third District was whether the Stockton Chamber of Commerce (sponsor) or the nonprofit agency (host) had liability.

The Plaintiffs argued that it was apparent that the nonprofit's premises had inadequate parking for the hundreds of people invited to the mixer. It was foreseeable to a reasonable person that the invitees would be forced to park in the outlying areas, where the danger was greater. The Defendants countered by saying that, once the attendee left the mixer itself, their liability ended.

Here's what the appeals court ruled: No liability on the part of either the Chamber of Commerce or the nonprofit.

The court compared the situation to that of a movie theater showing a film, or a department store holding a sale. Neither is able to offer sufficient parking for the number of people expected to show up. Yet

there is no obligation for the movie theater or the department store to provide additional lighting on the city streets, or to hire private security guards to patrol the streets for safety. Their liability is limited to their places of business.

Another comparison made by the court was that of a homeowner who hosts a business event at his house. There's not enough parking at the house for all of the guests, and some people park in the adjoining neighborhood. There's no obligation on the part of the homeowner to provide additional lighting or hire security guards to escort guests to their cars.

"In the final analysis," said the court, "the decedent was killed by an unknown assailant in a parking lot located off property owned, possessed or controlled" by the Chamber of Commerce or the nonprofit.

Was the killer of Jenny Beth Steinmetz ever captured? In researching this column, I came across an October 9, 1982 article from the Lodi News-Sentinel, reporting that the San Joaquin County Sheriff's Department had taken a suspect into custody. The suspect also attended the Chamber of Commerce mixer that night, and had once been employed by a company with headquarters in the industrial park. However, I couldn't find any additional newspaper articles on the case. The trail ended there.

David Graulich, Esq. is a resident of Fair Oaks and an attorney with The Law Firm of Tim O'Connor. David welcomes comments on "A Case in Point" columns and can be contacted at (916) 932-2312 or by email: David@timocconnorattorney.com.



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