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Citrus fieigino VICSS en ger

Volume 2 Issue 20

Serving the City of Citrus Heights and Sacramento County

Second Edition for October 2012

Veterans' Day

Ceremonies Planned

for Sylvan Cemetery

CITRUS HEIGHTS - Citrus Heights is blessed with a community cemetery thanks to the donation of land by Daniel Lewis

in 1862. Since that date, Sylvan

Cemetery has become the final resting place for many of those

from our community who served

the United States Armed Forces.

service will be held at the Sylvan

Cemetery, located at 7401

Auburn Blvd. in Citrus Heights.

A procession of veterans begins

at 10:30 a.m. at the south end of

the cemetery, home to the burial

sites for the veterans of the

Spanish-American War and the

The procession will continue

along the "Avenue of Flags" and

will include Citrus Heights Police

Chief Christopher Boyd and vet-

The commemorative service

will be held at the gazebo at

11:00 am. The general public is

invited to attend and participate.

Please arrive early to park within

New San Juan High

Hosting 'Vote for Voice'

Community Forum

CITRUS HEIGHTS - New

San Juan High is hosting a 'Vote

erans from the community.

the cemetery grounds.

From Andi Johnson

Civil War.

On Monday, November 12th, a

Antelope Crossing Spooktacular!



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Pet Fair Hosted by CH Community **Marching Band**



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Dare to Live Without Limits



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Scan our QR Code for a direct link to our online edition!

Get Out and Vote

Commentary by Paul V. Scholl, Publisher

On November 6th, Election Day, across the United States we will again be deciding upon the direction for our county. Higher taxes are crushing small businesses, costing Americans millions of jobs. Out of control spending by the State means tightening everyone's belt, except theirs. It is not a question of higher taxes and fees. It is a question about whether or not they will tell us what they are doing with all the new legislation "before they pass it."

On a statewide and local level we are voting on many ballot measures and propositions, as well as choosing our leadership on many levels of local and state government. Are you tired of working harder and harder and keeping less and less of your own hard-earned money?

Leading Republicans, Independents and Democrats are hoping voters turn out in huge numbers at polling places to cast their votes on some of the most controversial propositions and candidate races that have been seen in, well, almost two years.

It is time for some leadership and some real answers. Americans have faced another stress-filled two years of a failing economy, lack of leadership on a national and state level, and now more cities are failing as a result of gross mismanagement. The general public is being fed more than we need to



about, and very little of what we need to know. Guard the borders, keep the country safe, and fix the damn roads!

As legal voting Americans, we go to the voting booths in our side our neighbors and try to make the best decisions we can that will affect our families for years to come. If it really is about "the children", why doesn't the government act that way?

With what limited truthful information we have available to us, we try to do what is right. It is not only a right of most Americans to vote, it is a civic duty. Whatever your ideology, Get Out and Vote.

November 1st.

for Voice' community forum The forum will be an opportunity for the community to hear

from candidates running for the San Juan Unified Board of Education and the Citrus Heights City Council. Participants also can learn

about Measure N, the District's proposed \$350 million infrastructure bond initiative, and Measure K, the Citrus Heights proposal to temporarily increase the city's utility users tax rate to fund public safety and road improvements.

The event will be held at the school's new auditorium, 7551 Greenback Lane in Citrus Heights. It is scheduled to start at 6:00pm and run to 7:30 p.m. Thursday, November 1st.

For more information contact the school at (916) 971-5150.

ReUseIt Debuts First Drive Thru Donation Station

CITRUS HEIGHTS - ReUseIt. org is making it easy to declutter homes and offices while making a difference locally with their new drive thru donation station in Citrus Heights. All donations are tax deductible and directly benefit Big Brother's Big Sisters of the Greater Sacramento Area, a local nonprofit organization dedicated to helping local children reach their potential through one to one relationships with mentors.

Reuseit's maiden drive thru station is located at 7770 Auburn Blvd., in Citrus Heights, CA on the corner of Auburn Blvd. and Watson. The station is open daily with attendants waiting to help unload vehicles Monday through Friday 7 am – 6pm, and Saturday and Sunday from 10am to 6pm. Drive up, drop off, done! It's that

ReUseIt, is a registered Commercial Fundraiser in the state of California, providing exceptional support & service to nonprofit organizations in our local communities. The ReUseIt team has over 40 years of experience in the household recycling industry, and is dedicated to making a difference locally. For more information on ReUseIt, including locating your nearest donation station and/or community donation drop box, to schedule a free

household donation pick up, or to find out when trucks will be in your neighborhood doing curbside pick-ups, please visit www.reuseit.org or call direct at: 1-877-738-7348 (1-877-RE-Use-It).

ReUseIt also offers nonprofit organizations the opportunity to raise important funds for their cause with an "easy as pie, better than a bake sale" donation drive fundraiser programs.

National Prescription Drug Take-Back Day: Big Haul

For the fifth time in two years, Americans emptied medicine cabinets, bedside tables, and kitchen drawers of unwanted, unused, and expired prescription drugs and took

them to collection sites located throughout the United States as part of the Drug Enforcement Administration's (DEA) National Prescription Drug Take-Back

Saturday, September 29, in Northern and Central California, 107 state and local law enforcement partners, working at 156 locations, collected 23,329 pounds (more than 12 tons) of prescription medications from members of the public. When added to the collections in Northern and Central California from DEA's previous four Take-Back events, nearly 100,000

pounds of prescription medications have been removed from circulation. A total of 488,395 pounds (244 tons) was collected nationwide during this most recent event The Citrus Heights collection

point gathered over 225 lbs.

According to the 2011 Substance Abuse and Mental Health Services Administration's National Survey on Drug Use and Health (NSDUH), more than six million Americans abuse prescription drugs. That same study revealed more than 70 percent of people abusing prescription pain relievers got them through friends or relatives, a statistic that includes raiding the family medicine cabinet.

The National Prescription Drug Take-Back Day aims to provide a safe, convenient, and responsible means of disposal, while also educating the general public about the potential for

abuse of these medications. The DEA's Take-Back events are a significant piece of the White House's prescription drug abuse prevention strategy released in 2011 by the Office of National Drug Control Policy. Disposal of unwanted, unused or expired drugs is one of four strategies for reducing prescription drug abuse and diversion laid out in Epidemic: Responding to America's Prescription Drug Abuse Crisis. The other strategies include education of health care providers, patients, parents and youth; enhancing and encouraging the establishment of prescription drug monitoring programs in all the states; and increased enforcement to address

doctor shopping and pill mills.

Shortly after DEA's first Take-Back Day event two years ago, Congress passed, and President Obama signed, the Secure and Responsible Drug Disposal Act of 2010, which amended the Controlled Substances Act (CSA), allowing DEA to develop permanent, ongoing, and responsible methods for disposal. Prior to the passage of the Disposal Act, the CSA provided no legal means for transferring possession of controlled substance medications from users to other individuals for disposal. DEA is currently in the process of drafting regulations, but until the creation of permanent regulations, DEA will continue to hold Take-Back Days.

Source: www.dea.gov

Gas Still Too High

SACRAMENTO REGION -Average retail gasoline prices in Sacramento have fallen 15.8 cents per gallon in the past week, averaging \$4.29 per gallon. This compares with the national average that has fallen 9.0 cents per gallon in the last week to \$3.67/g, according to gasoline price website SactoGasPrices.com.

Including the change in gas prices in Sacramento during the past week, prices yesterday were 53.0 cents per gallon higher than the same day one year ago and are 24.4 cents per gallon higher than a month ago. The national average has decreased 14.2 cents per gallon during the last month and stands 20.1 cents per gallon higher than this day one year

See www.SactoGasPrices.com

Hometown Veteran Heroes to be Honored on Roadside Banners

By Elise Spleiss

CITRUS HEIGHTS - While visiting Simi Valley last year Charles Stone, Citrus Heights American Legion 637 member, was inspired by their Armed Forces Banner Program. Created in 2010 to honor Simi Valley's active, retired, wounded and fallen warriors, banners bearing the name, dates of service and branch of service of these local veterans hang from street light poles throughout the city.

Stone returned home and proposed to his fellow American Legion members they initiate a new tradition and adopt their

own Hometown Hero's: Veteran Honor Banner Project. Through the efforts of American Legion 637, Sunrise MarketPlace Business Improvement District, and Signs in 1 Day, this new venture is scheduled to begin in October of this year.

They will reflect the community's pride and respect for the brave men and women who have served or are serving in all branches of the military.

Designed to be up to honor these active and retired, wounded and fallen Veterans prior to Veteran's Day, you can look for these banners displayed within the Sunrise MarketPlace Business District towards through at least November 12, 2012.

Individuals, organizations and businesses may sponsor a banner; sponsors may reside outside Citrus Heights. Banners are 6 feet by 2-1/2 feet and the cost is \$240 per banner. They will be on display for at least 30 days then given to the families of the service member honored. Banners will then be displayed annually beginning prior to Veteran's

For information on ordering contact: Al Schuller at 916-225-9628 or Charles Stone 916-947-9871.

Antelope Crossing "Spooktacular"

By Leslie Carrara

CITRUS HEIGHTS-The fourth annual Spooktacular was held Sat., Oct. 20 at the Antelope Crossing shopping centers, while this year and plans for the future feature the fun day in the Raley's Shopping Center on the north side and in the former Albertson's/Rite Aid Shopping Center on the south side of Antelope Rd. Since last year's event, six new businesses have moved in to the north side, including Andrew's Furniture, Extreme Martial Arts, Check N Go, and Just Send It, a postal shipping business.

With the Spooktacular on both sides of Antelope Rd., the south side featured a health fair and the health food eatery booth.

citizens out here," he smiled. "It

grows every year.

"We're here and open for A quick peek around the south business," she said. She also indiside offered children and adults in cated all proceeds from the event costumes for the costume contest will be put toward next year's as well as area beauty queens walk-Spooktacular. ing around. A fire truck showed Meanwhile, Mayor Jeff Slowey up and the Citrus Heights Police

> Department also was represented. Also for the kids were face painting and crafts.

ness to the area.

munity event.

bouncing houses for kids, while the north side featured musical entertainment and booths of merchandise vendors. Included were State Farm Insurance and the El Dorado Baking Co., as well as a

Barbara Downie, secretary of the Antelope Crossing Business Assn., a non-profit organization sponsoring the event packed day, said that the purpose of the annual

FREE Halloween Harvest Festival

said he thinks this is a great com-

"I'm happy to see all of the

There is a FREE Halloween Harvest Festival on Halloween Night, October 31st, from 6pm-8pm at the Foothill Community Park located at 5510 Diablo Drive in the Foothill Farms, Antelope, North Highlands, and

Citrus Heights areas.

Featuring trunk or treats, candy, games, food, and local entertainment. This is a FREE, Safe Halloween community event that is lots of fun for the whole family. Our featured

entertainment for the evening will be "Al Cruizer and the Rockin' Gospel Review"

For more information see info@YourNewChurch.org



Arcade Creek Manor Holds Baazar

Arcade Creek Manor, a Senior Citizens Complex, will hold its Annual Bazaar on Saturday, November 3, 2012.

Annual Bazaar – Arcade Creek Manor Senior Community Saturday, Nov 3, 9 to 3PM 6546 Auburn Boulevard (cor-

ner of Van Maren & Auburn)

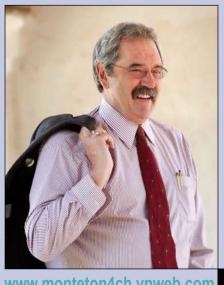
Look for the CLOWNS Admission is FREE

Arts & Crafts, Books, Plants, Holiday Gift Items, Home Baked Goodies, Clothing & Unique White Elephant Items Cake Walk, CLOWNS, and Raffle Drawing plus Food and Drinks.

The proceeds from this event local communities.

will be used during the following year to provide social, cultural and entertainment activities for the senior citizens living at Arcade Creek Manor.

It is through the efforts of organizations like yours that really make a difference in our



Jim Monteton for Citrus Heights City Council

Join me in the continued success of Citrus Heights. Together we can keep our city safe, maintain our financial stability, grow our business community and strengthen our infrastructure.

> Jim Monteton ID# 1349380

www.monteton4ch.vpweb.com

Community Involvement

City of Citrus Heights Planning Commission President of Neighborhood Association 7&8 Graduate of "Leadership Citrus Heights" 2010 Three Years on the Sacramento County Grand Jury **Member Sylvan Cemetery Board of Trustees** U. S. Army Vet - Member of the American Legion

Small Business Owner - MBA in Business

On November 6, please vote for Jim Monteton, a Conservative, for City Council



Free Community Event Veteran's Day Concert Featuring the Season of Hope Choir performing both patriotic and spiritual music and a special tribute to Veterans Thursday, November 8, 2012 6:30 to 8:00 p.m. East Lawn Sierra Hills Memorial Park Chapel 5757 Greenback Lane, Sacramento, CA 95841 Refreshments will be served following the concert. For more information, please call (916)732-2020

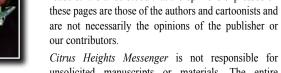


from 9:00 am to 3:00 pm

Citrus Heights Community Center

6300 Fountain Square Drive, Citrus Heights

Publisher, Paul V. Scholl



Heights Messenger to strive for an objective point of view in the reporting of news and events. We consider our Editorial and Opinion pages to be a public forum for our readers. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or

For more information

916-721-7487

Messenger

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To submit your articles, information, announcements or letters to the editor,

Citrus Heights Residents and Businesses **Support Measure K to Improve City Services**

CITRUS HEIGHTS – Citrus Heights residents and business owners have come together in an effort to promote passage of Measure K, a temporary one and three-quarter percent (1.75%) increase in the Utility Users Tax (UUT). Proceeds from the revenue will be used for the sole purpose of funding street resurfacing, additional police officers, police equipment and technology as well as programs to prevent youth crime and violence.

The measure will generate approximately \$2 million annually and will expire December 31, 2022. This allows the city to provide adequate services until the end of the 25-year-revenue neutrality agreement with Sacramento County ends and the City begins receiving property tax revenue in 2022.

The City of Citrus Heights has placed Measure K on the ballot as a way to respond to substantial strains of the City's General Fund and to the recently adopted

Assembly Bill 109 ('Prison Realignment') which increases the number of criminals being released into the community. The City of Citrus Heights Police Department anticipates that this will require additional tracking and supervision by local law enforcement.

"Citrus Heights is moving in the right direction. This is our city, and our opportunity to get out ahead of these problems and control them. With Measure K, blight and crime won't get the upper hand in our city", emphasized 35 year resident, Rick

The approval of Measure K will also provide funds for residential street resurfacing. Revenues for street resurfacing and maintenance have declined by \$4 million since Fiscal Year 2004/2005. The City's goal is to restore streets to fair/excellent condition from the existing poor/ fair conditions.

"I support measure K because

I believe in improving the appeal of Citrus Heights. The health and condition of our streets is crucial to the vitality of the City as is the safety of our community. The extra money we would spend is not significant in comparison to the loss we would face without the street improvements and extra police" said business owner, Ray Riehle.

Measure K will not become effective unless the Measure is approved by two-thirds vote. A "Yes" vote approves a temporary 1.75% increase in the UUT for a period of ten years for the sole purpose of funding street resurfacing, additional police officers, police equipment and technology, and programs to prevent youth crime/violence. A "No" vote is a vote against the tax.

More information at http:// VoteYesonMeasureK.com

Source: Atherton Public Relations

Not Everyone in Citurs Heights is for Measure K

Letter to the Editor

You need more input from Citrus Heights residents on what affects them in their town.

For one thing, most residents do not support Measure K (increase in Utility Tax); or any other proposed tax increases, like Governor Brown's Proposition 30 to increase state income taxes, and proposed increase in water rates and service fee for Citrus Heights Water District. Residents are being over taxed for everything.

The Citrus Heights Water tomer service expenses, and

company is being self run by its own Board of Directors. Currently, residents pay \$50.04 bi-monthly Service Charge, even before they use any water. This is excessive. The service charge (I'm told, by the Water District) generates \$6.05 million per annum from 16,220 single family residential customers. The service charge component provides salaries and benefits (including fully paid pensions by the District-CalPERs); cuscost of operating and maintaining underground system of water pipes. I'm paying over \$300 per year in service charges, before I'm charged for water usage. I object to paying for 100% of their pension costs.

I'd like to know what other residents of City Heights think, so I hope you will print this

> Regards, Beryl Turner-Weeks Citrus Heights

letter.

Governor Brown Signs Dr. Pan Bill to Increase Immunization Education in California

largest national whooping cough epidemic in 50 years, Governor Jerry Brown has signed legislation requiring parents who exempt a child from school vaccinations to have talked with a licensed health care practitioner about the impacts the exemption has on the health of their family and community.

Dr. Richard Pan (D-Sacramento), Chair of the Assembly Committee on Health, authored the bill to empower communities with information they can use to protect themselves against vaccine-preventable diseases that he has seen devastate families in his career as a pediatrician.

'When parents send their children to school or child care, they want their children and families to be safe and healthy," Dr. Pan said. "Parents are rightly concerned when they learn of a contagious disease at school, whether it is pink eye, head lice or a life-threatening disease such as meningitis. As a pediatrician,

SACRAMENTO – Amid the I have personally witnessed children suffering life-long injury and death from vaccine-preventable infection. When the contagion spreads in communities with immunization rates below 90 percent, not only those who choose to be unimmunized are infected, but also people who cannot be immunized including young infants, cancer patients on chemotherapy, AIDS patients, and people with vaccine allergies. AB 2109 utilizes the expertise of California's 150,000 licensed health care practitioners to inform parents about the safety and efficacy of vaccines, answering specific questions they may have."

In many communities across the state, over 10 percent of parents are using California's personal belief exemption to exempt children from vaccines requirements that bi-partisan legislative majorities passed to protect schools and communities. At these levels, there are enough unvaccinated people per-capita in a given community

to substantially increase the risk that they will pass a vaccine-preventable disease to those who cannot be vaccinated for medical reasons, including chemotherapy patients, infants who are too young, or those with HIV or other conditions.

California is the second state to implement such a measure after Washington State. After implementing a similar law last year, Washington public health officials recently announced that 25 percent fewer parents decided to exempt their children from school vaccination requirements after discussing the issue with a licensed health care practitioner. The law goes into effect January 1, 2014.

Dr. Richard Pan is a father, pediatrician, educator, small business owner and first-term Assemblymember who lives in Sacramento. He also represents the Cities of Citrus Heights and Folsom and surrounding areas. Website of Assemblymember Richard Pan: www.asmdc.org/pan



CALL 773-1111 TO ADVERTISE

Pet Fair to be Hosted by Citrus **Heights Community Marching Band**

CITRUS HEIGHTS - Join the Citrus Heights Community Marching Band as we host our first annual "Howl-O-Ween" Pet Fair and Canine Costume Contest. This fun family event will be held at Rusch Park (7801 Auburn Blvd.) in Citrus Heights, on Saturday, October 27th, from 10:30am to 2:00pm.

The Canine Costume Contest will include awards for Cutest, Funniest, Scariest, Ugliest, and Most Original Dog Costumes! It only costs \$5 to enter your dog in the contest! We will also have lots of vendors at the event. There will also be a silent raffle with lots of exciting prizes, and snack items including hot dogs, chips, and sodas.

Performances to include the Citrus Heights Police Department K-9 Team and the Citrus Heights CHCMB.



Community Marching Band! The event will be hosted by DJ (and CHCMB Lead Trumpet) Dennis "Bad Dog" Keating. All proceeds go directly to new instruments and uniforms for the

If you would like to purchase vendor space for your business at our event, donate to our event, or for more information, contact Program Director, Kathy Cook, at (916) 725-0198, or abusycook@aol.com.

ELECT SUE FROST

Citrus Heights City Council

- Grew up in Citrus Heights Lives and works in Citrus Heights
 - Nursing Graduate from Pacific Union College
- Registered Nurse (RN) for 8 years Business Owner for 29 years My first term goals:

FISCALLY RESPONSIBLE LEADERSHIP • SAFE AND SECURE NEIGHBORHOODS LOCAL **GROWTH AND OPPORTUNITY**

I SUPPORT YES ON

MEASURE K

612 Improved Neighborhood Streets 5 Additional Police Officers Opportunities For Our Kids

FACTS ABOUT MEASURE K

- LIMITED DURATION Expires in 10 years
- AFFORDABLE About \$5 per month for the average household.
- · BY LAW, funds cannot be used for any other purpose.
- Improves Property Values
- Safer Streets
- For Our Children



WHY I WANT TO SERVE

PUBLIC SAFETY

To ensure our police department has sufficient resources to protect our families and our way of life.

INFRASTRUCTURE

To support the long term repair of roads and renovation of primary corridors to enhance property values and encourage families and businesses to move into Citrus Heights.

JOBS

To support the activities of our existing business community and attract new businesses and jobs to Citrus Heights.

FINANCIAL STABILITY

To protect our reserve funds and ensure that Citrus Heights remains fiscally strong.

PUBLIC SERVICE

To always carefully consider... Is it fiscally smart? Will it best serve the City, the Residents and the Businesses in Citrus Heights?



www.SueFrostforCityCouncil.com sue@suefrost.net



Welcome Video Visit my website





"Sue Frost is a committed, hard-working leader who will fight to keep neighborhoods safe, protect our drinking water, balance the budget and bring jobs to Citrus Heights. She's earned my support -- I hope you will support her, too!"

Roberta MacGlashan, Sacramento County Supervisor, former Citrus Heights Mayor and Chair of City Incorporation Committee



"Sue Frost stands out as the best candidate to serve alongside incumbent Jeff Slowey and the rest of the city council. She has a good handle on the issues and is a quick study when faced with unfamiliar matters. I'm delighted to support Sue Frost for Citrus Heights City Council."

Jeannie Bruins, Councilmember, former Citrus Heights Mayor

WE'RE PROUD TO ENDORSE SUE FROST

- JEFF SLOWEY Mayor
 STEVE MILLER Vice Mayor
- JEANNIE BRUINS Councilmember
 MEL TURNER Councilmember
- JAMES SHELBY, Former Mayor
 ROBERTA MACGLASHAN, Sacramento Co Supervisor
- SCOTT JONES, Sacramento County Sheriff
- JOHN MCGINNIS, Former Sacramento Co Sheriff SACRAMENTO COUNTY DEPUTY SHERIFFS ASSN PAC
- SACRAMENTO METRO CHAMBER OF COMMERCE PAC
- SACRAMENTO METRO FIRE LOCAL 522
- SACRAMENTO ASSOCIATION OF REALTORS
 SAFE CREDIT UNION REGION BUILDERS, INC.
 THE SACRAMENTO BEE



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

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 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

Citizens Advisory Committee 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

What's Coming Up In Citrus Heights

Compiled by Leslie Carrara

Saturday Mornings year round, Farmers Market, Sunrise Mall behind Sears, 8 a.m. to 1 p.m.

October 25, 2012 - Citrus Heights City Council Meeting, 7117 Greenback Lane, Citrus Heights, 7:00 p.m.

October 27, 2012 - Howl'O'Ween Canine Costume Contest, Rusch Park, 7801 Auburn Blvd., 10:30 a.m. to 2:00 p.m. There is a \$5 entry fee. Prizes awarded.

November 5, 2012 - Residents **Empowerment Association of Citrus Heights** or REACH Meeting, 6237 Fountain Square Dr., Citrus Heights, Trellis Hall, 6:30 p.m.

November 5, 2012 - History and Arts Commission Meeting, Citrus Heights Community Center, 6300 Fountain Square Dr., East Room D, 7 p.m.

November 6, 2012 - REACH Area 4 Neighborhood Meeting, 6237 Fountain Square Dr., Trellis Hall, 7 p.m. First Tuesday each month

<mark>November 7, 2012 -</mark> REACH Area 9 Neighborhood Meeting, 7227 Canelo Hills Dr., 7 p.m. First Wednesday each month

November 8, 2012 - Citrus Heights City Council Meeting, 7117 Greenback Lane, Citrus Heights, 7 p.m.

November 12, 2012 - Veteran's Day Holiday, City Offices are closed.

November 13, 2012 - REACH Area 3 Neighborhood Meeting, 6237 Fountain Square Dr., Trellis Hall, 7 p.m. Second Tuesday each month.

November 14, 2012 - Planning Commission Meeting, 7117 Greenback Lane, Citrus Heights, 7 p.m.

November 15, 2012 - REACH Area 2 Neighborhood Meeting, 7607 Garden Gate Dr., 7 p.m. Third Thursday each month.

November 15, 2012 - REACH Area 5 Neighborhood Meeting, 5901 San Juan Ave., 7 p.m. Third Thursday each month.

November 20, 2012 - REACH Area 1 Neighborhood Meeting, 7600 Daly Ave., 7

November 20, 2012 - REACH Areas 7 & 8 Neighborhood Meeting, 8300 Old Auburn Rd., 7 p.m.

November 26, 2012 - REACH Area 10 Neighborhood Meeting, 6921 Sylvan Rd., 7 p.m. Fourth Monday each month.

November 27, 2012 - REACH Area 6 Neighborhood Meeting, 7690 Twin Oaks Ave., 7 p.m. Fourth Tuesday each month.

November 28, 2012 - Planning Commission Meeting, 7117 Greenback Lane, 7 p.m.

Soroptimist International Holding Annual "Box Luncheon" Benefit

CITRUS HEIGHTS -Soroptimist International of Citrus Heights is holding their annual "Box Luncheon" on Monday, November 5th.

This year's menu includes chicken salad on a croissant, applesauce, chips, cookie and a mint. The requested donation amount is \$8, which includes free delivery.

The proceeds benefit local service projects including Citrus Heights Police Department Book Project, Domestic Violence Intervention Center, Jean Lowe "Caring for Kids" Fund, Woody's Happy Hearts Fund, Citrus Heights Food Locker, Sacramento Children's Receiving Home, City of Citrus Heights Holiday Giving Program,

SJUSD Independence Living Skills Bowl, High School's Safe and Sober Grad Night, Pamper Yourself Day for cancer survivors, Blue Star Moms and many more programs.

To order, contact Jeannie O'Brien at 721-6413. Orders must be received by October

Sylvan Cemetery District

Established 1862

• Standard Complete In-Ground Burial \$2275 - \$2475

Cremation Burials

\$775 - \$1700



Phone (916) 725-3406 • Fax (916) 725-6109 7401 Auburn Boulevard • Citrus Heights, CA 95610 www. sylvancemetery.com



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(916)729-9200

Assisted Living Independent Living Memory Care & Other Resources



Mark Cimino, CEO & Family

CiminoCare 7501 Sunrise Blvd. Citrus Heights, CA 95610 Phone: 916.729.9200 Facebook.com/CiminoCare



Our Communities in the Greater Sacramento Area:

Auburn Oaks Senior Living, Citrus Heights Citrus Heights Terrace, Citrus Heights **Courtyard Terrace, Sacramento** Fair Oaks Villas, Fair Oaks

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LOCATION: East Lawn Elk Grove Memorial Park 9189 E. Stockton Blvd., Elk Grove, CA 95624 (I-99 @ Laguna) RSVP to MEL OSBORNE @ (916) 732-2031

Tuesday, September 25, 2012 - 11:30 a.m to 12:30 p.m. Wednesday, October 31, 2012 - 11:30 a.m to 12:30 p.m. Thursday, November 29, 2012 - 11:30 a.m to 12:30 p.m.

LOCATION: St. Francis Community Hall 6700 Verner Ave., Sacramento, CA 95841 (I-80 @ Greenback)

RSVP to LISA WEST @ (916) 732-2020



PRESENTER: Mel Osborne

PRESENTER: Josh Tuttle

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Billy Graham Urges Americans to Vote Biblical Values on November 6

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 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.

Non-Profit Organization Seeks Community Representatives to Join International Team

ASSE International Student Exchange Programs is seeking volunteers to serve as Area Representatives in your local community. ASSE provides academic year and semester exchange programs in the United States for high school students from around the world. Students are 15 to 18 years of age, have passed a series of academic

and character requirements and are awaiting an opportunity to embark on their American Adventure.

Area Representatives recruit and screen prospective host families, interview students to study abroad and supervise the exchange students in their community. Area representatives are compensated based on the number of students

they are supervising.

ASSE's primary goal is to contribute to International understanding by enabling students to learn about other languages and cultures through active participation in family, school and community life.

ASSE's Area Representatives are the cornerstone of the organization, making all of this possible! For more information about ASSE or becoming an Area Representative, please call our Western Regional Office at 1-800-733-2773 or email us at asseusawest@asse.com. We look forward to welcoming you to the ranks of Area Representatives nationwide - striving towards a world of understanding, one child at a time! Please check out our webpage at www.asse.com

Widowed Persons Association of

California, Inc.

Office Hours 10 am-3 pm Monday through Friday

Newcomer's Buffet & Social

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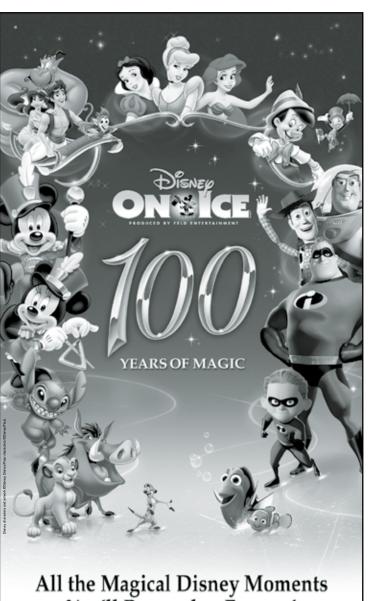
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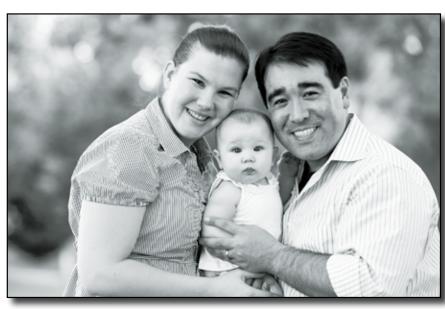
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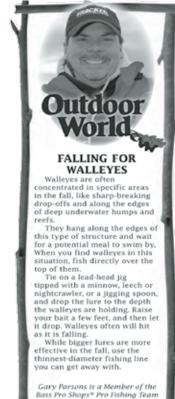
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By Ronnie McBrayer

For those who grew up in the revivalistic tradition, we heard the same basic sermon every Sunday: "You are sinner. Repent or you're going to hell. And you better get to it, because Jesus could return at any second and catch you unprepared."

I can't tell you how many times I heard a preacher say something like, "The Lord Jesus could return at any moment! He could return before I finish preaching this morning!" And then the speaker would preach for so long, I thought that's exactly what he was trying to achieve: Preach till Jesus got

I didn't like this sort of exhortation. I was, after all, a teenager being told how big a sinner I was, but didn't feel like I had gotten to sin very much yet. I hadn't got to do much of anything! I hadn't traveled, hadn't earned my driver's license, hadn't had sex, hadn't turned twenty-one or really even lived. If Jesus was content waiting all these centuries before returning to earth, just to show up at this particular blip in history to interrupt my simple little plans, then I concluded it would be a raw

My feelings about so much of the "Second Coming" preaching I hear still makes me cranky (but for a different reason than when I was a teenager). We are

For the Long Haul

so absolutely convinced that we and encourage "the long view are living in the final chapter of human history – on the last page, if not within the last sentence – that we are in danger of giving away the future.

Growing up in a tradition where the impending, imminent return of Christ was a pillar of our faith, the question was always asked, "What if Jesus came back today?" That's a good question, no doubt. But here is a question that might be better: 'What if he doesn't?"

What if Jesus does not come back today...or tomorrow... or next year...or next decade... or next century? What kind of world do we want to leave for our descendants? What kind of world will we have then? If we aren't prepared for the long haul, prepared to persevere into a distant future, then have we not given up on actually living the faith we profess?

We who are Christian could take a lesson from the not-forprofit organization, "The Long Now Foundation." It has been around since 1996, and it hopes to be around much, much longer. The Long Now Foundation has one essential goal: To reverse the trend in our culture of short-term thinking.

The founders believe that our "accelerating technology, the short-horizon perspective of market-driven economics, the next-election perspective of democracies, and the distractions of personal multi-tasking" have given us "a pathologically short attention span." They want to provide some sort of corrective balance to our short-sightedness,

and the taking of long-term responsibility, where 'long-term' is measured" in centuries, not months or years.

Illustrating this long-term thinking, Long Now is building a massive clock – a 21st century version of Stonehenge that will tick for the next 10,000 years. Eventually the clock will be placed in a cave in Nevada's Great Basin National Park. The point of the clock is not to mark time; it is to rekindle our hope in the future.

The church, allegedly the most hopeful community in the world, could use some of that thinking, because Jesus will probably not return before you finish reading this article. He'll probably not return today, and likely not return in your lifetime (If he does, I will happily apologize to each and every one of you publicly, along with an exhaustive list of all I have been/am wrong

No, "God is not slow about keeping his promises," but we must know that God works on a timetable that is all his own. And yes, maybe Jesus will return tomorrow or next year. But it might be next millennium. Regardless, if it's sooner or later, we have to be more than prepared. We have to be prepared to faithfully persevere no matter how long the wait.

Ronnie McBrayer is a syndicated columnist, speaker, and author of multiple books. You can read more and receive regular e-columns in your inbox at www.ronniemcbrayer.net.

Cashing in on a Cashless Society

By Rev. James L. Snyder

I am the kind of person that likes to do business with cash on the barrelhead. I do not like credit because it has a way of biting you in the end. When you have a credit card, there are fees to beat the band. I do have a credit card but I have it hidden so well that I have not been able to find it for seven weeks. I just do not like using it.

The Gracious Mistress of the Parsonage always warns me about the possibility that someone can steal my credit card. Ha ha, I say in defiance to her warning. I am never worried about that. If anybody can get money out of my account with my credit card, I would like to work with them and go 50-50 on it. Every time I need money, my credit card is empty. I think there is a conspiracy in this whole thing.

Nothing is more embarrassing than going to a checkout counter to pay for goods that I intend to purchase and my credit card is denied. The reason I was using the credit card at the time was I did not have any cash in my pocket. Now, I have no cash in my pocket and my credit card is just grinning at me refusing to cough up the money needed for purchasing these goods.

I hate my credit card. And it is reciprocal. My credit card hates me and tries its level best to embarrass me every chance it

When I do business, I want to know that I have done business. Nothing is more satisfying than completing a financial transaction with cash.

I have noticed a dangerous trend in the area of business in our country. There is a tendency away from cash. I do not understand it. I think the simplest thing to do would be to pay cash for something. But no, some people

think that is so old fashion that they have to come up with something new.

Now they have this newfangled thing that you can pay your bills online. What is that all about? I like to see the person I am paying and hear from them their gratuitous "Thank you," for the transaction. I was just getting used to writing checks and now I do not have to use my checkbook anymore. My creditors want me to pay online.

When will all this craziness stop? If cash was good enough for Benjamin Franklin, it certainly is good enough for me.

Then the inevitable happened. You know how it is. Well, it happened to me.

I went to do a little bit of shopping while I was out of town on a trip recently. I made sure I had cash in my wallet so I stopped at a restaurant in the shopping mall. Normally I do not like shopping malls. I get nervous every time I go into one of these malls wondering if I will ever exit alive. There are just too many people in these malls for my comfort.

But the necessity of my trip brought me to this mall and I decided I would treat myself to lunch. One of the great things about treating myself to lunch when my wife is not with me is I can order what I want for my lunch. After all, it is my lunch.

I had a great time selecting things from the menu that had nothing whatsoever to do with vegetables. Vegetables are all right in their place, but their place is not on my lunch plate, especially when my wife is not present.

I had a scrumptious lunch and then top it off with a nice slice of apple pie à la mode. Life does not get any better than this. I sat back in my chair, rubbed my stomach and felt good about the world around me. I was even beginning to think that there might not be so much wrong with malls after all.

Finally, it was time to take my ticket up to the cashier and pay for my lunch. I was in for a very rude awakening. I presented my ticket to the cashier and pulled out of my wallet enough cash to

cover the ticket. "I'm sorry, sir," the woman behind the cashier said. "We don't accept cash in this restaurant."

I was in a good mood and laughed as though I was the vice President of the United States. "That's a good one," I complimented her.

"Sir, we don't take cash here," she insisted. "We are not set up for cash; all we take are credit

About this time, I realized she was not joking. I found myself in the proverbial pickle with only cash on my person and no credit

"But all I have is cash."

Finally, the manager of the restaurant was called to the front, I was able to settle my ticket with him, giving him cash and he used his credit card to pay the ticket.

What is this world coming to when you cannot use cash anymore?

What is better than cash in my thinking is God's gift. "For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord" (Romans 6:23 KJV).

Unlike cash, God's gift to me will never go out of style.

The Rev. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at (352) 687-4240 or e-mail jamessnyder2@att.net. The church web site is www.whatafellowship.com.



By Pastor Ray Dare

We live in a world of constant change. Change increases the pace of life. Too much change creates stress in our lives. You need stability and security in your life, something that you can always count on. Is there anything in this world that you can always count on? Is there anything that is reliable, that never changes? Yes, God never changes. "But whatever is good and perfect comes to us from God... He shines forever without change or shadow." James 1:17 Three things about God that never change add stability in your life. They are things you can always count on.

God's LOVE for you will never change. You need to constantly remind yourself of this. God says, "I have loved you with an everlasting love." Jeremiah 31:3 God's love for you is constant. One of the reasons why we get frustrated by relationships is people change, get moody, fickle. God always acts like Himself. He never changes. He never acts out of character. The point is, you never need to doubt God's love. No matter what happens, no matter what you feel, God's

Three Things You Can Rely On

love for you never changes. "For I am convinced that nothing can ever separate us from his love." Romans 8:38 He never changes His mind about you. It's important you understand that. If not, the next time something doesn't go your way or something bad happens, you're going to think, "That's God getting back at me". No, that's life. God's love for you never changes.

God's WORD never changes. The Bible is always relevant, always fresh, always up to date. Anything man writes eventually becomes obsolete, outdated. You need to build your life on something more stable and permanent and unchangeable than the current fad, therapy or current thing that's in vogue. Jesus said, "Heaven and earth will pass away but My words will never pass away." Matthew 24:35 If you want to have more stability in your life when you're under stress, start filling your mind with things that never change and things that you can always count on; God's word.

God's PURPOSE for you will never change. "The Lord will fulfill his purpose for me; your love, O Lord, endures forever." Psalm 138:8a (NIV) People say, "I made this big mistake... I missed God's plan, I'll just have to settle for second best." There's only one problem with that. The words 'Second Best' aren't in the Bible. You are still on Plan A. God knows everything that's going to happen in your life and He fits it all in to work for good in your life. Nothing can hinder God's plan for your life. Not even your own mistakes. He saw them coming long before vou ever made them. Romans 8:28 says, "ALL things work together for good to them who love God and are called according to His purpose." Good, bad, ugly, somehow God knows how to turn them all around and use them for His purpose in your life. God has not changed His mind about you.

In your life, between now and the time you die, you will experience many stressful changes. How are you going to respond to those changes? You can't prepare for them because you don't know what they're going to be. How will you handle them? What's going to be the source of stability in your life? The Bible says, "Those who trust in the Lord are as steady as Mount Zion, unmoved by any circumstance." Psalm 125:1 That's what I call stability! You're unmoved by any circumstance. Security, stability and confidence in life come from being anchored in an unchanging God.

Pastor Ray New Community Christian Church YOU'RE INVITED, Sunday service at 10am "We Do Church Differently" www.YourNewChurch.org

By Marlys Norris,

Christian Author

A double minded man tries to live his/her life in church on Sunday and in the world the rest of the week. He/she believes they are living life in both worlds, but the God of creation is not fooled. One cannot live their life sitting on the fence with one foot in heaven and the other one in hell. That is a lie given to deceive them by the evil one and ultimately will destroy their life.. Sooner or later they have a choice to make – will it be heaven or hell?

For truly, let not such a person imagine that he will receive anything he asks for, from the Lord, For being as he is a man of two minds - hesitating, dubious, irresolute –he is unstable and unreliable and uncertain about everything he thinks

Double Minded Man -Know Where You Are Going?

feels, decides. (James 1:6-8) After listening to a man who had an unusual experience in Hell and shared about it on after-life lived in hell. The man has written a book about his experience titled 24 Minutes in Hell. Just as the fires of Hell touched his body and he was gripped with unspeakable fears he called out to God and God reached down and brought him out. Like everyone who comes to God, he desires to tell his story that many might believe, accept God's plan and come to Him. "And it shall be that whosoever shall call upon the name of the Lord (Christ) shall he be saved." (Acts 2:21 - ref. Joel 2:28-32)

The Bible calls a doubleminded man a fool if he thinks he can profess to have faith if he has no good works to show for it. Can such faith save his soul? (James 2:14). . .faith apart from good works is inactive and ineffective and worthless (James 2:20) If any person who knows what is right to do but does not do it, to him it is sin.

(James 4:17) And sin separates man from God. (Romans 3:23)

Over and over again there are stories in the Word of God Christian television, I doubt affirming God's perfect love that anyone would want their for the one who seeks Him and recognizes their need to call on Him. The Word shows the Way. Peter's words, "Repent -change your views, and purpose to accept the will of God in your inner selves instead of rejecting it—and be baptized everyone of you in the name of Jesus Christ for the forgiveness of and release of your sins and you shall receive the gift of the Holy Spirit.". (Acts 2:38) Plus — the gift of Eternal Life. (John 3:16) The mercy of God is manifested in a real way in your life. "You have made known to me the ways of life; You (God) will enrapture me with and in Your presence.' (Acts 2:26 – ref Psalms 16:8-11) Lo, dear friend, He will be with you always!

> Marlys Johnsen Norris First Book: "God Moves Mountains, It was a Miracle" Marlysjn@gmail.com

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Sudoku Puzzle on Page 10

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United Football League Postponing Season Until the Spring of 2013

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

SACRAMENTO - The Virginia Beach, had played four with the championship game." 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

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 reemerge 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 fullyfinanced operations in 2013." Source: Sacramento Mountain

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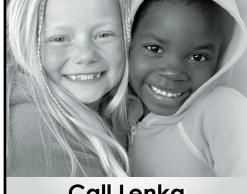
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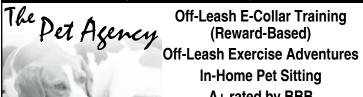
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New Rooftop Signage First For City



CITRUS HEIGHTS – The next time you visit Citrus Town Center at the corner of Sunrise and Greenback, look to the sky for a historical city first— an L.E.D. roof top sign.

The display stands 18' tall x 32' 6" wide with a 9' 4" aluminum tree accompanied by the Citrus Town Center name. It is illuminated by low voltage, energy-efficient L.E.D. flood fixtures. Bright and vibrant colors contrast an exposed industrial galvanized frame.

The iconic signage is reminiscent of the romantic beacons of yester-year like Atlantic City Boardwalk, Hotel Coronado and Pike's Market, but modernized for a contemporary look. According to Mark Gastineau, Arrow Signs Sales Manager (responsible for fabrication), the project was a "visionary collaboration" between his firm and center owner Peter P. Bollinger Investment Company. "Peter wanted this to be a

memorable element in the center's revitalization. Once he shared his concept with us, it fell into place." The roof sign complements new water features, elliptical signage and extensive façade and land-scape development as part of the recent four million dollar center renovation.

Sunrise MarketPlace (the business improvement district) assisted ownership in working out an exception ordinance with City of Citrus Heights leadership. The BID's Executive Director Kathilynn Carpenter says it demonstrated the city's willingness to go "above and beyond" in working with the owner and the BID to creatively address the signage goals for the center.

The ordinance provides an exception process pertaining to height, location, sign area, shape, projection, and other design elements. The purpose of the ordinance is to encourage "signage that is innovative, inspiring,

creative, and appropriate for the unique design parameters of the impacted development."

Citrus Town Center is part of the business improvement district, Sunrise MarketPlace, representing stores, services and restaurants in a 10-block area.

Major center tenants include Sprouts Farmers Market, Marshalls, Panera Bread, Bev Mo, Once Upon A Child, Round Table, Staples and Petsmart.

The Peter P. Bollinger Investment Company was founded in 1969 by Peter Bollinger. The company was initially involved in freeway-oriented commercial developments. In 1979, the Peter P. Bollinger Investment Company entered the shopping center field and has since developed successful shopping centers and residential properties throughout northern California.

Source: Citrus Town Center

A Case in Point

The Case of the Defective Machine

By David Graulich, Esq.

People usually go to a gym to get into better shape. But sometimes, things don't work out that

Susana Ontiveros joined the 24 Hour Fitness center in Panorama City (a district of Los Angeles) to lose weight. She was exercising on a stairstep machine when a component of the machine failed. Both "steps" of the machine lost all resistance. Ontiveros was injured when she fell backwards off the machine and onto the floor.

Ontiveros sued 24 Hour Fitness under a claim of strict product liability. California is a national leader in this legal doctrine, starting with a 1944 case called Escola v. Coca-Cola Bottling. Manufacturers, wholesalers, retailers, and any one else in the "chain of distribution" can be liable for damages if the product injures someone while being used for the purpose for which it was intended.

For example, say that Jane Doe buys a Widget blender at Sears. Due to a design flaw, the blender explodes while Jane is making a milkshake, and a sliver of glass flies into Jane's eye, severing the optic nerve. Jane can sue Widget, the manufacturer, as well as Sears, the retailer that sold her the blender.

Why retailers? Isn't it unreasonable to expect Sears to test and certify the hundreds of thousands of products in its stores, or to hold Sears liable for mistakes made by somebody else? The answer lies with public policy. A giant retailer, such as Sears, Home Depot or Wal-Mart, can exert pressure on manufacturers. Home Depot has the power to remove a defective lawn mower from its shelves and deny access to Home Depot's vast market. If Home Depot is found liable

for damages stemming from the lawn mower, Home Depot has the resources to seek reimbursement from the manufacturer. In addition, the retailer is often the only entity available to the injured consumer, especially if the manufacturer is based outside the U.S.

The court didn't explain why Ontiveros didn't sue the manufacturer of the stairstep machine. The likely reason is that the company was bankrupt or out of business.

24 Hour Fitness didn't deny that Ontiveros had been injured. They didn't claim that she had contributed to her injuries by misusing the machine. Instead, 24 Hour Fitness argued that it wasn't liable to Ontiveros because it wasn't in the chain of distribution of the machine. We're in the business of providing fitness services, the defendant said. Our members take classes in aerobics, dance, and yoga, our trainers offer personalized work-out plans, and our staff nutritionists provide diet counseling. We don't manufacture nor sell exercise machines.

Nonsense, replied the plaintiff's lawyer. My client did not join 24 Hour Fitness to take aerobic classes, determine her body fat or use the sauna bath. She bought her membership for the sole purpose of using the exercise equipment so she could lose weight.

Ontiveros signed a membership contract when she joined, which read, in part, that 24 Hour Fitness "may not be held liable for defective products." However, that language was not decisive. Ontiveros's lawyer astutely cited California case law, which says that product liability claims cannot be waived. If this were not the law, purchase contracts would be strategically written in

such a way as to deny consumers the right to sue, and we would all need armies of attorneys to complete routine, everyday transactions.

The decision? The court ruled in favor of 24 Hour Fitness.

The dominant purpose of the membership agreement was to provide fitness services, said the Court's ruling. The exercise machines were incidental to the provision of these services. As a service provider, 24 Hour Fitness was outside the chain of distribution and not subject to liability for the defective machine.

What about the fact that Ontiveros didn't want to use the services, but only sought to use the exercise machines? That argument didn't sway the court. A consumer's subjective intentions – what he or she thinks privately - don't alter the essential nature and purpose of the transaction. Ontiveros never explained to 24 Hour Fitness that she only wanted to use its exercise machines, not its services. "Her uncommunicated subjective intent in that regard is therefore irrelevant."

The court concluded that the dominant purpose of the membership agreement was to make available fitness services. Therefore, Ontiveros had no valid claim under the strict product liability doctrine. Case dismissed.

David Graulich, Esq. is an attorney with the Law Office of Jeffrey D. Fulton in Sacramento. David can be contacted at (916) 558-6142 or dgraulich@jfultonlaw.com. He is available to speak to community groups at no charge. This column is not intended as an offer of legal advice. Contact a qualified attorney to obtain advice with respect to any particular issue or problem.

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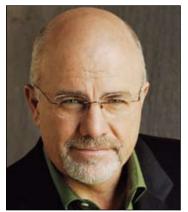
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Taking Care of Old Debts

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, agreedupon amount.

Probably the biggest headache

Dave Says

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, 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

- 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

- 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

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

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 moneygrab 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 statesponsored and state-managed retirement program for privatesector workers. Because the scheme creates new pensions for nonunion 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 stay would be destined to go 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.

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.

Bill 1234 may well make

2. Any business that could would leave the state. 3. Many businesses that do

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 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

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

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is that through your busy day with lists or whatever you use, God wants you to take care of vourself. 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 sixcourse 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

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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.

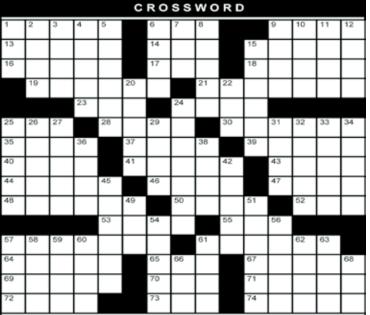
"... Then a great and powerful wind tore the mountains apart and shattered the rocks before the LORD, but the LORD was not in the wind. After the wind there was an earthquake, but the LORD was not in the earthquake. After the earthauake came a fire. but the LORD was not in the fire. And after the fire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

I know that living momentby-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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CLUES

ACROSS "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

16. Dutch genre painter Jan17. Prefix for "new"

18. *Served hot or cold 19. *Popular hue 21. *Turning pumpkin into Jack-o'-

23. Sea to a Spaniard 24. Common menu item, as on a

computer

28. Wife of Hercules, according to Greek mythology
30. Don't let it bite you!

35. Latticework 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 48. Australian sheepdog 50. Remaining after deductions

53. Snob or snoot 55. Anger 57. *Inhabited by apparitions 61. *Trick-or-treating international

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 Lonely Boys
 Having the requisite qualities 4. It rises to the top?

6. The Ranger 7. 100 square meters 8. Crocus, pl. 9. Prison weapon

10. Dry streambed 12. Most of it is below water

15. Viewable area20. She played Ninotchka in 1939

24. Dropping trees, e.g 25. *Spooky cat quality

26. High wave
27. Actress and singer ______1
29. *They like hanging around Merman

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

57. Antonym of "fire" wine or cheese Bator, Mongolia

60. Exploding star 61. From a second-hand store 62. Highest volcano in Europe

63. Make a discovery 66. "___ of the beholder

row, column and 3-by-3 box includes all digits 1 through 9.

For Solution See Page 7

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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 souling, 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

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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!

Got to kick it off with the one and only Joey Mitchell, good buddy from way back when. Joey is still on the air at 92.1 K-Hits with his high energy style for a fun way to wake up weekday mornings with a smile on your face. Now Joey takes on whatever is worth knowing about and he takes no prisoners, but I bet Joey would say yes sir to any officer with a K-9 unit. You see Joey is very scared of big German Shepherds. As he tells it, he was bitten three separate times as a kid, and you guessed it, all were German Shepherds. I bet Joey has a little dog these days.

My next scaredy-cat is the man who brings you the news and views on Fox 40 Morning...none other than Paul Robins. And no, he is not afraid of cats. He is in tune with another hero who has the same fear...Indiana Jones. It does not make a difference if they are big or small, good or bad, Paul hates snakes. They are creepy and just keep them out of his way. Oh, and since he has been on TV, there is one more fear. He hopes his teleprompter person never has a medical emergency. But I know Paul, and the Paul I know can keep the moment going with or without copy leading him. I think that goes back to radio days. No scripts there.

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

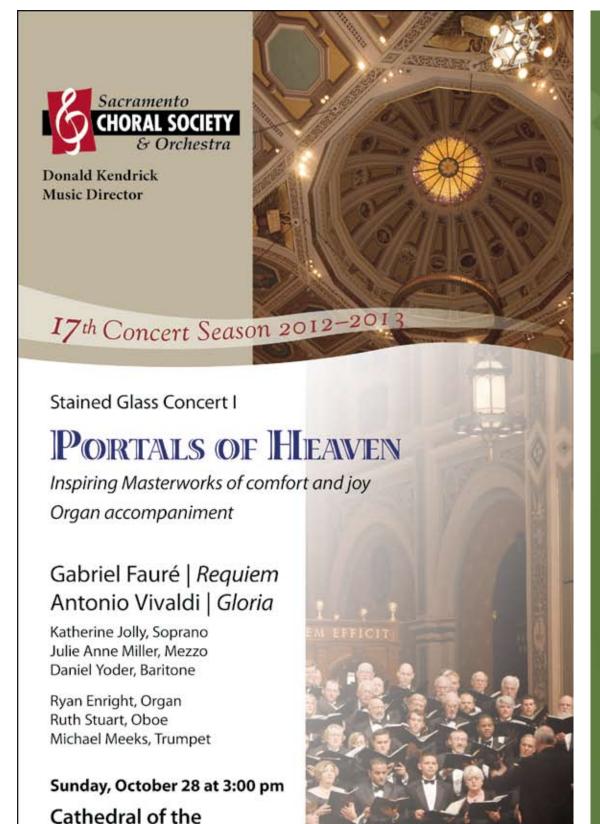
group, "The Tokens," and their hit song "The Lion Sleeps Tonight?" Phil was on my POPPOFF Radio Show not long ago, and I thought after all these years in the business, he has got to be fearless. I think he is for the most part. What Phil fears most is "stupid." You know, the folks who follow blindly, 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. The Tokens.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 KAHI'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. Ooooops! 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 KAHI Radio or in this POPPOFF Column. Happy Halloween. Have a candy bar on me. Then go forward and fear no more!

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



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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

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

for either those you know or 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 biter 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@columnist.com or write him c/o this paper. © 2007 Bryan Golden.

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