



January 2026



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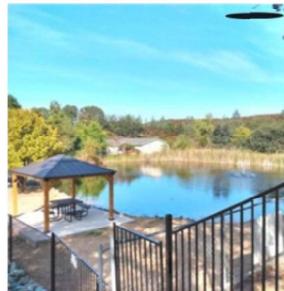
**FOR A FREE ESTIMATE CALL
855.906.6077**

OAK LEAF NEWSLETTER



THE OAKS

Community Association



New Staff Member

We're thrilled to introduce Ryan Kolb as the newest member of our maintenance team! Ryan joined us on December 1st and will be working hard to keep our community beautiful—focusing on landscaping and keeping our streets clean and inviting.

Ryan is not only hardworking but also friendly and approachable. If you see him out and about, please take a moment to say hello and make him feel at home. Let's give Ryan a warm welcome!

Annual Membership Meeting

The Annual Membership Meeting is scheduled for January 14 at 6:00 PM. All homeowners are invited to attend. During the meeting, the 2026 Board of Directors will officially assume their positions.

Parcel Packages

Residents have **48 hours** to collect packages from their parcel boxes before they are removed. Please pick up promptly to avoid delays or inconvenience.

JANUARY 2026

January

February 2026

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						
4	5	6	7	8	9	10
11	12	13	14	6pm Annual Board Meeting	16	17
18	19	20	21	22	23	24
25	26	27		28	29	30
						31

2026 Board of Directors

Gerald Pezzi -

Gerald@theoaksione.com

Stephen Brown -

SteveB@theoaksione.com

Daniel Gomez -

Daniel@theoaksione.com

Bambie Cammarota -

Bambie@theoaksione.com

Bruce Wyatt -

Brucew@theoaksione.com

Mark Turney -

Mark@theoaksione.com

Charles Boro -

Charles@theoaksione.com

Events in December



The Oaks Community Association

5607 Jackson Valley Road • Lone, CA 95640-9629
Phone 209-274-6056 Fax 209-274-6058
GM@theoaksione.com

Meeting Minutes –Open Session Meeting

Wednesday, November 12, 2025

- A. Meeting Called to Order at 6:00pm by Board of Directors President G. Pezzi.
- B. Directors Present: M. Turney, B. Wyatt, D. Gomez, B. Cammarota, S. Brown, G. Pezzi. A. Tirapelli was absent without excuse. Also present was Assistant Manager J. Mayo.
- C. Open Forum: Noted that Bingo and Movies will be cancelled due to Clubhouse Sewage Backup remodel.
- D. Results of Executive Meetings:
 - a. 11/12/2025 Executive Meeting- Approved minutes for the October Executive Meeting and Executive Suspension and Violation Hearings.
 - b. 11/12/2025 Executive Suspension and Violation Hearings. Approved Cleanup and billing for 1 member, Approved use of trailer and billing to facilitate cleanup for another member. Approved fines for violations as noted in the Violation Report.
- E. Minutes: S. Brown motioned to approve the 10/8/2025 Regular Meeting Minutes. B. Cammarota seconded the motion. Motion passed 6-0-0-1.
- F. Treasurer's Report
 - a. Budget Exception Report: No Action
 - b. S. Brown motioned to accept the October Financial Reports. M. Turney seconded the motion. Motion passed 6-0-0-1.
 - c. S. Brown motioned to have Budget Exception Report reported quarterly starting 2026. B. Cammarota seconded the motion. Motion passed 6-0-0-1.
- G. Solar Update: Solar production for billing period 9/10/2025 to 10/9/2025 was 85%, and the main meter has a cumulative credit of 278,266 kwh. No action taken
- H. Design Review: None
- I. Projects Update: No action taken.
- J. Clubhouse sewage backup-S. Brown motioned to have management create a set of Standard Operating Guidelines, with who to call for each separate utility in case of emergency.
- K. 2026 Election Update: 4 seats are open for 2026 election. Nomination deadline closed 10/21/2025. 4 nominations were received (Daniel Gomez, Bruce Wyatt and Bambie Cammarota all incumbents, and Chuck Boro new to the Board. The Inspector of Elections declared the election uncontested on 10/22/2025. The directors all agreed that formal



The Oaks Community Association

5607 Jackson Valley Road • Lone, CA 95640-9629
Phone 209-274-6056 Fax 209-274-6058
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announcement will happen at the December 10, 2025 Board Meeting. Chuck Boro was present at this meeting and was able to introduce himself.

- L. 2026 Landscaping Services. The position for a second maintenance person was listed and 5 candidates will be interviewed on 11/18/2025. Amador Yard Maintenance was given notice on 10/29/2025.
- M. WWTP Ejector Pump Back up: S. Brown motioned to order a Back up Ejector Pump costing \$5,895.96 plus tax and shipping. B. Cammarota seconded the motion. Motion passed 6-0-0-1.
- N. Fence Quotes: S. Brown motioned to approve the Quote from Richter Fence at \$4,500 for 2 projects: Pool Fencing Repairs and Repairs Chain Link Fence "Maintenance Area". B. Cammarota seconded the motion. Motion passed 6-0-0-1.
- O. Committee Update:
 - a. B. Cammarota resigned from the Social Committee.
 - b. Next Meeting 12/3/2025
 - c. Member asked about the Winners for the Halloween House Decorating Contest. No ballots were returned.
- P. G. Pezzi motioned to adjourn meeting. D. Gomez seconded the motion. Motion passed 6-0-0-1.

Meeting adjourned 6:53pm
Minutes Approved By:

Bambie Cammarota
Secretary, Bambie Cammarota (signature)

12/10/25

Date

THE OAKS COMMUNITY ASSOCIATION

**NOVEMBER 2025 STATEMENTS REVIEW
(NOT SAME AS LEDGERS IN Rent Manager)**

<u>General Funds:</u>	Account #	Total	Same Time Last Year
PNC Operating Checking Acct (as of 11/30/2025stmt)	XXXX1262	\$85,057.26	\$66,600.82
PNC Operating Money Mkt Acct(as of 11/30/2025stmt)	XXXX5812	\$12,583.57	\$22,642.81
PNC Petty Cash Checking Acct (as of 11/30/2025stmt)	XXXX6825	\$179.53	\$339.59
Petty Cash Fund		\$1,472.75	\$1,607.72
	Total General Fund :	\$99,293.11	\$91,190.94
Reserve Fund: For Repairs & Replacement of Assets			
PNC Insured Money Mkt- Reserves (as of 11/30/2025stmt)	XXXX5767	\$253,541.80	\$152,039.74
PNC Brokerage Account- Reserves (as of 11/30/2025stmt)	XXX-XX6638	\$385,469.78	\$370,777.46
	Total Reserves :	56%	\$639,011.58
	TOTAL OF ALL TOCA FUNDS :		\$738,304.69
			\$614,008.14
2025 Unfunded Reserves Months Payable at		\$0.00	\$0.00
	Total Due Rsvs Short Term		\$0.00
2025 FULLY FUNDED RESERVES BALANCE TARGET		\$ 1,137,174.00	\$ 1,137,174.00
RESERVE TARGET (75% of Fully Funded Reserve Target)		\$ 852,880.50	\$ 852,880.50
2025 Scheduled Contributions to Reserves		\$43,185.16	\$ 12,320.34
2025 Unscheduled Amount Due to Reserves			\$ -
Unscheduled Amounts Due from prior years		\$0.00	\$317,742.96
RESERVE FUNDING DEFICIT		\$ 213,868.92	\$ 330,063.30
Social Committee Cash fund CLOSED		\$0.00	\$16.05
Bingo Cash Fund		\$213.75	\$473.05
ACCOUNTS RECEIVABLE:			
Debits (Past due accounts)		\$ 26,228.30	\$ 46,598.31
Credits (Credits due Members or prepaid invoices)		(\$10,612.32)	(\$13,126.73)
Allowance for Doubtful accounts		(\$5,400.00)	(\$16,435.81)
	Total Accounts Receivable Net Balance:	\$ 10,215.98	\$ 17,035.77
Prepared by: Susan Cook 12/3/2025			

Balance Sheet

As of 11/30/25

Accrual Basis | Property: THE OAKS Community Association

Assets

ASSETS		AMOUNT
Bank		
10000 Operating Cash		42,298.52
10801 Physical Petty Cash		1,490.14
10802 Bingo		213.75
12000 Reserves Cash (Total if fully funded)		690,078.21
Total Bank		734,080.62
Accounts Receivable		
13000 Accounts Receivable		21,080.51
Total Accounts Receivable		21,080.51
Other Current Asset		
14000 Undeposited Funds		-376.43
AA1298 Clearing Account		160.00
Total Other Current Asset		-216.43
Total Assets:		754,944.70

Liabilities & Equity

Liabilities

Accounts Payable	
30000 Liabilities	-10,554.65
Total Accounts Payable	-10,554.65
Other Current Liability	
32010 Unearned Revenue	27,958.52
35250 Reserve Exp (spending from Operations)	-131,973.83
36000 Payroll Liabilities	-393.13
36100 Payroll Related Liabilities	4,104.59
Total Other Current Liability	-100,303.85
Total Liabilities:	-110,858.50

Equity

32000 Retained Earnings	61,101.39
35000 35000 Reserves Equity	765,654.33
AA3090 Net Income	39,047.48
Total Equity:	865,803.20
Total Liabilities & Equity:	754,944.70

Profit & Loss

From 11/01/25 to 11/30/25

Accrual Basis | Property: THE OAKS Community Association

Income

50000 Income	93,744.69
Total Income:	

Expense

60000 Operating Expense	31,305.45
61600 Water Distribution System	54.00
62000 Waste Water Treatment Plant	248.76
63000 Maintenance Expense	7,128.55
63390 Maintenance Building	108.97
64000 Pool & Spa Expense	271.75
65000 Payroll Expense	19,928.72
71000 Administrative Expense	3,316.93
71341 Entrance Light Electricity	11.47
72000 Insurance Expense	2,792.68
74000 Other Misc Professional Fees	5,125.00
91000 Reserve Expense	27,312.92
Total Expense:	
Net Income:	

Summary

Income:	93,744.69
Expense:	-97,605.20
Net Income:	-3,860.51

Budget Comparison

Accrual Basis | Property: THE OAKS Community Association

Comparison Periods: 11/01/25 to 11/30/25 and 01/01/25 to 11/30/25

	Actual 11/01/25 - 11/30/25	Budget 11/01/25 - 11/30/25	\$ Change	% Change	Actual YTD 01/01/25 - 11/30/25	Budget 01/01/25 - 11/30/25	\$ Change	% Change
Income								
50000 Income	93,744.69	94,116.55	-371.86	-0.4%	1,114,727.88	1,153,198.98	-38,471.10	-3.3%
Total Income:	93,744.69	94,116.55	-371.86	-0.4%	1,114,727.88	1,153,198.98	-38,471.10	-3.3%
Expense								
60000 Operating Expense	31,305.45	16,761.56	14,543.89	86.8%	378,427.21	396,299.17	-17,871.96	-4.5%
61600 Water Distribution System	54.00	54.00	0.00	0.0%	779.00	1,146.00	-367.00	-32.0%
61650 Community Improvements	0.00	1,583.33	-1,583.33	-100.0%	12,234.33	18,416.67	-6,182.34	-33.6%
62000 Waste Water Treatment Plant	248.76	5,830.25	-5,581.49	-95.7%	20,105.25	27,522.25	-7,417.00	-26.9%
63000 Maintenance Expense	7,128.55	8,318.33	-1,189.78	-14.3%	73,104.41	83,148.48	-10,044.07	-12.1%
63390 Maintenance Building	108.97	1,266.08	-1,157.11	-91.4%	2,335.53	5,040.98	-2,705.45	-53.7%
64000 Pool & Spa Expense	271.75	1,589.90	-1,318.15	-82.9%	20,337.56	21,253.85	-916.29	-4.3%
65000 Payroll Expense	19,928.72	23,362.51	-3,433.79	-14.7%	269,224.11	274,993.68	-5,769.57	-2.1%
71000 Administrative Expense	3,316.93	3,933.00	-616.07	-15.7%	36,217.28	40,789.47	-4,572.19	-11.2%
71341 Entrance Light Electricity	11.47	11.53	-0.06	-0.5%	115.19	115.19	-0.12	-0.1%
72000 Insurance Expense	2,792.68	2,479.14	313.54	12.6%	24,518.62	24,382.78	135.84	0.6%
72200 Taxes, Licenses, Permits	0.00	0.00	0.00	0.0%	11,611.93	11,663.93	-52.00	-0.4%
74000 Other Misc Professional Fees	5,125.00	1,614.00	3,511.00	217.5%	13,542.35	13,798.35	-256.00	-1.9%
91000 Reserve Expense	27,312.92	27,312.92	0.00	0.0%	213,127.75	234,628.18	-21,500.43	-9.2%
Total Expense:	97,605.20	94,116.55	3,488.65	3.7%	1,075,680.40	1,153,198.98	-77,518.58	-6.7%
Net Income:	-3,860.51	0.00	-3,860.51		39,047.48	0.00	39,047.48	

Budget Comparison

Accrual Basis | Property: THE OAKS Community Association

Comparison Periods: 11/01/25 to 11/30/25 and 01/01/25 to 11/30/25

Summary

	11/01/25 - 11/30/25	Actual	Budget	\$ Change	% Change	01/01/25 - 11/30/25	Actual YTD	Budget	\$ Change	% Change
Income:										
Income:	93,744.69	94,116.55	-371.86	-0.4%		1,114,727.88	1,153,198.98	-38,471.10	-3.3%	
Expense:	-97,665.20	-94,116.55	-3,488.65	3.7%		-1,075,680.40	-1,153,198.98	77,518.58	6.7%	
Other Income & Expense:	0.00	0.00	0.00			0.00	0.00	0.00		
Net Income:		-3,860.51	0.00	-3,860.51		39,047.48	0.00	39,047.48		

YELLOW PAGES

Hauling & Junk Removal

Happy Planet(650) 787-2381

88 Trailers & Hauling(209) 273-7503

Load Up Junk Removal goloadup.com

DIY - Rent a UHauluhaul.com

For more listings Search the internet-

Junk Removal

Donation

Hauling

(NOT A RECOMMENDATION)

RESIDENT WEBACCESS

is the online payment portal for residents in The Oaks Community. If you don't have access to pay your bill online, and would like access, please contact the office.

209.274.6056

RESIDENT WEBACCESS

Email Address

Password

Forgot password?

Remember me

Login

Clubhouse Rental

Rent the Clubhouse for your next party or event. Take advantage of the clubhouse and all the upgrades we have recently done. Rental for the day is \$25 plus a \$200 check we hold for the deposit. Call the office and reserve a spot for your next event.

(209) 274-6056

RV STORAGE

RV / boat storage spaces available. The space rent is \$40 per month. 2 Vehicles can fit in one space.



Good spot to park vehicles that are not used regularly.

If you would like to rent a space, please call the office.



Chocolate Chip Cookies

Eli's COOKIE BLITZ

\$12- Dozen

\$8 - Half Dozen

Craving delicious chocolate chip cookies? Stop by the clubhouse and make an order and have it delivered to your home.

Olson Mobility Innovations

Olson's Free Pickup

We offer free scheduled pickup of household items that can be donated

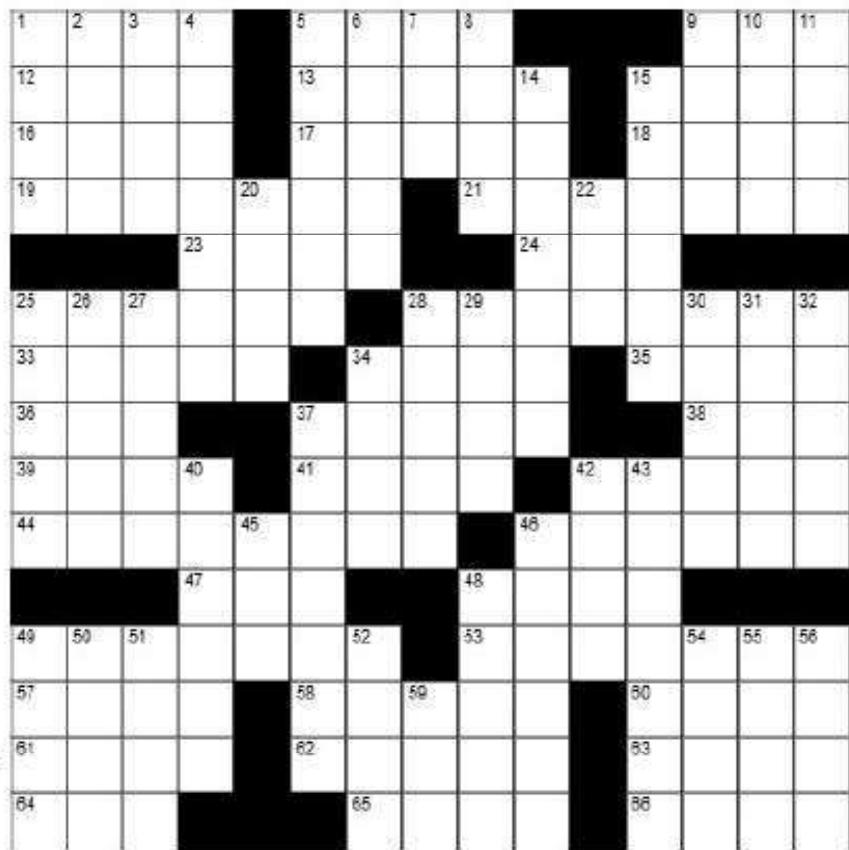
CONTACT: Tom Olson

844-672-6683

tom@olsoninnovations.com

Across

1- Reindeer herder; 5- 1492 vessel; 9- Univ. aides; 12- Et ____ (and other men); 13- Director Kurosawa; 15- Fortune's partner; 16- Castle defense; 17- Small bay; 18- I cannot tell ____; 19- Large wild oxen; 21- Kenyan, Nigerian, or Congolese; 23- Once again; 24- Suffix with cloth; 25- Basic monetary unit; 28- Registered; 33- Leaning; 34- Poems, often used to praise someone or something; 35- 365 days; 36- Salt Lake City athlete; 37- Numbskull; 38- Sister of Zsa Zsa; 39- Trawler equipment; 41- Camp beds; 42- Ancient; 44- Pants; 46- States as fact; 47- San Francisco's ____ Hill; 48- Abominable snowman; 49- Earphone; 53- Catch; 57- Sicilian smoker; 58- Mikhail's wife; 60- Chew on; 61- To ____ (just so); 62- Give; 63- Carry; 64- Bit of butter; 65- Moisturizer ingredient; 66- Lulu;

**Down**

1- Gyro meat; 2- Baseball's Moises; 3- "La Vie en Rose" singer; 4- Trap for the unwary; 5- Hammer user; 6- Tell me about it!; 7- Nada; 8- Vicinity; 9- After-bath powder; 10- What ____ mind reader?; 11- Perceived; 14- Initially; 15- Justly; 20- Med. school class; 22- Antique auto; 25- Intimidate; 26- Furry swimmer; 27- Mislead; 28- Prepares for publication or release; 29- Revivalists; 30- West Yorkshire city; 31- Roof overhangs; 32- Pipe cleaner; 34- Smell; 37- Floating mass; 40- Ice cream topped with syrup; 42- Stable staple; 43- Deceiving; 45- Mayday!; 46- House in D.C.; 48- Type of question; 49- Pile; 50- James of jazz; 51- Work without ____; 52- Scarlett's home; 54- Prolific author, briefly; 55- Appraise, charge per unit; 56- Water pitcher; 59- Proverb ending?;

Ginger Coconut Chicken & Rice Soup

PREP: 15 min COOK: 40 min SERVINGS: 6



DIRECTIONS

Step 1

Add 1 tablespoon sesame oil to a large dutch oven or pot and place over medium high heat. Add in the green onion, carrots, ginger and turmeric; saute for 3-5 minutes. During the last 30 seconds-1 minute of cooking, add in the garlic and saute until fragrant. Slowly add in the chicken broth, coconut milk, soy sauce and red chili paste until well combined. Add in the chicken thighs, brown rice and stir, making sure the chicken is covered with the broth. Bring to a boil, then reduce heat and simmer for 25-30 minutes, stirring occasionally so the rice doesn't stick to the bottom of the pan at any point.

INGREDIENTS

- ◆ 1 tablespoon toasted sesame oil (or olive oil)
- ◆ ½ cup diced green onion
- ◆ 2 medium carrots, sliced
- ◆ 1 tablespoon fresh grated ginger
- ◆ 1 tablespoon fresh grated turmeric
- ◆ 6 cloves garlic, minced
- ◆ 6 cups low sodium chicken broth (or 8 if you like it broth-y)
- ◆ 1 (15 ounce) can light coconut milk
- ◆ ¼ cup low sodium soy sauce
- ◆ 1 tablespoon red chili paste (if you like a little heat)
- ◆ 1 pound boneless skinless chicken thighs
- ◆ ¾ cup jasmine brown rice (or sub jasmine white rice)
- ◆ 1-2 teaspoons fish sauce
- ◆ 1 lime, juiced
- ◆ To garnish:
 - ◆ ⅓ cup diced green scallions
 - ◆ ⅓ cup chopped cilantro
 - ◆ ¼ cup torn mint
 - ◆ ¼ cup torn basil
 - ◆ 3-4 tablespoons chopped roasted peanuts

Ginger Coconut Chicken & Rice Soup

PREP: 15 min COOK: 40 min SERVINGS: 6



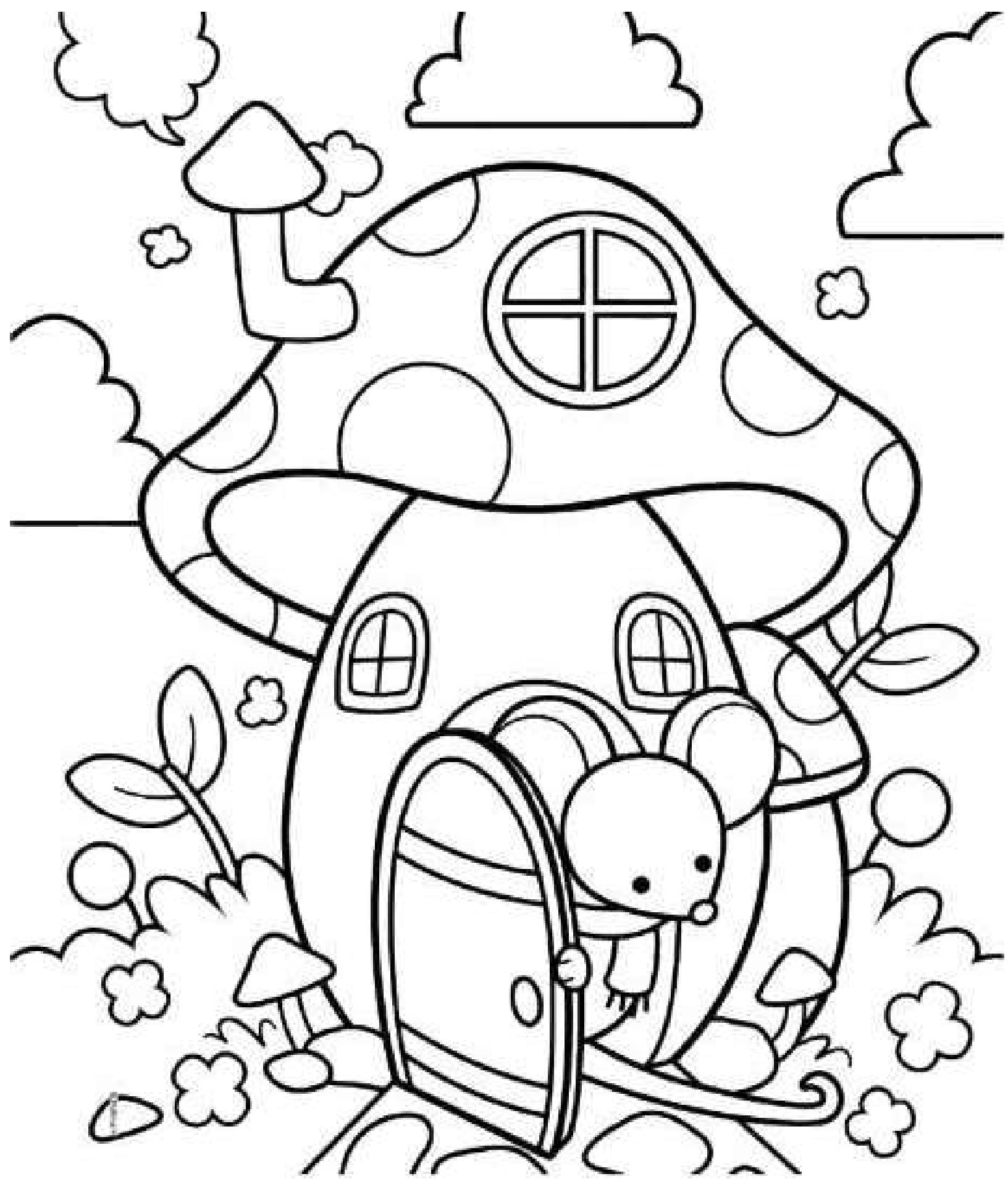
DIRECTIONS

Step 2

After 25-30 minutes, use a slotted spoon to remove chicken from the pot and transfer to a cutting board, but keep the heat in the pot as the rice will need to continue cooking. Use two forks to shred chicken then add back to the pot. If you like a brothier soup, now is the time to add more chicken broth. Cover soup with lid, continuing to simmer on low for 10-15 minutes until rice is tender. Finally to finish, add fish sauce and lime juice and simmer for just a few more minutes. Taste and adjust seasonings as necessary.

Step 3

Pour into bowls, then garnish with a little of each of the following: scallions, cilantro, mint, basil and peanuts. Serves 4-6. Enjoy.



Community Resources

California Social Resource Database

www.caliresources.org/amador-county

Food

Interfaith Food Bank	12181 Airport Rd Jackson 209-267-9006	www.feedamador.org	Monday - Friday 11-3
Ione Jr. High Food Services Summer Meal Program	450 S. Mill St Ione 209-223-1750	https://amadorcoe.org/departments/food-services/	Monday - Friday 2-2:30
Senior Lunch Program & Meals on Wheels	150 W Marlette St Ione 209-223-0442	https://www.amadorseniorcenter.org/programs-services/senior-lunch-program/	Thursday 11:30-12:30
Produce Distribution	12181 Airport Rd, Jackson 209-267-9006	www.feedamador.org	2nd & 4th Wednesday 10AM-2PM

Utility Assistance

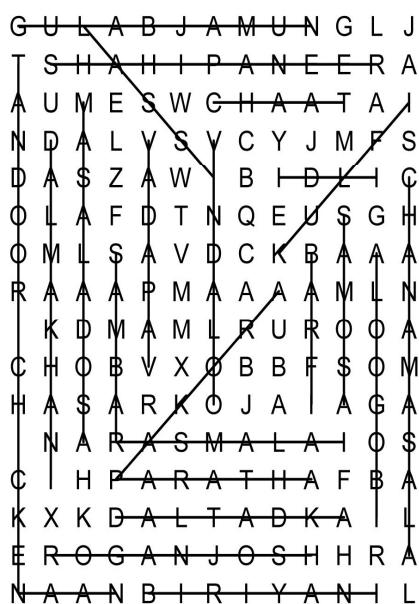
ATCCA - Amador Tuolumne Community Action Agency	10590 CA-88 Jackson 209-223-1485	Utility Assistance, Water Conservation Series, Home Weatherization program
LIHEAP (Low Income Home Energy Assistance Program)	1-866-675-6623	Eligible low-income persons, via local governmental and nonprofit organizations, can receive financial assistance to offset the costs of heating and/or cooling dwellings, and/or have their dwellings weatherized to make them more energy efficient.
REACH- Relief for Energy Assistance through Community Help	1-800-933- 9677	Helps pay for energy during a crisis. REACH provides an energy credit for up to \$300 based on the past due bill (energy credit support is subject to funding availability)
CARE Program- California Alternate Rates for Energy Program	1-866-743-2273	Helps pay for energy during a crisis. REACH provides an energy credit for up to \$300 based on the past due bill (energy credit support is subject to funding availability)

Transportation:

Amador Transit-Amador Rides	209-267-8142	mobility@amadortransit.com	
Delta Sierra Cab	209-223-4333		

Indian Food

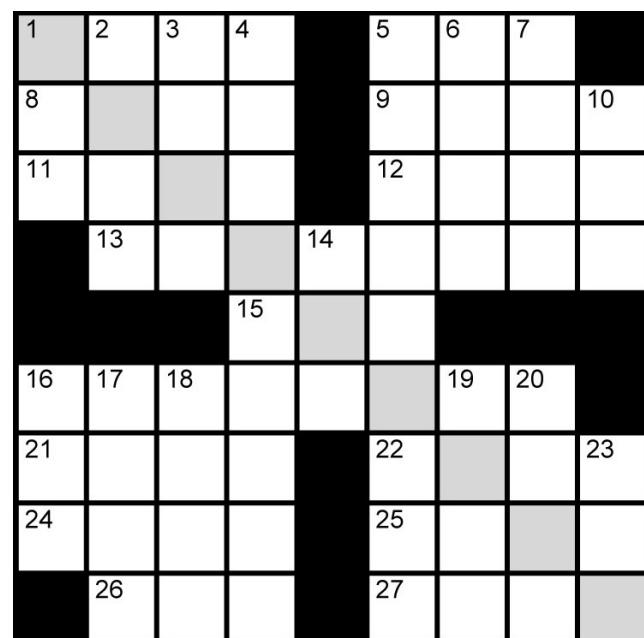
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HASARKOJAIAGA	
INARASMALAIOS	
CIHPARATHAFBA	
KXKDALTADKA IL	
EROGANJOSHHR A	
NAANBIRIYANIL	
ALOO GOBI	NAAN
BARFI	PAKORA
BIRIYANI	PARATHA
CHAAT	RAS MALAI
CHANA MASALA	ROGAN JOSH
DAL MAKHANI	SAMBAR
DAL TADKA	SAMOSA
GULAB JAMUN	SHAHI PANEER
IDL	TANDOORI
KULFI	CHICKEN
LASSI	VADA PAV
MASALA DOSA	VINDALOO



Emotional Response

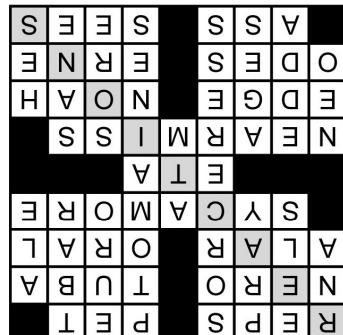
Across

1. Gym set
5. Darling
8. "I, Claudius" role
9. Band member
11. Apple spray
12. Face-to-face exam
13. Buttonwood
15. In-flight info, for short
16. Close call
21. Halftime lead, e.g.
22. Wyle of "ER"
24. Horace volume
25. Coastal raptor
26. Balaam's mount
27. Attends



Down

1. Biochemistry abbr.
2. Congers
3. Beseech
4. Witch
5. Food poisoning
6. 100 cents
7. Alpine transport
10. A pint, maybe
14. Store convenience, for short
16. "The Matrix" hero
17. Icelandic epic
18. Long, long time
19. Achy
20. All there
23. "For ___ a jolly ..."



The headline is a clue to the answer in the diagonal.

January Sudoku

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

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

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

appear once in a column or row in the larger grid. The difficulty on this puzzle is medium.

TRIVIA TEASER

American history

1. Which U.S. President arranged the Louisiana Purchase from France in 1803? a-John Quincy Adams, b-James Monroe, c-Thomas Jefferson, d-James Madison.

2. From what country did the United States purchase Alaska in 1867? a-Spain, b-Russia, c-Japan, d-Canada.

3. Which city served as the capital of the United States for ten years prior to the capital's move to Washington, D.C.? a-New York City, b-Nashville, c-Philadelphia, d-Boston.

4. The Star-Spangled Banner was written by Francis Scott Key during which war? a-American Revolution, b-The War of 1812, c-French-Indian War, d-U.S. Civil War.

5. Which amendment to the U.S. Constitution limits the President to serving no more than two terms? a-18th, b-19th, c-20th, d-22nd.

6. The word "gerrymander," meaning to fiddle with electoral boundaries, takes its name from Elbridge Gerry, a former governor of which U.S. state? a-Massachusetts, b-Maine, c-Illinois, d-New Hampshire.

7. Which politician created the Share Our Wealth program in 1934, with the motto "Every Man a King," guaranteeing every family a basic household grant of \$5,000? a-Herbert Hoover, b-Franklin D. Roosevelt, c-Andrew Mellon, d-Huey Long.

8. Which state capital was founded by John Sutter in 1840? a-Providence, Rhode Island, b-Raleigh, North Carolina, c-Des Moines, Iowa, d-Sacramento, California.

9. Which U.S. President's image appeared on a dollar coin from 1971-78? a-Dwight Eisenhower, b-John F. Kennedy, c-George Washington, d-Jimmy Carter.

10. Who was the first president to appoint an African American to his Cabinet? a-Jimmy Carter, b-Theodore Roosevelt, c-Bill Clinton, d-Lyndon Johnson.

Quotes

There is no such thing as can't or won't. If you're qualified, all it takes is a burning desire to accomplish, to make a change. Go forward, go backward. Whatever it takes! You can't blame other people or society in general. It all comes from your mind. When we do the impossible, we realize we are special people.

Jan Ashford

A coward is incapable of exhibiting love. It is the prerogative of the brave.

Mohandas Gandhi

On no account brood over your wrongdoing. Rolling in the muck is not the best way of getting clean.

Aldous Huxley

If you pursue money and affluence to the exclusion of the values in life, you have lost, not won.

Jim Rohn

People who consider themselves victims of circumstances, will always remain victims unless they develop a greater vision for their lives.

Stedman Graham

Your three best doctors are time, faith and patience.

From a fortune cookie

This is the time when we must firmly choose the course we will follow, or the relentless drift of events will make the decision for us.

Herbert Prochnow

Here is a test to determine whether your mission on earth is finished: If you're alive, it isn't.

Richard Bach

One of the greatest discoveries people make is to find they can do what they were afraid they couldn't do.

Henry Ford

The Lighter Side

Poor speller

"Hello, 911? Please come right away. My wife was just attacked by a wart hog!"

"What is your address?"

"181 Eucalyptus Street."

"Could you spell that?"

"... I'll just drag her over to Oak Street."

Terrible phenomenon

In one hospital's Intensive Care Unit, patients in one bed always died at about 11 a.m. on Sunday morning. A worldwide team of experts was assembled to investigate. On Sunday, they waited outside the ward to see what the terrible phenomenon was all about. Some prayed or held holy objects to ward off the evil spirits.

As the clock struck 11 a.m., the part-time Sunday cleaner, entered the ward.

He unplugged the life support system so he could plug in the vacuum cleaner.

Grief and suffering

A dietitian was addressing a large audience in Chicago:

"The material we put into our stomachs is enough to have killed us. Red meat is awful. Soft drinks erode your stomach lining. Chinese food has MSG. And vegetables can be disastrous."

"But one thing is the most dangerous of all and we all have eaten it or will eat it. What food causes the most grief and suffering for years after eating it?"

A 75-year-old in the front row stood up and said, "Wedding cake."

Answers to 'American history'

1-c, Thomas Jefferson

2-b, Russia

3-c, Philadelphia

4-b, The War of 1812

5-d, 22nd

6-a, Massachusetts

7-d, Huey Long

8-d, Sacramento, California

9-a, Dwight Eisenhower

10-d, Lyndon Johnson

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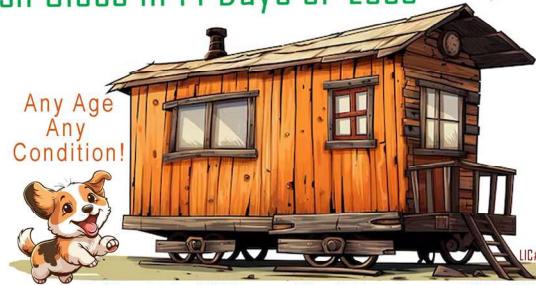
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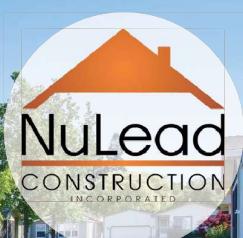
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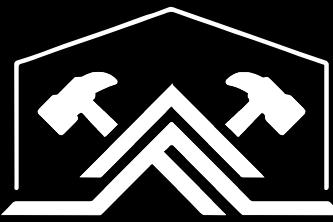
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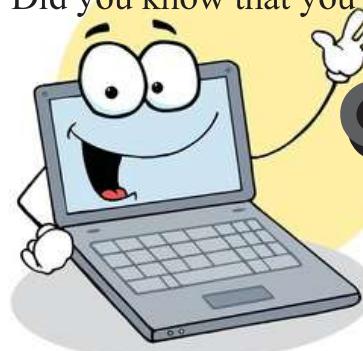
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