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Frankly

love to see running back Darren McFadden rack up some big numbers, score a few touchdowns each week. Cuz he happens to be on my fantasy team. Which needs a lot of help. Tanked last week, but so did a few

Basics

investments like stocks and bonds; otherwise, it's hard to stay ahead of inflation.

Keep in mind that no matter how much interest your investments earn, if you carry forward credit card or loan balances (aside from tax-deductible mortgage interest), you'll

Steelers

Kansas City Chiefs (6-10): Canned coach Herm Edwards after a dismal 2-14 campaign in '08. Brought in Arizona O-coordinator Todd Haley to run the show, and Haley reached out to New England, acquiring the Pats' backup QB Matt Cassel. Haley has already shown some preseason jitters, firing O-coordinator Chan Gailey before the games start to count. Cassel suffered a knee sprain in the preseason, and it wasn't clear when

Skaters

ing teams from the South Bay recently won championships in San Jose, California. Divided into three divisions including the Tot, Youth and Jr. Youth, the Fusion Youth, Fusion Youth Formation and Fusion Junior Youth Formation all won gold medals at the 2009 ISI (Ice Skating Institute) Recreational World Championships.

Fusion Youth competes at the highest level of the three teams and successfully defended its gold medal championship from 2008. The team, which was organized by coach Jenny Rose Hendrickson in 2006, has blossomed into one of the top synchronized teams around. This year's team consisted of girls between the ages 9 to 13 and included Ann-Marie Franko, Jenny Sanchez, Victoria Flores, Olivia Massey, Cally Kilcollins, Annika Maruya, Anna Marotzke, Andi Rados, Kamryn Coffey, Jenelle DeMedio, Carolyn Chang, Hannah Romero, Cami Sloway, Mia Yarbrough, Kajsa Kellberg, Lauren Perez, Lydia Lau, Chloe Shi, Shae Cole-Weiser, Valentina Povolo and Lauren Tong.

The second of the three Fusion teams

Cleanup

ter, so it's not surprising we have the largest participation in the United States from the State of California."

Aside from its size and scope, what makes Coastal Cleanup Day unique from many beach cleanup events is the implementation of standardized data cards created by the Ocean Conservancy. Every volunteer will list the types of trash collected, which will be entered into a database and analyzed. The Conservancy publishes the data once a year, giving a breakdown of the trash going into the ocean on a state by state, county by county breakdown. "The Ocean Conservancy uses the data for ocean pollution research and basically for policy development-plastic bag bans, bans on smoking at the beach," Lloyd said. "And there are [other] policy laws that have been passed because of this data." Using data from last year's cleanup day, Sherman found Californians collected nearly a million pieces of waste, the three largest categories being 340,221 cigarette butts, followed by food wrappers and containers, and caps and lids. She pointed to the greater awareness in California about plastic bags to explain why they rank fourth on the list compared to the rest of the world where plastic bags come in second. "Anytime there's a focus on any particular item you hopefully see a result, but our goal is to end marine debris," Sherman said. "For instance, abandoned fishing gear and fishing

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others. As I like to say, "It's early." And as I also like to say, when the last French fry is scarfed down, "I believe they can make us all some more ... "Brilliant, eh? •

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be eating into whatever profits you might make. For tips on managing credit cards and debt, visit Practical Money Skills for Life's Credit and Debt site (www.practicalmoneyskills.com/credit). •

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he would make his KC debut.

Oakland Raiders (4-12): Here's hoping that running back Darren McFadden racks up 2,000 all purpose yards this season and sparks my fantasy league team to the top of the standings. Other than that, not much to look forward to up north other than QB JaMarcus Russell heaving the ball inconsistently downfield. And cashing a way-too-big paycheck ... •

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was Fusion Youth Formation. This talented group of girls was coached by Tiffany Shih and Saori Minami. This was this team's first year competing and it made the most of it. Team members included Kerry Ann Haggerty, Lea Megan Hood, Natasha Sciupac, Megan Raventos, Mackie Lauzon, Debbie Lee, Melat Genene Lulseged, Carmen Michlovich, Danielle Sarraf and Natasha Anders.

Fusion Junior Youth Formation is the youngest of the three teams and like the Fusion Youth Formation team, it was its first year competing.

Coached by Danielle Ugarte and Barbara Blada, the Fusion Junior Youth Formation team consisting of Rebecca Zeitzew, Sarah Zeitzew, Desiree Sarraf, Monica Bullwinkle, Hannah McDonald, Martina Povolo, Allison Bythe, Aileen Haggerty, Katie Champion, Amanda Galley and Shannon Kawalee is another team to watch in the future.

All three teams call the Toyota Sports Center in El Segundo home and are already working together for another successful year in 2010. •

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line are very dangerous items, but although it might not be in the top five in California, it's incredibly harmful to ocean ecosystems and wildlife."

Although Los Angeles County operates tractors that comb the sand, Lloyd said they are mainly to clear seaweed and large debris, missing smaller items that are easily ingested by wildlife like fish and birds. "The biggest problem we have with marine debris pollution is plastics, and the reason is plastics never go away, even though people think they are biodegradable," Lloyd said. "They break into small pieces, even microscopic pieces...and cause all kinds of problems." Aside from cleaning trash from the beach and gathering data, Lloyd said the event is a great way to spread information about keeping the ocean and waterways clean. "Even if people don't participate, they see people on the beach with a bag and they become more aware of the problem," Lloyd said. Sherman thinks ocean pollution might be the second largest threat to earth's oceans, aside from over-fishing, which is why she thinks Coastal Cleanup Day is so important. "The point is we don't want to be picking up cigarette butts and plastic bags for the next 20 years--we want to end the problem," Sherman said. "... The good news is this is entirely preventable; trash does not fall from the sky. It falls from our hands." •

Penguin

out as a tweet on your Twitter page?

Duvall quickly resigned, but then came out with his own version of his dicey July 8 remarks. On his website, the disgraced Assemblyman posted, "I want to make it clear that my decision to resign is in no way an admission that I had an affair, or affairs. My offense was engaging in inappropriate storytelling, and I regret my language, and choice of words."

So now the guy is claiming that he made up the stories--that he didn't fool around with a lady who the press seems to think was/is a lobbyist for Sempra Energy. And that said fooling around, although it never happened, didn't influence any of Duvall's votes on energy issues involving Sempra.

Sure. I'll buy that. Guy was just trying to impress a fellow legislator with his conquests. Like some of you guys would have done in high school. Did you ladies also do the bragging thing? Sometimes I think that the movie Dumb and Dumber should have been recast, with the protagonists being our elected officials toiling in Sacramento and Washington, D.C.

But back to the healthcare deal, which the President claims will cost \$900 billion over 10 years.

Tensions ran high during the address to Congress, with Republican Rep. Louie Gohmert holding up a placard asking "What Bill? What Plan?" And Rep. Joe Wilson of South Carolina, either overcome with emotion, or acting out a well-scripted rant, blurted out, "You lie!" as Mr. Obama noted that his healthcare plan would not cover il-

legal immigrants.

Well, according to the website factcheck.org (not fatchick.org), "the House bill expressly forbids giving subsidies to those who are in the country illegally." Not vouching for the veracity of the fact check website, just passing along the info, by the by. If it is on the Internet, it must be true, right?

Wilson quickly apologized for his stupid outburst, but didn't escape the wrath of Arizona Senator John McCain, who labeled the rant as "totally disrespectful-there is not place for it in that setting or any other, and he should apologize immediately." Good for Mr. McCain. Do you think he has decided that he was better off losing the election last November?

Finally, are you hankering for some Sarah Palin news? Think Mr. McCain is? The ex-Alaska Guv had an op-ed piece published in the esteemed Wall Street Journal the day before Mr. Obama's healthcare speech. Wrote Palin: "In an interview with the New York Times in April..." Blah, blah, blah...

The gist of the piece quoted was that the Obama administration favors some type of "death panels" that will decide who will live and who will die. Scary stuff, if true. "The fact remains that the Democrats' proposal would still empower unelected bureaucrats to make decisions affecting life or death health care matters," she opined.

Ain't the gospel, just the ruminations of Ms. Palin. But it had been a month or so since I gratuitously referenced her in the PP, and I need to keep her myriad supporters and detractors happy, right? •

Cups

Costa Chorale in December. A representative from Clothes the Deal will appear in January, LAX historian Ethel Pattison in February, an Irish dance troop in March, and Annie from Annie's Garden in April. A final party in December will celebrate the culmination of the Neptunian's 100th anniversary year, the first social philanthropic group in Manhattan Beach.

In addition to several college scholarships for Mira Costa seniors, Neptunians donate each year to the Roundhouse Aquarium, Sea Lab, Manhattan Beach Library, El Camino Book Fund, Botanical Gardens, Beach Clean-Up, Heal the Bay, South Bay Light Opera, and Star Home for Developmentally Disabled. To support this funding, Neptunians raise money through the Hometown Fair, the Downtown Business Association Open House, Pier Lighting and Fireworks cookie sales, Holiday Gift Wrap at the Manhattan Mall, "An Evening of Flowers and Song" at Annie's Garden Center, Spring Fashion Show and, new this year, a golf tournament, garden tour, and the presentation of Cups.

September guest speaker Al Wise acknowledged that the Neptunians were already on the right path toward his philosophy that "true happiness involves making other people happy." Wise holds a master's degree in divinity and served as pastor for several from front page

churches. He is now marketing and public relations director for John Elway Toyota, a community activist helping at-risk youth, and an adventure enthusiast who is happy fighting off monkeys in the Panamanian jungle or grabbing the tail of a shark while scuba diving. Wise claims that to lead a balanced life, we need to incorporate four sources of energy: Physical, emotional, relational and spiritual. For the Neptunians, he chose to focus on relational energy. Relational energy is shown in three ways: How we treat people, how we understand people, and how we bless people.

"Life," he says, "is full of disappointments and sour people. Sometimes we just have to laugh at ourselves." He adds, "The key is to realize that a difficult person may be going through a tough time.

But we do not have to let that sour person determine our attitude or sour ourselves." He advises that we "find ways to make others happy.

That will determine our legacy." To that end, with lots of jokes and stories, he left everyone that day laughing and happy.

For more information on the Neptunians

or to attend a meeting, call Grettel Fournell at 310-545-8589.

Karen Russo can be reached at kkruso@ aol.com •

START TALKING BEFORE THEY START DRINKING

Kids who drink before age 15 are 5 times more likely to have alcohol problems when they're adults. To learn more, go to www.stopalcoholabuse.gov or call 1.800.729.6686



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