

We Wish Our Readers  
A Happy Valentine's Day

PLUS: Sacramento  
County DA Reports:  
Recent Cases of Interest

Page 9

# Carmichael Times

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Serving Carmichael and Sacramento County since 1981

February 13, 2013

**"What the  
Governor Said"**  
Commentary by  
Senator Jim Nielson



Page 4

**Riley Reviews:  
No Subtlety for the  
Bloody, Violent  
"Bullet to the Head"**



Page 9

**The Case of the  
Bad Brakes**  
By David Graulich



Page 11



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## Love is in the Air



Carmichael Oaks residents Fred and Cecilia Stallcop have been married for 56 years and together since the first grade. Their advice is to give and take in the marriage. Photo courtesy of Carmichael Oaks.

CARMICHAEL, CA – (MPG) Valentine's Day is a fondly anticipated holiday and a wonderful time to share some of life's greatest love stories by those who have loved the longest. And where better to find true love than at Carmichael Oaks, a local senior living community. At Carmichael Oaks love is in the air during this romantic time of year with an example that true love knows no bounds nor the boundary of time.

"For decades many of our couples have experienced all that life has to give- the ups and downs but through it all they are sharing life together," says Virginia Stone., marketing director for Carmichael Oaks. "And each of these couples have stories that warm the heart, and make you believe in the power of love."

One couple that exemplifies true love are Carmichael Oaks residents Fred and Cecilia Stallcop. They have been

married 56 years. The couple have been together since the first grade. Fred's grandmother took care of Cecelia's sister (before Fred was born), their grandparents were very good friends. Cecelia is a few months older than Fred, Fred often says he married an older woman.

Both were born and raised in Pomeroy, WA a small town about 30 miles from the Idaho and Oregon borders. They went all through school as friends together, became romantically involved in high school, went to college together at Washington State University, graduated and were married six days later on June 9, 1956.

Fred served in ROTC Air force in college but was drafted into the army and served two years stationed in Colorado then Texas training NATO packages. His first job was with the USDA in Sacramento as a fruit and vegetable inspector, later transferring to Yuba City. He

was offered a promotion but it would mean traveling without his family (had a young son) so he went to work on night shift so he could sleep in the car while Cecelia drove from Yuba City to Sacramento, so Fred could interview for other jobs during the day. One day there was an ad for a management trainee for John Hancock insurance. A man drove to Yuba City, woke up Fred and interviewed him in his PJ's. Fred accepted a job with John Hancock and started a successful career of 25 years. Cecelia stayed home and raised their three children. The family has grown to include eight grandchildren, and four great grandchildren.

Fred was an only child of very young parents (18,19) who loved to dance. They dragged Fred along with them. Fred loves to dance and is an accomplished singer. Fred taught most of the girls in his class to dance. In high school they would gather in

a friends basement to dance.

Their advice is to give and take in the marriage. Fred says he always has the last 2 words in these conversations – "Yes, dear", or "What now".

*About Carmichael Oaks*

*The Carmichael Oaks Senior Living provides the finest in senior living with three lifestyle options: independent living, assisted living and memory care. Located in Carmichael, California the expert trained staff provides residents with the highest standards of senior care services. It is operated by Integral Senior Living, which manages independent, assisted living and memory care properties. ISL is founded on a care philosophy that fosters dignity and respect for residents and promotes their independence and individuality. For more information about Carmichael Oaks call (916) 944-2323 or visit www.carmichaeloaks.com.*

## Senator Gaines Proposes Legislative Relief from Fire Tax

SACRAMENTO, CA – (MPG) In his continued efforts to fight against the illegal fire tax, Senator Ted Gaines (R-Rocklin) has introduced three pieces of legislation this session that will provide relief for rural Californians forced to pay the fee.

"This \$150 fire tax is illegal and unfair – plain and simple," said Senator Gaines. "My goal with these bills is to offer some hope and support to Californians who are still facing a 10-percent unemployment rate and struggling just to make ends meet."

*Senate Bill 17* would reverse the Governor's and legislative Democrats' decision to raise \$84 million in taxes by charging rural property owners a "fee" for fire prevention services as part of the 2011-12 budget. These communities are located in "State Responsibility Areas" (SRA) designated by the California Department of Forestry and Fire Protection (Cal Fire), even though their property taxes already contribute to the service contracts that counties have with Cal Fire.

*Senate Bill 125* would exempt a property owner of a structure that is located both within an SRA and within the boundaries of a local fire protection district from having to pay the \$150 tax. Many rural property owners already pay local fire agencies for protection so this legislation would eliminate the double-taxation scenario for those residents.

*Senate Bill 147* would exempt any property owner located within an SRA who has an income of less than 200 percent of federal poverty level (as determined by the U.S. Department of Health and Human Services Poverty Guidelines) from paying the \$150 fire tax. Many Californians fall within this low income category.

This fire tax has been imposed on the owners of more than 800,000 properties in the state. According to census and Cal Fire data, Senator Gaines' largely rural district includes nearly 25 percent or approximately 200,000 of the properties whose owners are subject to the fee.

"My legislation comes at a time when Cal Fire has been accused of stashing away millions in a secret fund," said Senator Gaines. "I hope my legislative colleagues realize that charging rural Californians a \$150 illegal fire fee specifically to support Cal Fire operations, at the same time they are hiding millions provides enough justification to support these bills."

*Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, El Dorado, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, Shasta, Sierra and Siskiyou counties.*

## Hooked on Buttons: Expo Returns

By Susan Maxwell Skinner

CARMICHAEL, CA – (MPG) Some of the most eye-popping antiques are also the smallest. At the Sacramento Button Club's March 2 expo in Carmichael, you might snag a Civil War tunic fastener for under \$50. If you lust for Gainsborough-style portrait pieces, be prepared to unbutton your billfold. Via such nubbins, artisan glory of centuries past will be displayed in miniature.

And if you just want a button to replace one that popped off a shirt, event dealers will have a deal for you.

What astonishes at such bazaars is – among poke-tray plastic bargains – the availability of seriously old stuff. A 1700s painted dog under glass bears a \$1000-plus tag. Snipped from long-ago rotted garments, such are thumb-nail masterpieces.



Collectors Faye Wolfe (left) and Susan Rhoades display some of the thousands of intriguing buttons that can be admired or purchased at the Sacramento Button Club's show in Carmichael, March 2. Photo by Susan Maxwell Skinner.

Gem-crusted, some might have bribed Bastille turnkeys during the French Revolution.

"We often look at old buttons and imagine the stories

they could tell," says Button Club treasurer Susan Rhoades. Georgian dandies risked having exquisite furbelows snatched from their vests in the streets.

They were traded, stolen and handed down in families. Says Rhoades: "Lives were lost in making them; pearl dust is toxic and mercury (for gold plating) killed many. "You learn so much about history, art and manufacturing from buttons."

At first ornamental, the ingenious use of buttons to keep cloth in check came to Europe with returning Crusaders. Manufacture took off. Mediaeval guilds protected button makers and master artisans were sought by popes and princes. With servants to hook them up, the rich sported hundreds of buttons per garment. Portraits, pets and landscapes painted on the tiny tidbits. Pearls, gold or diamond buttons studded stomachers. No material was too grand for the button makers' art.

Continued on Page 9

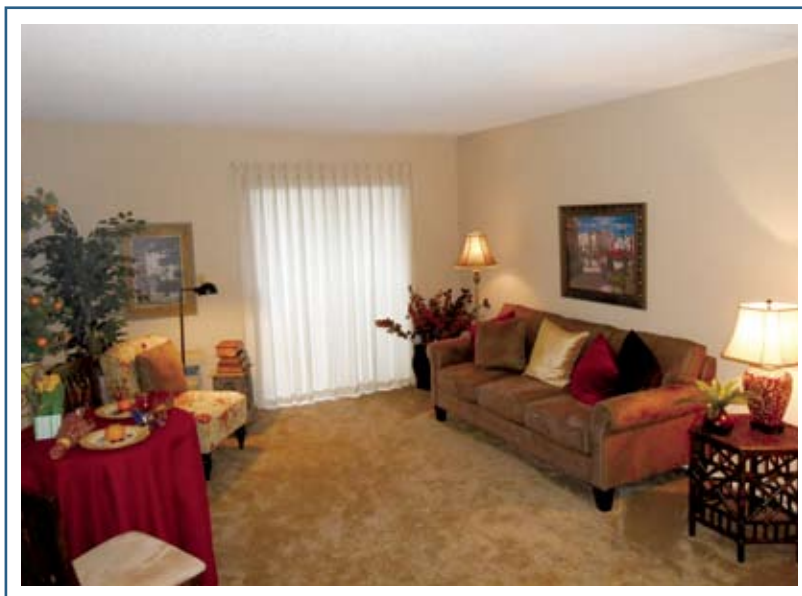
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## Author Steve Unger to be Featured at Hank Fisher Properties' Silver Speaker Series

From Hank Fisher Properties

SACRAMENTO REGION, CA – (MPG) Please join us for a special presentation by author Steve Unger, who will be sharing highlights from his book, Before the Paparazzi: Fifty Years of Extraordinary Photographs on Thursday, February 28 at 2pm. Come listen to Steve's exciting stories behind the book's photos,

which feature some of the 20th Century's most compelling personalities and subjects. Anyone interested in attending should contact the community at 916-921-5131 by Monday, February 25th. Refreshments will be served.

The presentation continues Hank Fisher Properties' Silver Speaker Series, which brings its retirement communities high-

caliber lectures who are likely to be of special interest to an experienced and seasoned audience.

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## Kiwanis Club Seeking Nominations

SACRAMENTO COUNTY, CA – (MPG) The Kiwanis Club of Carmichael is seeking nominations for Volunteer of the Year Award and Outstanding Service Award. From now until February 25, nominations are being

accepted for citizens who have performed extraordinary community service in the greater Carmichael area. Recipients for the volunteer award must be non-paid volunteers, but need not be Carmichael residents. Kiwanis Club members

are not eligible. The service can have occurred in the previous year or in previous years.

For further information, please contact Virginia Stone at [virginiastone@sbcglobal.net](mailto:virginiastone@sbcglobal.net).

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# Discount Latin Dance Workshop and Singles Dance

SACRAMENTO REGION, CA – (MPG) A DJ Dance for singles will be held Sunday, February 17 at the Roseville Veteran's Hall, 110 Park Dr., next to Royer Park, Roseville. Couples are also welcome to attend. Doors open at 6:45 PM. with dance lessons in Latin Moves at 7 PM taught by Richard Kowaleski, followed by a dance from 8-11 PM, included in the ticket price. DJ Dale of Allstar Entertainment will provide a mix of rock and roll, ballroom, country and Latin dance music. Dress is casual. The Dance is sponsored by Christian Single Network, and both singles and couples are

welcome to attend. CSN celebrated its 20th Anniversary this year.

Tickets are \$10 pre-sale, \$15 at the door, which include light refreshments non alcohol beverages. Presale tickets are available on the CSN website at [www.christiansinglesnet.com](http://www.christiansinglesnet.com) and at the following locations: Berean Christian Bookstore, Sacramento, Destiny Church singles group in Rocklin, or by mail through CSN, P.O. Box 909, Meadow Vista, CA 95722.

Northern California's largest inter-church singles group, CSN also holds dances every 3 to 4

weeks on Saturday nights for singles of all ages - these dances are \$15 presale and \$20 at the door. The next Saturday dance is March 16 at Carmichael Presbyterian Church - The St. Patrick's Dance. CSN also hosts mixers, workshops and concerts and retreats. For information call the office at (530) 878-8606 or the 24 hour information line at (916) 658-0606.

The CSN website, [www.christiansinglesnet.com](http://www.christiansinglesnet.com), includes directions to the dance as well as calendar featuring upcoming events sponsored by CSN and other singles groups.

# The State of the State: What the Governor Said (And What He Didn't Say)

Commentary by Senator Jim Nielsen



Senator Jim Nielsen

Governor Brown's State of the State address this week was upbeat and optimistic, couched in assurances of fiscal restraint and acknowledgement that government was not the answer to all our problems. But there were some holes in the rhetoric, and only time will tell whether the governor holds to his commitments, whether he can stand up against the Democratic "super majorities" and powerful special interests intent on spending ever more and whether he is also willing to make corrections to major policy decisions that have yielded - or are likely to yield - less than ideal outcomes.

The best example is his so-called 'public safety realignment.' Accounting for the shift in state spending to counties and cities and actual proposed state corrections spending the savings are illusory at best.

At the local level, "realignment" has been disastrous for many cities, counties and the victims of this state-conceived crime wave. Inundated with misnamed "low-level" offenders, law enforcement authorities have been overwhelmed, forced to release prisoners early as a result of jail overcrowding and both local and state authorities have been hamstrung and prevented from holding criminals accountable for continued victimization.

FBI statistics released this week show a 7.6% increase in homicides and double-digit increases in burglary and auto thefts for the first half of 2012 as compared to the first six months of 2011.

The Criminal Justice Legal Foundation identified realignment as the likely culprit, since offenders are learning that, even if they're arrested, local jails don't have the capacity to hold them for long and state and local authorities can offer limited to no penalties.

The governor promised to "guard jealously" the new tax money from

tax rate, our high energy costs or the need for tort reform to protect business owners from sue-happy litigants.

And although he lauded the pending implementation of the federal Affordable Care known as Obamacare - he forgot to mention the unemployment and under-employment of millions of Californians as business owners make cutbacks in preparation for the heavy costs Obamacare is expected to impose on all of us.

The governor enthusiastically talked about the need to streamline our education system, to return to a foundation that emphasizes local control; one that frees the hands of our school boards, administrators and teachers, and also makes higher education more accessible and affordable. This would be reform. I was pleased to hear him say that tuition increases are not the answer. But he left unsaid whether he is willing to eliminate layers of costly and dysfunctional government bureaucracy to achieve that end. He even promised to rein in regulation and the California Environmental Quality Act.

The governor said a lot of positive things about our state's recovery and offered hope for a glorious future in his address, and I will gladly add my voice of support to those elements that are worth pursuing. I trust that as the session proceeds, the governor will also be willing to work to address some of the aforementioned issues that remained unspoken in his address. I look forward to working with him and my colleagues and I credit him with a good rhetorical start. Now results must match the rhetoric.

Senator Jim Nielsen represents the Fourth Senate District, which includes the counties of Butte, Colusa, Del Norte, Glenn, Nevada, Placer, Sacramento, Shasta, Siskiyou, Sutter, Tehama, Trinity and Yuba. To contact Senator Nielsen, please call him at 916-651-4004, or via email at [senator.nielsen@sen.ca.gov](mailto:senator.nielsen@sen.ca.gov).



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By Karen Anderson

I look at my old falling-down fence. The holes in the fence are not big enough for the dogs to get through to the neighbors dog, but it is big enough for them to see each other. They will sit at that hole and have an argument. I envision one insulting the other, and then the onslaught of barking starts until I have to intervene. There are spots where the fence boards have rotted and are leaning forward. If it wasn't for the bushes in front of them, the fence would be on the ground. This is an example of our own lives. What kind of holes do you have in your life's fence? Would you rather criticize someone else's fence with

# Holes in the Fence

its holes, or are you willing to face your own holes? I know without thinking that sometimes I am quick to show someone else the errors of their ways. The only problem with this; God will then show me that I had my own hole that needed to be fixed first.

Maybe the problem isn't actually a hole, but my attitude. The way I live my life and my attitude is just leaning too far the wrong way. I might be thinking of dabbling in something that is not really acceptable to God. I might think, "I'm not going to do anything wrong, I'm just considering it." That's when my time spent with God (the Holy Spirit) in the morning steps in and says, "WRONG IS WRONG... Don't go there. Stand straight up and be counted for God and what He wants for your life."

God's Word says, "Why do you look at the speck of sawdust in your brother's eye and pay no attention to the plank in your own eye? How can you say to your brother, 'Let me take the speck out of your eye,'

when all the time there is a plank in your own eye?" I think many times we just don't want to face our own problems. It is so much easier to look elsewhere. I want you, friends, to start taking your issues seriously and don't worry about others problems. God will help them face their holes. Criticism is never the answer; unconditional love and encouragement is the only way. Just make sure that God has dealt with you first. How can you call someone else's kettle black, when yours is burnt? Here is an interesting quote: "God, help me to see what I need to see! What I'm going through is temporary. God is on my side." NOW, go fix your holes!

PASSAGE: Matthew 7:3-4 (NIV)

Karen Anderson is an accomplished speaker, author, and chaplain. Leave a message or questions for Karen through her website [www.doablesteps.com/contact](http://www.doablesteps.com/contact).

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# Bullet Tax Will Backfire

**Commentary By  
George Runner, BOE**

If you want to grow government these days, it seems the fashionable thing to do is invent new taxes. Two years ago, legislators conjured up an illegal fire "fee." Last year, they invented a confusing new lumber tax. Two voter-approved multi-billion dollar tax hikes later, and the politicians still want more of your money. This time they want to tax your ammunition.

Two lawmakers - Assemblymembers Roger Dickenson (D-Sacramento) and Rob Bonta (D-Alameda) are authoring legislation to impose a nickel-per-bullet tax on the sale of ammunition in California. Apparently they couldn't agree on where to spend the revenue, so each lawmaker is introducing his own measure.

A nickel per bullet may not sound like much, but it will mean that each box of 100 shells purchased by a hunter or recreational shooter will cost \$5 more. Double that number if both proposed bills pass.

Guns and ammunition are a convenient scapegoat for the tragic loss of life in recent shootings. But more gun laws and higher taxes won't stop crime. In fact, increased laws and taxes could backfire by leaving law-abiding citizens defenseless and creating a lucrative new source of revenue for criminal gangs.

Consider cigarettes, for instance. Taxes may have discouraged smoking, which is a good thing, but they've also created a huge market for smugglers. A recent study by the Mackinac Center for

Public Policy found that more than one third of cigarettes smoked in California were smuggled into our state. Not coincidentally, the state with the highest cigarette taxes, New York, had the highest smuggling rate: 60.9%.

The social costs of smuggling include health and safety risks, increased law enforcement expense and higher crime.

An ammunition tax will backfire, and the reason is simple: evading a new tax on bullets will be a piece of cake. California consumers will simply stop buying ammunition at local gun stores and instead start buying it online from out-of-state stores that don't have to collect California taxes.

True, these consumers will still owe use tax on these purchases, but few will pay it—and enforcement will be difficult and, in most cases, cost-prohibitive.

State coffers will see little to no additional revenue, but many California small businesses will suffer greatly as ammunition sales shift to their out-of-state competitors.

It won't be the first time a new tax fails to yield the promised revenue. Supporters projected that a 2008 malt liquor tax would raise \$41 million for the state. Actual revenue was less than \$200,000, because most manufacturers simply reformulated their products. Tax policy has consequences.

Another reason to oppose new taxes and fees is that California already has too many. As a taxpayer advocate and elected member of the State Board of Equalization, I oversee the administration and collection of more than thirty tax and fee

programs—like sales taxes, fuel taxes and tire fees—that impose upon nearly every aspect of life. Each new tax or fee inevitably grows the state workforce and costs millions of taxpayer dollars to administer and enforce.

Speaking of enforcement, California already has some of the strictest and most complicated gun laws in the nation. The problem is we don't do a very good job enforcing those laws with the billions in taxes Californians already pay.

At a recent legislative hearing, the Attorney General's office reported that it lacks the resources to enforce existing laws prohibiting felons and other dangerous individuals from owning weapons. Nearly 20,000 people identified by the Armed Prohibited Persons System are in illegal possession of firearms, but there aren't nearly enough investigators to keep up. And the backlog grows daily.

It's not a question of whether Californians are paying enough taxes—we clearly are. It's the state's spending priorities that are out of whack.

We don't need a bullet tax, and we don't need more and tax and fee programs. Legislators simply need to stop enacting new laws that chase law-abiding taxpayers and jobs out of our state, and instead start prioritizing the enforcement of laws we already have on the books.

*George Runner represents more than nine million Californians as a taxpayer advocate and elected member of the State Board of Equalization. For more information, visit boe.ca.gov/Runner.*

# 7 Things You Must Know Before Putting Your Home Up for Sale

Carmichael - A new report has just been released which reveals 7 costly mistakes that most homeowners make when selling their home, and a 9 Step System that can help you sell your home fast and for the most amount of money.

This industry report shows clearly how the traditional ways of selling homes have become increasingly less and less effective in today's market.

The fact of the matter is that fully three quarters of homesellers don't get what they want for their homes and become disillusioned and - worse - financially disadvantaged when they put their homes on the market.

As this report uncovers, most homesellers make 7 deadly mistakes that cost them literally thousands of dollars. The good news is that each and everyone of these mistakes is entirely preventable. In answer to this issue, industry insiders have prepared a free special report entitled "The 9 Step System to Get Your Home Sold Fast and For Top Dollar".

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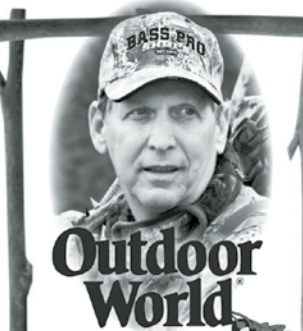
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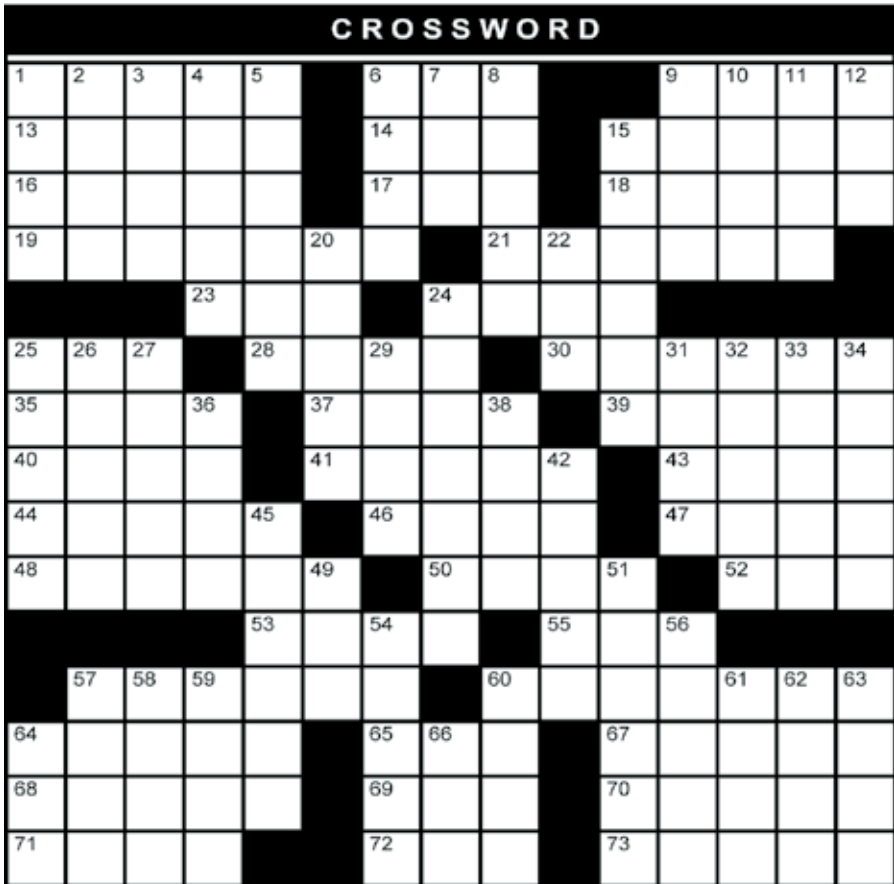
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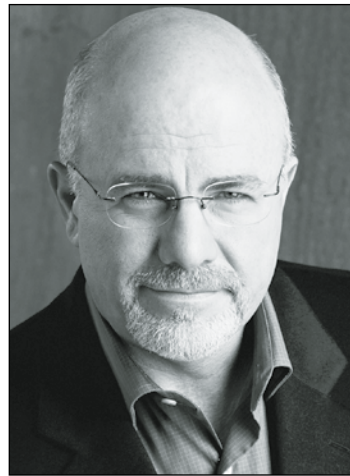
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CLUES

- |   |   |  |  |
|---|---|--|--|
| <p><b>ACROSS</b></p> <ol style="list-style-type: none"> <li>Ruler sides, e.g.</li> <li>Toward the stern</li> <li>Hit the bottle</li> <li>"La traviata" composer</li> <li>Tokyo, formerly</li> <li>"First President to resign</li> <li>One of three hipbones</li> <li>Bruin legend Bobby</li> <li>Some tournaments</li> <li>"First to be assassinated</li> <li>Protests</li> <li>Corn spot</li> <li>Mischivous</li> <li>Scandinavian god</li> <li>Actress ___ Gasteyer</li> <li>Famous Christmas guests</li> <li>As much as necessary</li> <li>Follows ding?</li> <li>Sold in bars</li> <li>"Tonight's ___ be a good night..."</li> <li>Allege</li> <li>"Andrew Johnson's tribulation, e.g.</li> </ol> | <ol style="list-style-type: none"> <li>Clever tactic</li> <li>Bouncing off the walls</li> <li>Sports award</li> <li>Equal</li> <li>Scraps</li> <li>Brewer's kiln</li> <li>Word for a nod</li> <li>Second word of many fairytales</li> <li>Poison ___</li> <li>"First to have been divorced</li> <li>"First Rhodes Scholar</li> <li>Model-building wood</li> <li>Boiling blood</li> <li>Nobody</li> <li>Open up</li> <li>Belonging to us</li> <li>Capital of Tunisia</li> <li>Big first for a baby</li> <li>Meaning literally "born"</li> <li>Cancel, as in correction, pl.</li> </ol> | <p><b>DOWN</b></p> <ol style="list-style-type: none"> <li>"Reagan's description of Soviet Union</li> <li>Hero place</li> <li>Smiley face</li> <li>Something concluded</li> <li>Arabian sand-laden wind</li> <li>Quite a stretch</li> <li>"First to appear on black-and-white TV</li> <li>Body center</li> <li>Cone-shaped quarters</li> <li>Farm team</li> <li>French-American soprano Lily ___</li> <li>Ensign, for short</li> <li>Paying close attention</li> <li>Minimum</li> <li>"First to appear on color TV</li> <li>CIA connection, e.g.</li> <li>"First to live in White House</li> <li>Star bursts</li> <li>Beside, archaic</li> <li>"Clinton's number two</li> </ol> | <ol style="list-style-type: none"> <li>"My bad!"</li> <li>Untwist a rope</li> <li>Garden creature</li> <li>"Rutherford ___</li> <li>"True ___," starring John Wayne</li> <li>Pop</li> <li>Disinfectant brand</li> <li>Courtney Cox's character</li> <li>Hot springs resort</li> <li>Contaminates or corrupts</li> <li>Tear jerker</li> <li>Type of whip</li> <li>Deliver a tirade</li> <li>Dresden's river</li> <li>Hurry up!</li> <li>Wrap in waxy cloth</li> <li>Voice quality</li> <li>"Get ___!"</li> <li>"The Untouchables" leader</li> <li>"Presidents Obama and Bush both campaigned from one</li> <li>Street in Paris</li> </ol> |
|---|---|--|--|

For Solution See Page 7



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

**Basing Term Life Insurance**

Dear Dave,  
I'm looking at buying term life insurance. Currently, I'm in medical school doing my last year of residency and making \$35,000 a year. Should I base the amount of insurance coverage on what I'm making now or what I'll make when I've finished medical school?  
-Amanda

Dear Amanda,  
In most cases, I advise basing the amount of life insurance coverage on the income you're earning at the moment. After all, that's the amount your

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Dave Says

family is used to living on, right? However, if you're finishing up your medical degree this year, it's a virtual certainty you'll earn lots more in 2014. You could easily go from making \$35,000 to \$135,000.

I recommend that people buy term life insurance coverage of about 10 to 12 times their annual income. Considering your situation, I'd say you could afford to buy a little potential. Instead of basing it on your current \$35,000 income and buying a policy in the \$350,000 to \$400,000 range, you might double that amount. It will still be really cheap coverage as long as you're in decent health. And once you're making doctor money you can adjust the amount of coverage according to what you actually make.

Good luck, Amanda!  
- Dave

**Fighting the Insurance Company**

Dear Dave,  
My wife and I were recently involved in an auto accident, and the insurance company doesn't want to cover the damage due to a technicality. We both work, so I'd like to find a replacement car while we fight this out with the

insurer. However, we only have \$7,000 in savings and we don't want to spend it all. What should we do?  
- John

Dear John,  
You can definitely find your wife a good used car for what you've got in the bank. However, leaving yourselves with no savings whatsoever is not a good plan.

I realize no one enjoys driving a beater, but that's what I'd do right now. Just look at it as a rental car. If you spend \$1,500 on a little used something, you will have \$5,500 left in your savings account. Just act as your own insurance company for a while. Then, when the big guys pay up, you could just plug it back into your savings account.

Even if they don't pay, you'll still have a nice chunk of change sitting there. And it wouldn't take long to save up enough to upgrade that little hootie to something nicer and more reliable while still keeping the majority of your savings intact!  
- Dave

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

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Come back every week for Sudoku!

For Solution See Page 7.

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A Film Review by Tim Riley

# Riley Reviews

## NO SUBTLETY FOR THE BLOODY, VIOLENT "BULLET TO THE HEAD"

favors underage prostitutes from the Dominican Republic.

Once the job is done, Jimmy and Louis head to a seedy local bar to get paid, but instead of cash they are met with a double-cross that leaves Louis lying in a pool of blood, the vicious handiwork of a hit man named Keegan (Jason Momoa).

Arriving in New Orleans to investigate a mob hit, Washington, D.C. detective Taylor Kwon (Sung Kang) figures there's some sort of connection with Jimmy Bobo.

However, Kwon has no jurisdiction in the Big Easy and can't go through the usual channels. It's just as well, considering that New Orleans is swimming in corruption, including crooked cops and politicians.

Reluctantly, Kwon teams up with Jimmy because he shares an equal grudge about the murderous thug who also killed his former police partner.

At this point, "Bullet to the Head" turns into the oddest couple of a buddy movie, where two opposite sides of the law forge a wobbly truce to go after some really bad guys.

Going by the book, Kwon lives by a real rigid code of honor and moral integrity, whereas the bombastic Jimmy is like a bull in a china shop, ready to break heads and limbs with no regrets.

Needless to say, Jimmy's strong-arm methods are more efficient and effective, leaving no time for the reserved Kwon to read Miranda rights to a suspect.

Making enemies for sniffing

around where he doesn't belong, Kwon becomes slightly more grateful for Jimmy's tactics when his criminal partner saves his life in an ambush.

When Kwon is wounded, Jimmy can't take him to a hospital, so instead he gets his estranged daughter Lisa (Sarah Shahi), a tattoo artist, to remove the bullet and patch him up.

The plot tends to wander, but we can count on a host of colorful characters. One of them is a shady lawyer named Marcus Baptiste (Christian Slater) who knows how to throw a grand party at his Garden District mansion.

The hit man Keegan is a fascinating adversary, unmatched for being the ruthless and relentless muscle with way too much sadistic pleasure in doing his dirty work.

At the top of the criminal ladder is Robert Nkomo Morel (Adewale Akinnuoye-Agbaje), a wealthy immigrant real estate mogul who secured his fortunes from notoriously corrupt deals in Africa.

Intelligent, sophisticated and yet manipulative and dark, Morel is a formidable figure, with both government and police officials in his wallet. He will stop at nothing to secure his ends.

With double-crosses and greed pushing everyone's buttons, "Bullet to the Head" is practically a non-stop parade of bloody brawls and deadly shootouts.

Veteran director Walter Hill also knows how to push buttons, neatly setting up the flavor of an old school action picture straight out of the 1980s.

This past month has been a virtual feast for fans of violent, brutal action. We've had "Gangster Squad" and "Parker," to name a few, and now "Bullet to the Head" fits right in with this pantheon of thrillers.

# Hooked on Buttons

Continued from Page 1



From hand-painted portraits to real and fake gems, many centuries of button making have seen fads in self-adornment come and go. Photo by Susan Maxwell Skinner.

When the widowed Queen Victoria took to wearing jet specimens, society followed. Black cut glass is still in haute button vogue.

Through poppers, zippers and Velcro revolutionized 20th century fastening, nifty little buttons have never been undone. "People come to our show seeking that one perfect item," says Faye Wolfe. "One lady brought

a vest she'd sewn; she wanted matching buttons in front. In the end, she chose four, each quite different. Who says they have to match? Our button world is full of eccentricity."

The Sacramento Button Club bazaar runs from 10 am to 5 pm on Saturday March 2 in the Carmichael Park Club House (5750 Grant Ave). Admission is by a \$2 donation. For more information, call (916) 489-1785.

## Sacramento County DA Reports Recent Cases of Interest

**CASE: Nathaniel Carter, Latics Collins, DeJohng Taylor (02/08/13)**  
**PROSECUTOR: Deputy District Attorney Charles Gonzalez**

District Attorney Jan Scully announced today that the Honorable Greta Fall sentenced Nathaniel Carter to life in prison without the possibility of parole plus 25 years to life in prison. Last month, Carter was convicted by jury of first degree murder and attempted robbery in the October 29, 2010 murder of Steven Carmassi.

Co-defendant Latics Collins was sentenced on January 18, 2013 to 26 years to life in prison after pleading guilty to first degree murder and attempted robbery. Co-defendant DeJohng Taylor was sentenced today to 7 years in prison after pleading guilty to voluntary manslaughter.

Carter, Collins, and Taylor attempted to rob Mr. Carmassi at gunpoint as he sat in his truck in to escape the attempted robbery, Carter shot him in the left side of his chest through the open driver's side window.

**CASE: Avette Volker (02/08/13)**  
**PROSECUTOR: Deputy District Attorney Robert Clancey**

District Attorney Jan Scully announced today that 46-year-old Avette Volker was sentenced to 7 years and 8 months in state prison. The Honorable John P. Winn imposed the sentence upon her conviction by plea of identity theft related charges.

During the summer of 2012, Volker unlawfully used the identifying information of numerous victims to pay bills, buy groceries and obtain other local services to which she was not entitled. Volker obtained the information through a series of car burglaries during which wallets and purses were stolen. The case was compiled by the detectives of the Sacramento Valley Identity Theft Task Force.

### BULLET TO THE HEAD (Rated R)

It's a good thing that Sylvester Stallone is old enough to carry the Medicare Part A card, considering that he's involved in enough bloody fights that he should end up in a hospital.

Violent in the extreme, "Bullet to the Head" is a title so lacking in subtlety that one would have to have the IQ of an eggplant not to realize what exactly is in store when the anti-hero goes looking for revenge.

Stallone's James Bonomo, affectionately called Jimmy Bobo on the mean streets of New Orleans, is a gun-for-hire who plays by his own set of rules, which apparently means killing people even more criminal than he is.

The story opens as Jimmy and his partner Louis (Jon Seda) are on what appears to be a routine hit. Their target is an ex-cop kicked off the force in Washington, D.C. in disgrace.

This dirty cop would seem the perfect fit for the nation's capitol. After all, he's holed up in a swank hotel room with a Russian hooker and loads of illicit substances.

It's just another case of art imitating life, given the recent news that a sleazy New Jersey senator

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Bring your Pre K- Second Grader to celebrate Dr. Seuss's Birthday with your local Carmichael Library & Carmichael Recreation and Park District on March 2 from 10am-12pm! There will be sweet treats, games, and activities! Just imagine all the things we can do! Pre-Registration Required.

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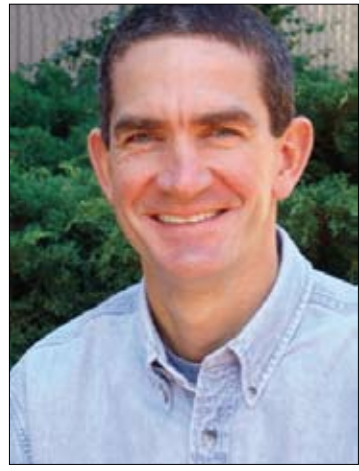
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# Health Care Reform: Better Access To What?



**Commentary by Eric Nelson**  
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The great health care reform countdown has begun, with nearly every American required to have some level of health insurance by the end of this year. That much we know for certain. What remains to be seen, however, is whether simply adding more people to the insurance pool will translate into better health for policyholders.

Increased access to quality, affordable care – even if compelled by government mandate – has long been a goal of health care reform advocates. But is this what our current system provides?

“We have a disease care system,” not a health care system, says Shannon Brownlee, senior research fellow at the New America Foundation and author of *Overtreated: Why Too Much Medicine is Making Us Sicker and Poorer*. “And the disease care system... if it really was honest with itself, it doesn’t want you to die and it doesn’t want you to get well. It just wants you to keep coming back for your care of your chronic disease.”

While that’s hardly a rousing recommendation to buy health insurance, it doesn’t mean that quality, affordable care is beyond our collective reach; only that there’s a need for continued reform.

One small component of this reform might be found in a provision in a new law dealing with California’s implementation of its federally mandated health benefit exchange – a virtual marketplace offering qualified individuals a variety of private health insurance options. The provision makes it clear that there’s nothing in the law that prohibits insurers from covering the types of spiritual care services already being covered by a host of other federal and state programs including Medicare, Medicaid, the Federal Employees Health Benefit Program (FEHBP), Tricare, and California’s own Public Employees’ Retirement System (CalPERS). Depending on the program, these services might include treatment provided by religious practitioners and nurses as well as some Native American and holistic healing centers, many of which deal with both the curative and, perhaps more importantly, preventative aspects of health care.

Even before this law was enacted there was nothing in California law prohibiting insurers from covering this kind of care. However, were this language not included, there’s a chance that this fact might be compromised as the legislature works to implement cost control measures and impose medical oversight and/or evidence-based requirements on health plans being offered both in and out of the exchange. Such requirements could temper an insurer’s willingness to cover alternative methods of care that don’t conform cleanly to a medical model.

The challenge now is for insurers to not just be aware of this provision but to take full advantage of it, for their own as well their customers’ benefit.

Dr. Robert Faraci, a surgeon and former chief medical officer of a Colorado-based HMO, makes a strong case for doing

just that. In testimony given before the Utah Health System Reform Task Force, he focused on three key reasons:

1) It works. “Our research indicated that people with strong spiritual beliefs often had better medical outcomes than those who did not have such beliefs,” said Dr. Faraci. “Subsequent studies at Duke and Harvard Medical Schools and a comprehensive review by the Mayo Clinic have reinforced these findings.”

2) It’s what people want. According to a study funded by the John Templeton Foundation (Managed Care Outlook, “National Briefs,” January 1, 1999), 55% of Americans said they would choose a health plan that included spiritual and religious healing practices over a plan that did not.

3) It saves money. Where plans that cover spiritual care have been studied, Dr. Faraci noted that those utilizing spiritual care experienced much lower utilization than those who did not receive similar benefits.

Although adding spiritual care services to an insurer’s list of covered benefits will not, in and of itself, turn our current “disease care system” into a bona fide health care system, it is a step in the right direction – a step that the public desires, that could save money, and that could have a very real impact on the health of our state and our nation.

*Eric Nelson is a Christian Science practitioner whose articles on the link between consciousness and health appear regularly in a number of local, regional, and national on-line publications, including The Washington Times. He also serves as the media and legislative spokes-person for Christian Science in Northern California (www.norcalcs.org). This article shared with permission by Communities @ WashingtonTimes.com.*



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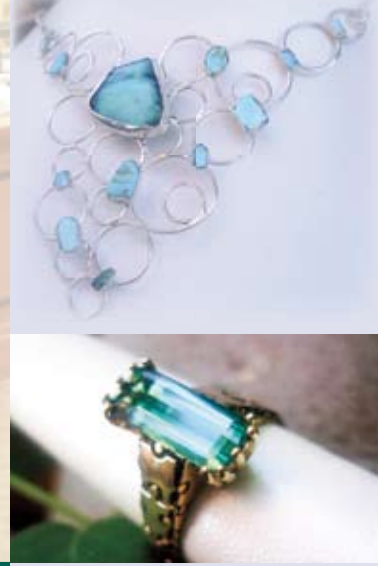
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## A Case in Point

# The Case of the Bad Brakes

By David Graulich, Esq.

President Harry Truman kept a sign on his desk that said, "The Buck Stops Here." Truman believed that certain responsibilities were the exclusive domain of the President and could not be delegated.

California has a similar legal concept, although the phrase is less colorful than "the buck stops here." Lawyers and judges call this concept "a nondelegable duty." Here's an example of how it works. I'm using fictitious names, but the story is based on an actual case called Maloney v. Rath:

Lucy brought her car to Fred's Repair Shop to have the brakes overhauled. Lucy picked up the car, paid Fred for the work and drove around town without any problem.

About three months later, Ethel was driving to Raley's for her weekly grocery shopping. She stopped in a left-hand turn lane on Sunrise Avenue to wait for the traffic signal to change. Lucy, en route to a yoga class, pulled into the left-hand turn lane behind Ethel. When Lucy stepped on her brake pedal, the brakes failed, and Lucy's car collided with the rear of Ethel's car. Ethel suffered neck and spine injuries and sued Lucy for damages.

After the accident, the brakes on Lucy's car were examined by her insurance company. It was determined that the failure was caused by a hole in the hydraulic hose, which caused the hose to rub against the right front wheel. After three months of friction, the hose ruptured, without warning, and the brakes failed. That's

when Lucy could not stop her car and hit Ethel. The rubbing against the wheel resulted from the faulty installation of the hose at Fred's when the brakes were overhauled.

Lucy's attorney asked the judge to dismiss the case against her. Lucy neither knew, nor had reason to know, that her brakes were defective until the moment of the accident. The brakes had given no warning of their imminent failure. The hole in the hose would have been apparent only to a mechanic, not to the average person. Lucy was abiding by all traffic laws when she collided with Ethel and had a good faith belief that her car was fine. Why should Lucy, rather than Fred, be liable to Ethel?

Here's where the nondelegable duty entered the case. The court's decision was that Ethel definitely could sue Lucy for liability. The vehicle owner is liable for injuries caused by defective brakes – even if a service garage supposedly repaired the brakes but did a negligent job. California's Vehicle Code imposes on the vehicle owner the duty to maintain the brakes in good working order, and that duty is nondelegable.

The law's reasoning is based on a concern for public safety. If the work in question involves a grave risk of bodily harm or death, liability is assigned to the person who selects the contractor. The vehicle owner can select a reputable repair shop that provides a customer with indemnity (i.e., the repair shop will reimburse the customer for loss or damages resulting from

the repair shop's negligence.) Although Lucy may be liable to Ethel, Fred may be liable to Lucy.

There are other nondelegable duties in everyday life. A property owner has a nondelegable duty to keep his or her property reasonably free from hazards. An apartment building landlord has a nondelegable duty to keep the lobby, elevators and staircases safe. A trucking company is liable for the negligence of an independent contractor drivers if he or she causes a traffic accident. Surgeons have a nondelegable duty to remove sponges and clamps from the patient's body when finishing an operation.

The bottom line is that an improperly maintained car poses a grave risk of serious bodily injury or death. California courts say that the responsibility for minimizing that risk rests with the person who owns and operates the vehicle. To paraphrase Harry Truman: if your car has bad brakes, and those brakes cause an accident that hurts somebody, the buck stops with you.

David Graulich, Esq. is an attorney with the Law Office of Jeffrey D. Fulton in Sacramento. David can be contacted at (916) 993-4900 or [dgraulich@jdfultonlaw.com](mailto:dgraulich@jdfultonlaw.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.

## If You Love Parks, You'll Love This!

### Recreation and Park agencies partner up – provide one stop website

SACRAMENTO REGION, CA – (MPG) Parks and recreation agencies throughout the Sacramento area have joined together to form "Your Sacramento Area Parks" (YSAP) and have launched a new website where our community can access recreation and leisure services for all ages and interests in one location – [www.yoursacparks.com](http://www.yoursacparks.com).

The one-stop-shop website features an interactive map viewer with a search function by area or by 27 different

park amenities throughout the Sacramento County region.

"Twenty-one parks and recreation agencies make up YSAP and our purpose is to provide and maintain a positive and healthy experience for all visitors," stated Jeff Leatherman, Director of Sacramento County Regional Parks. "Through your-sacparks.com, the community will only have to go to one place for easy access to hundreds of parks and facilities in Sacramento County."

The YSAP partnership works

collaboratively to address common challenges, share resources and work to provide an optimum outdoor experience for park visitors and the community. YSAP partners feature year round activities and opportunities for everyone of all ages.

Facility details and contact information for your local and regional amenities can be found at [www.yoursacparks.com](http://www.yoursacparks.com).

A special thanks to all our community recreation service providers!

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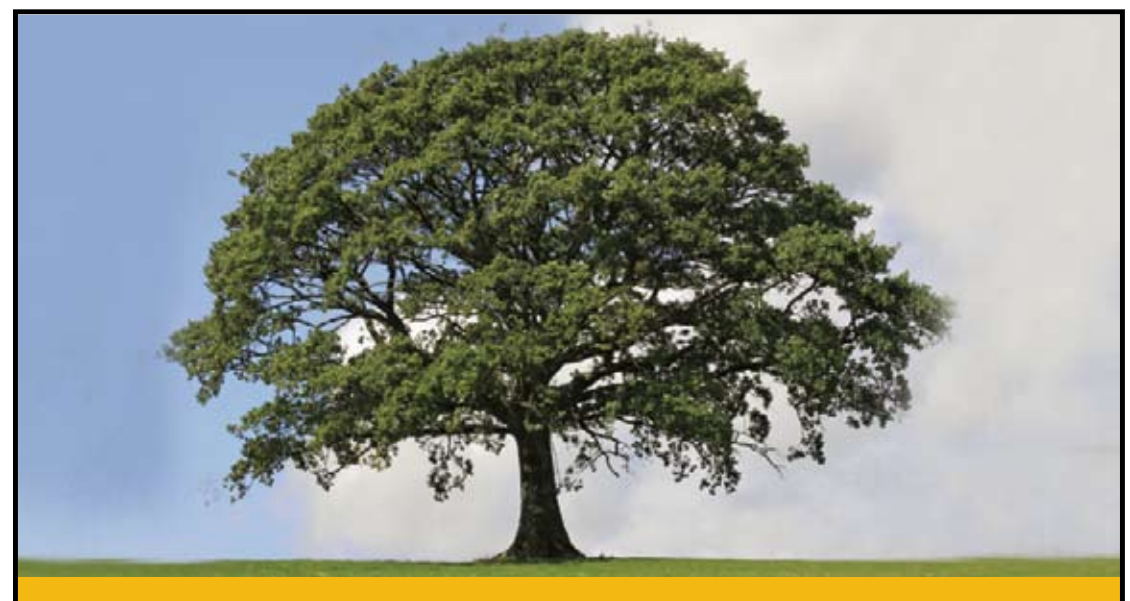
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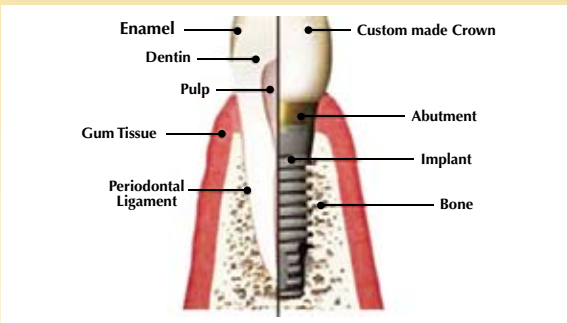
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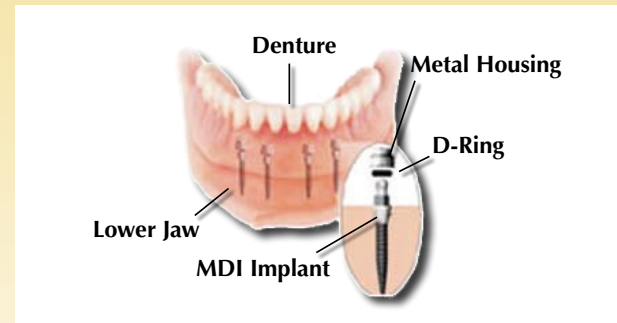
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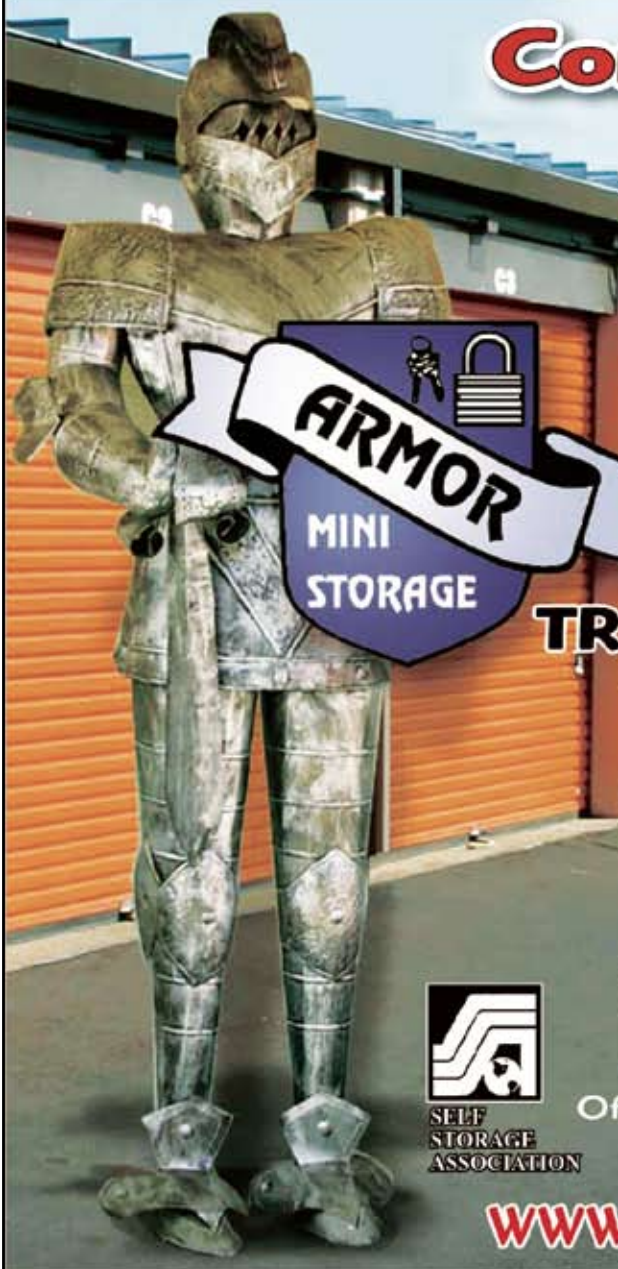
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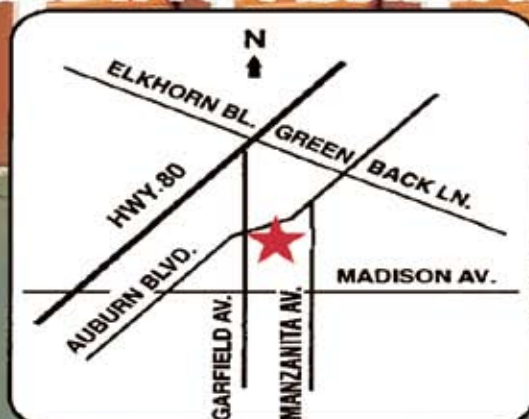


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