



Stars Shine at Awards Dinner

Page 11

PLUS:
State Health Officer
Urges Flu Vaccination
Before Peak Season

Page 4

Carmichael Times

Volume 33 • Issue 4

Serving Carmichael and Sacramento County since 1981

January 23, 2013

Mama Mia —
Befana Is Back!



Page 3

Ron Greenwood
Re-Elected Director
of the Carmichael
Water District



Page 9

Films and DVDs
for the Whole Family



Page 10

WE SUPPORT
OUR MILITARY



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

PRESORTED STD.
US POSTAGE
PAID
PERMIT 350
Carmichael, CA

Change Service Requested

Top Scams Hit Close to Home



Better Business Bureau serving northeast California gathered information from consumers, federal agencies and internally to cultivate a list of the top scams of 2012.

SACRAMENTO Region, CA – (MPG) Better Business Bureau serving northeast California gathered information from consumers, federal agencies and internally to cultivate a list of the top scams of 2012.

While some scams are fairly new as scammers learn to take advantage of the Internet, others have been around for years continually victimizing consumers.

“Our list highlights the scams that are the newest or most outrageous,” said Gary Almond, president of BBB serving northeast California. “While consumers seem to be getting savvier, these scams only become more prevalent with the advent of new technologies.”

BBB’s top ten scams of 2012:
Top Overpayment/Fake Check Scam: Car Ads

A prominent company is offering \$400+ per week to consumers willing to drive around with logos plastered to their cars. They send a check to the consumer and ask the consumer to wire a portion of that “check” to a graphic designer to customize the car. One week later, the check bounces, the graphic designer is nowhere to be found, and the money wired is gone.

Top Emergency Scam: Grandparents Scam

The “Grandparents Scam” has been around a while, but deserves mentioning again: grandchild/niece /friend is traveling abroad and calls/texts/emails to say he or she has been mugged/arrested/hurt and needs money right away. Before wiring money in an emergency, check with the supposed victim or family members to make sure the relative is really traveling.

Top Employment Scam: Mystery Shopping

Working as a secret shopper may sound like an ideal way to supplement income, but scammers have figured that out, too. Many job offers are nothing more than a variation on the Overpayment/Fake Check Scam (above). Sometimes they claim that evaluating the wire service company is part of the job, which is why the consumer needs to send back part of the money. The Mystery Shopping Providers Association says it is not the practice of their members to pre-pay shoppers. Those looking for legitimate opportunities can find a gig through www.mysteryshop.org.

Top Advance Fee/Prepayment Scam: Nonexistent Loans

Loan scams continued to fester in 2012. Most of the scams advertise online and promise things like no credit check or easy repayment terms. The hook: you have to make the first payment upfront, you have to buy an “insurance policy,” or there is some other kind of fee that you have to pay first to “secure” the loan. In the end, the consumer ends up with nothing but an empty wallet.

Top Phishing Scam: President Obama Will Pay Your Utility Bills

At the peak of summer with utility costs soaring, consumers received emails, letters and even door-to-door solicitations about a “new government program” to pay utility bills. Victims “registered” with a website and provided everything scammers needed for ID theft, including bank account information.

Top Sweepstakes/Lottery Scam: Jamaican Phone Lottery

The calls come from area code 876 but the person claims

to represent BBB, FBI, or other trusted group. Great news: you won a terrific prize, but must pay a fee to collect the winnings. After wiring money to “collect” the prize, consumers never hear from the scammers again.

Top Identity Theft Scam: Fake Facebook Tweets

“ROFL they was taping you” or “What RU doing in this FB vid?” are typical tweets. In a panic, you click on the link and get an error message that says you need to update your video player. It’s a virus or malware that can steal confidential information from your computer or smart phone. Twitter recommends reporting spam, resetting your password and revoking connections to third-party applications.

Top Home Improvement Scam: Sandy “Storm Chasers”

BBB spends a lot of time investigating and reporting on home improvement scams, but this year we saw an unusual amount of “storm chaser” activity following Super Storm Sandy.

Continued on page 9

Scammers Harassing SMUD Customers

SACRAMENTO REGION, CA – (MPG) The Sacramento Municipal Utility District (SMUD) continues to urge customers to be aware of a scam actively being conducted in the area as more SMUD business customers report being contacted. The scam is carried out by someone contacting SMUD customers by phone and pretending to represent SMUD Disconnection Services.

Two techniques are being used. The first one has a scammer threatening to shut off the electric power unless the customer pays a past-due bill immediately at a payment facility. The second has the scammer telling the customer that their utility payment has been returned for overpayment and another payment must be made immediately at a payment facility. In these cases, the scammer is very well-versed in past-due collection techniques and sounds very convincing. The Sacramento Police Department is investigating.

SMUD customer service representatives will never call a customer and ask for financial information over the telephone, nor direct them to a payment facility. A list of authorized SMUD pay stations can be viewed here.

The following are NOT SMUD authorized pay stations: CVS, RiteAid, Walgreens and Walmart. Also, SMUD does not accept payment via Green Dot or Money Pak.

If SMUD customers receive a suspicious call, SMUD urges customers to ask for a name then hang up and call SMUD at one of the following published numbers: Residential customers – 1-888-742-SMUD (7683) Business customers – 1-877-622-SMUD (7683)

Source: SMUD Public Relations

LEGAL ADS FOR SACRAMENTO COUNTY?

We Can Do That!

MPG

To place your legal advertising, go to CarmichaelTimes.com

Where Eagles Share: Scout Project Benefits Community



Eagle Scout candidate Jeremy Jegenbart (left) directs building of a new shade facility at Sutter Ave’s Community Garden. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA (MPG) – Community garden workers will have reason to thank a Boy Scout when the thermometer rises this summer. Boy Scout Jeremy Hegenbart (17) recently designed and built a shade canopy at Sutter Ave’s co-op gardens.

The project was a final step toward gaining his Eagle Scout badge. Graduating this summer from El Camino High, Hegenbart has been active in Scouting since grade school. He is one of four Troop 55 members whose Eagle projects have benefited the community garden.

Eagle-prep includes gaining

merit badges, doing volunteer service and designing a project to serve a school, church or a community. Part of Hegenbart’s obligation was paying for his shelter’s concrete, timber and canvas. To this end, the candidate organized a fundraiser at Mountain Mike’s Pizza and received a donation from Carmichael Kiwanis. Over several weekends, fellow troopers helped in the building stage. Hegenbart’s project previews a career he plans in engineering.

Learn about the Carmichael’s Boy Scout Troop 55 by calling (916) 489-1902.

The Chateau at Carmichael Park Senior Apartments

\$500 MOVE IN SPECIAL, FULL RENT STARTS IN SECOND MONTH

Enjoy the benefits of living at a Hank Fisher Properties senior community with this limited time move-in special.

- Large 1 bedroom apartments — 575 square feet
- 24/7 Staffing
- Gated community
- Built-in “extended family” of neighbors
- Complimentary scheduled transportation
- Easy access to public transportation
- Optional services include housekeeping and meals
- Pets under 30 pounds welcome



the Chateau 7125 Fair Oaks Blvd, Carmichael
at Carmichael Park Between Engle St. and Grant Ave.
916.481.7105

.....
www.HankFisherProperties.com • *When it says Hank Fisher Properties, it says Quality.*
.....



**The Chateau at Carmichael Park
Senior Community**
916.481.7105



CALL 773-1111 TO ADVERTISE
www.CarmichaelTimes.com



**Publisher,
Paul V. Scholl**

Carmichael Times

“Written by the people and for the people”
Serving Carmichael and Sacramento County since 1981

Publisher’s Statement: It is the intent of the *Carmichael Times* 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 our contributors. *The Carmichael Times* is not responsible for unsolicited manuscripts or materials. The entire contents of the *Carmichael Times* are copyrighted.

Ownership of all advertising created and/or composed by the *Times* is with the publishing company and written permission to reproduce the same must be obtained from the publisher. Subscriptions should be mailed to Carmichael Times, P.O. Box 14, Carmichael, CA 95609. Subscription rate is \$39 per year within Carmichael, \$49 within Sacramento County. *The Carmichael Times* is published weekly. Call 916-773-1111 for more information. (ISSN # 1948-1918).

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@CarmichaelTimes.com. **Be sure to place in the subject field “Attention to Publisher”.** If you do not have email access, please call us at 916-773-1111.

- Advertising Sales: Paul V. Scholl, Allyse Weaver
- Graphics & Layout: Banerjee Designs • Stump Removal Graphics • Full Moon Graffiti
- Contributing Writers: Susan Skinner • Mary Jane Popp • Marlys Johnsen Norris • Tim Reilly • David Dickstein • Dave Ramsey • Dr. E. Kirsten Peters • Kay Burton • Dr. Bob Graykowski • Julie Parker • Leslie Carrara • Pastor Rich Reimer • Pastor Cary Duckett • Ronnie McBrayer • David Graulich • Perry Hartline • Gerry Scholl
- Distribution Assistant: Gabriel Scholl
- Accounting: Nicholson & Olsen CPA
- Web Master: RJ at thesitebarn.com • JWS Promotions • Mikahn Design
- News Services: Whiskey & Gunpowder • StatePoint Media • NewsUSA • PRWEB NewsWire • North American Precis Syndicate • Blue Ridge Press • ARA Content • California News Service • Family Features • WorldNetDaily
- Photography: Amanda Morello • Susan Skinner

Member of Carmichael, Citrus Heights, Fair Oaks, and Orangevale Chambers of Commerce
We are proud members of these newspaper associations.



Carmichael Times is a member of Messenger Publishing Group





CIMINO CARE

"Serving the Needs of Seniors"

Your one-stop resource for Senior Care
www.CiminoCare.com

Call Today

to start gathering answers. A knowledgeable counselor is standing by to help at no cost to you.

(916)729-9200

Assisted Living
Independent Living
Memory Care
& Other Resources



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

Senior care, or the Cimino family, first began in 1973 when Wilma Cimino served her first In-Home Care Client. Today, Mark Cimino, CEO & son of Wilma continue to serve the needs of seniors across Northern California and have broadened their support for seniors in a variety of ways. Call or email TODAY to see how they can meet your senior care needs.



Mark Cimino, CEO & Family

Courtyard Terrace
A CIMINO CARE® MEMORY COMMUNITY



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

Connect with us on



Mama Mia — Befana Is Back!



In puppet effigy, La Befana is a benevolent audience to folk dancers Sofia Decio and Mary Quilici at the Italian festival. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA (MPG) – Bearing gifts and treats, Italy's oldest folk heroine recently visited the Italian Cultural Center in Carmichael. Her arrival was greeted with music, folkloric dancing and a children's puppet show.

Befana is said to have taken to the skies on her broom since Biblical times, in an eternal search for baby Jesus. Inspecting all homes on her mission, the reclusive benefactress comes down the



chimney and leaves biscotti. Puppeteer Toni Damiani (right) presents folk heroine La Befana to Italian American families at the Italian Cultural Center's annual children's festival. Photo by Susan Maxwell Skinner.

and treats for bambini buoni (good children). Bad kids' just dessert is a lump of coal. Children at the Carmichael celebrations got chocolate coins and blessings from Befana. Many were dressed in regional costumes to dance in the Cultural Center's Bambini dance troupe.

The festival of La Befana is traditionally celebrated on the Festival of Epiphany.

Learn about the Italian Cultural Center at www.italian-center.net.

Welcome to Poise Pageants!

Miss Citrus Heights & Teen Citrus Heights

\$1000.00 Scholarship to Miss and \$500.00 Scholarship to the Teen

- ❖ Miss entrants must be at least 16 to the age of 27.
- ❖ Teen entrants must be at least 13 to the age of 16.
- ❖ Entrants must be single; never been married nor a parent.
- ❖ Entrants must be of good physical health and good moral character.
- ❖ Mrs. / Ms. Entrants must be at least 18 years of age.

Plus - Greater Citrus Heights Titles

March 29th, 2013 • 7:00 pm • Rusch Park Auditorium, Citrus Heights
Director, Mary Purvis • 721-3824

Make Your New Year's Resolution Come True!



At age 45, I made a decision to be in better physical shape by the time I turned 50.

I knew I didn't get this unhealthy overnight... The kindest thing I have ever done for myself was to contact a qualified personal trainer... Pam customized proper exercise techniques for me, my age and abilities... helped me with proper nutrition... She pushed me when I needed to be pushed and praised me when I reached my goals

Thanks Pam!

Kim Hellwig

Personally Tailored Fitness Programs That Produce "Real" Results for "Real" People

We are a private studio that specializes in assisting women achieve their physical health goals. With your own personal trainer you develop a personal training program that makes sense for you without having to commit to a long term contract.

Feel Healthy, Gain Strength, Be Active, Live Longer, Lose Weight and Look Great

Achieve That Happy, Healthy Quality of Life You Desire!

- Custom Tailored Programs Designed Just for You
- Trained, Experienced, Caring Trainers
- One on One with Your Trainer for Entire Session

Sign Up For 30 Training Sessions and Receive 2 Additional Sessions Free - Offer expires 1/31/13

Call Now For FREE Consultation & Postural Analysis

916-704-4330

5250 Date Avenue, Suite B, Sacramento, CA 95841

www.MarkeePersonalTraining.com



Markee
Personal Training

Increase In Flu Activity Is Reported – State Health Officer Urges Flu Vaccination Before Peak Season

SACRAMENTO REGION, CA – (MPG) Dr. Ron Chapman, director of the California Department of Public Health (CDPH) and state health officer, says while we are seeing an increase in flu activity in California it is not an unexpected increase, nor is it too late to get vaccinated against the flu.

“California is seeing an accelerated increase in flu activity over the past few weeks,” said Dr. Chapman. “You can help prevent further spread of the flu by getting a flu shot.”

While influenza activity varies from year to year and is unpredictable, California generally sees an increase in cases in late December or early January and it often peaks in February or March.

According to CDPH surveillance indicators, influenza activity in California is beginning to show a steady increase. “The best defense against the flu is getting vaccinated. This year’s vaccine is an excellent match against this year’s influenza strains,” Dr. Chapman says. “There is no shortage of vaccine in California and it is not too late to get vaccinated. Our flu season may not peak for several more weeks, so I encourage everyone to get vaccinated to protect not only themselves, but those with whom they come into contact.”

Dr. Chapman also notes that in addition to getting vaccinated, it’s important to practice good hand washing and other good health habits. People who are ill should

take actions to stop the spread of germs such as: While sick, limit contact with others; cover your nose and mouth when coughing or sneezing; wash hands thoroughly with soap and water or use an alcohol-based rub; avoid touching your eyes, nose and mouth.

Those at highest risk — the elderly, pregnant women, infants, or those with other health conditions — who show flu symptoms should contact their physician immediately in order to get the most effective treatment. Symptoms include fever, cough, sore throat, runny or stuffy nose, muscle or body aches, headaches and fatigue.

Source: California Department Of Public Health



Dr. Bob Graykowski



On New Year’s Day, Bill made a resolution to finally get in shape. He worked out every day for two weeks. But then a new project at work forced him to miss three workouts in a row, and his good intentions dissolved: he hasn’t been back to the gym since. If Bills story sounds familiar, it’s because he’s not alone. Millions of people have difficulty sticking to a regular exercise regimen. Read on to learn how you can go from a sporadic to a consistent exerciser.

Keep It Fun

According to psychologists, a significant key to sustaining as exercise regimen is choosing activities you enjoy. Instead of “traditional” workouts, such as jogging or biking, consider more creative options like ballroom dancing or karate, kayaking, yoga, t’ai chi, hiking, rollerblading, cross-country skiing, snowshoeing, windsailing, or just plain walking with a partner. I urge practice members to choose activities they actually will do, rather than ones they think they should do.

Healthy Habit

For an exercise routine to stay consistent it must become an integral part of an individual’s daily routine. It needs to be a habit, rather than something “extra” he or she attempts to get to if there’s time.

Start by scheduling exercise appointments into your date

How to Stay Enthusiastic about Exercise!

planner or scheduling software. If possible, schedule your workout at least the same time every day – or at least at the same time on any given day from week to week. This will boost the odds of it becoming a habit.

I caution practice members to avoid the “all or nothing” mentality, which sabotages many peoples attempt to stay in shape. Whenever possible, scale down workouts rather than skip them.

Remember, when it comes to exercise something is infinitely better than nothing.

Next time you’re deliberating whether to miss a workout, focus not on how you feel at that moment (stressed, pressed for time, tired, etc.) but on how you will feel after completing your workout (proud, relaxed, energized). Visualize yourself completing the workout, feeling fantastic and congratulating yourself.

Take Five

No matter how pressed for time – or tired—you are, you can handle just five minutes. After the five minutes are up, chances are you’ll feel so good you won’t want to stop. This strategy is especially effective if you work out at a gym or other venue that requires travel.

Get Some Class

Structured exercise classes can transform sporadic exercisers into unwavering fitness buffs. For many, having a set time block each day dedicated to attending an exercise class makes a tremendous difference.

Buddy Up

Training with a friend or workout buddy can catapult you to optimal fitness.

Exchanging inspirational e-mails or phone calls with friends can also do wonders, as research shows this type of encouragement is highly motivational.

Join the Club

Exercising in a group, such as a walking or hiking club, makes exercise a social event. Hitting the greens with your favorite foursome on a regular basis may also offer a physical workout, provided that you walk the course rather than drive a cart.

Train With a Trainer

If you’ve tried everything and still can’t adhere to a workout schedule, consider hiring a personal trainer. At Chiropractic USA we customize your exercise routine to correct posture faults and strengthen your spine.

Mix it Up

Bored with your exercise routine? Spice things up with cross-training. Incorporate a variety of indoor and outdoor activities into your routine to keep you moving.

Movement is life and exercise will add more energy to your day. Call us today at Chiropractic USA, for a complete physical check up and let us customize your personal exercise routine.

For more wellness information visit our website at chiropractic-usa.com. Learn more about our community office; Fan us on Facebook! For weekly health tips go to www.applestozen.blogspot.com.

Creating a Healthy Community
Dr. Bob Graykowski
Chiropractic-usa.com
(916) 973-1661

Monthly Workshops Available

Please call for information and reservation.

Support is encouraged...
Bring a friend or family member!
Workshop is at 6:00 – 7:00pm.
Advanced Workshops are 6:00 – 7:30.

Reservations can be phoned at
916-973-1661
or faxed to **916-973-8273**

REJUVENATE DESTRESS ESCAPE

Exclusive Facial \$69
(reg \$95)

1-Hour Swedish Massage \$59
(reg \$80)

JANUARY 2013 SPECIAL

Monday, Tuesday and Wednesday

Hoshall's

7330 Fair Oaks Boulevard Suite #1
Carmichael, CA 95608
Office 916-485-4941
Fax 916-485-1611
www.hoshallscarmichael.com

SALON & SPA
hair face body

Chapanian's Carmichael Furniture

Serving Carmichael since 1940

A Full Line of Quality Brand Name Furniture

Start the New Year Out Right

Get Restful Sleep On A New Mattress

We sell mattresses manufactured by:

- SPRING AIR
- HD (HEAVY DUTY)
- PLEASANT MATTRESS, INC.
- CANNON SLEEP PRODUCTS
- ENGLANDER
- RESTONIC

916-487-7895

Closed Sunday and Monday

We Specialize in Custom Orders!
Visit our web site at www.CarmichaelFurniture.com

"Creating radiant health in our community since 1985"

This \$250 value is yours for only \$40 if you mention this ad
Each additional family member only \$20
Offer Expires Friday

Gift of Life Wellness Check-up

Consultation, Complete Spinal Examination and X-rays (if needed)

Dr. Bob Graykowski • 5909 Stanley Avenue, Suite A
Carmichael, CA 95608 • (916) 973-1661
Chiropractic-usa.com
Join our Facebook Fan Page - Chiropractic USA

You're Invited

FREE LUNCHEON SEMINAR

"THE PRIVILEGE OF PLANNING"

CHOOSE ONE OF THESE DATES

Seating is limited to 30 attendees per seminar

Wednesday, January 30, 2013 - 11:30 a.m to 12:30 p.m.

Thursday, February 28, 2013 - 11:30 a.m to 12:30 p.m.

Friday, March 29, 2013 - 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: Josh Tuttle,

General Manager, East Lawn Mortuary & Sierra Hills Memorial Park
Funeral Director License #3435

All attendees will be entered into a raffle for a Starbucks Giftcard

Please note – this is not a sales seminar. "The Privilege of Planning" is a 30-minute presentation followed by a question and answer period. It will focus on the importance of getting your family involved in the entire process of advance funeral planning and all of the options available. Done properly – at the right time and in the right way – pre-planning can become a privilege instead of a chore. Get valuable information on Veteran's benefits, cremation and burial options and receive a FREE Emergency Planning Guide. Come and learn the steps you can take now to make sure those you care about are always cared for.

www.EastLawn.com

Carmichael Rotary Club

Annual Crab Feast and Fundraiser

Date: Saturday February 2, 2013

Time: 6pm (dinner served promptly at 7pm)

Place: La Sierra Community Center in Carmichael

ALL proceeds from our huge raffle and Live & Silent Auctions (including the best desserts ever) go directly to providing support to projects you care about in our shared community.

Tickets are \$40 per person. Contact a Carmichael Rotarian today or call 916.730.7812 to secure your tickets now.

Visit www.facebook.com/carmichaelrotaryclub to learn more about who we are, what we do and how your support will serve to improve our wonderful community.

We meet every Tuesday night at 6:30 PM at the Palm Street Pub & Grill in Carmichael. Come enjoy a great dinner on us and learn what you can do to be a part of this amazing organization!
Great sponsor and partner opportunities are available as well - please inquire.

Good Samaritan Saves Resident

**Sac Metro Fire District
Special Report**

SACRAMENTO REGION, CA – (MPG) On January 10, 2013 at 07:25 am Metro Fire units were dispatched to a residential structure fire on the 3100 block of Edison Ave. The first arriving firefighters found heavy fire from a backyard patio that was spreading into the residence. Firefighters aggressively

attacked the fire and were able to keep it contained to the back patio and small portion of the house. A search of the house was performed with no victims found.

An unidentified good Samaritan who was driving by and saw the flames ran up the residence and began pounding on the front door to alert the occupants. The lone resident in the house at the time stated she heard a commotion at

the door and when she opened her bedroom door immediately encountered smoke from the fire. The smoke detector mounted in her room then went off and she was able to escape the structure without any injuries.

Metro Fire would like to remind all residents that properly placed smoke detectors in both the hallways and bedrooms is extremely important.

Singles Winter Dance Comes to Carmichael

CARMICHAEL, CA – (MPG) Christian Singles Network, northern California's largest and oldest Christian singles group, will host its annual Winter Christmas Dance for Single adults at Carmichael Presbyterian Church, 5645 Marconi Ave., January 19. All ages are welcome to attend. For more information call 530-878-8606.

The casual attire dance begins when doors open early at 6:45 p.m. with Janine teaching a dance lesson 7:10-8:PM, in the Cowboy Cha Cha, and DJ dance music of all types will be played from 8-11:30 by John Maricich. The music, both recent and oldies, is a mix of rock and roll, ballroom, Latin, country and Christian music at all dances. Approximately 150-170 people attend.

The ticket price of \$15 presale or \$20 at the door includes hors d'oeuvres and dessert, non-alcohol beverages and the dance lesson. Volunteers attend free. Pre-sale dance tickets are

available on line at www.christiansinglesnet.com, or at Berean Bookstore in Sacramento, or by mail through CSN, P.O. Box 909, Meadow Vista, CA 95722.

Professional photographer Dan Cobb will be available to take photos for only \$5 each including a digital copy by email. Dress is casual attire. Members of other singles groups such as Elife and Meetup also plan to attend.

The group has sponsored retreats, cruises, seminars, concerts and weekly dinners and monthly dances the past 20 years. Membership is not necessary to attend, although members get a \$5 discount at the door. All ages and all denominations are welcome. CSN dances draw singles from the Sacramento, the foothills, and beyond to Reno and the Bay Area.

CSN is planning an Sunday night discount dance January 27 at Roseville Veteran's Hall, 112 Park Dr., Roseville. Tickets are only \$10 presale and \$15 at

the door for the Sunday night dances. A workshop in teh Waltz and the Fox Trot will be taught at 7 PM by Richard, then DJ Dale plays all types of dance music until 11 PM. Two Valentines Events are planned in February, a Valentines Banquet with dancing at The Palace in Carmichael Saturday, February 2, with a full dinner including desserts as well as a dance featuring DJ Gene Lane. A Valentine's Dance will be held Saturday February 9 at Carmichael Presbyterian Church beginning with a buffet at 6:30 PM for \$3, and a dance for \$15 presale and \$20 at the door that starts at 7 PM. Presale tickets will be available on the website. To receive more information about activities, or directions call the 530-878-8606. or the dance 24 hour event line at 916-658-0606.

The website, www.christiansinglesnet.com, includes directions to the dance as well as information about upcoming event.

Excessive inflammation can add to joint pain, muscle pain or even painful arthritis. Now there is something you can do



Call 1-888-717-1405 to get your FREE supply and get out of pain today.

Anatabloc
Anti-Inflammatory Support • Dietary Supplement

Anatabloc® is now looking for real life testimonials for anyone who has back pain, muscle pain or painful Arthritis.

* These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, or prevent any disease.

Individual results may vary.
©2012 Rock Creek Pharmaceuticals, Inc., Glen Allen, Virginia

DONATE YOUR CAR

1-888-927-5085

Ask About A FREE 3 Day Vacation To Over 20 Destinations!!!

Free Towing - Tax Deductible

Help Prevent Blindness
Get A Vision Screening Annually

AIRLINES ARE HIRING

Train for hands on Aviation Maintenance Career.
FAA approved program.
Financial aid if qualified - Housing available.
CALL Aviation Institute of Maintenance
877-804-5293

DELIVERY ROUTES AVAILABLE

CALL **773-1111**

ATTEND COLLEGE ONLINE 100%

*Medical, *Business, *Criminal Justice, *Hospitality, *Web
Job placement assistance. Computer available.
Financial Aid if qualified. SCHEV authorized.

Call **888-210-5162**
www.CenturaOnline.com

HELP WANTED

Messenger Publishing Group

INDEPENDENT SALES AGENT

MPG is seeking an Independent Sales Agent to generate advertising sales for our local newspapers. This is an extra income opportunity that you can work at from your home. Become part of a growing newspaper group that has been very well received by our readers and the business community. Compensation is commission only, but the commission is a very generous rate.

To apply, call **773-1111**
and send an email to publisher@mpg8.com

Sierra Sunrise Senior Apartments

The waiting list for 1 bedroom will be closed starting February 1st 2013.
Please submit your applications prior to this date.
Any application submitted after this date will be rejected.
We will advertise once we will re-open the waiting list.

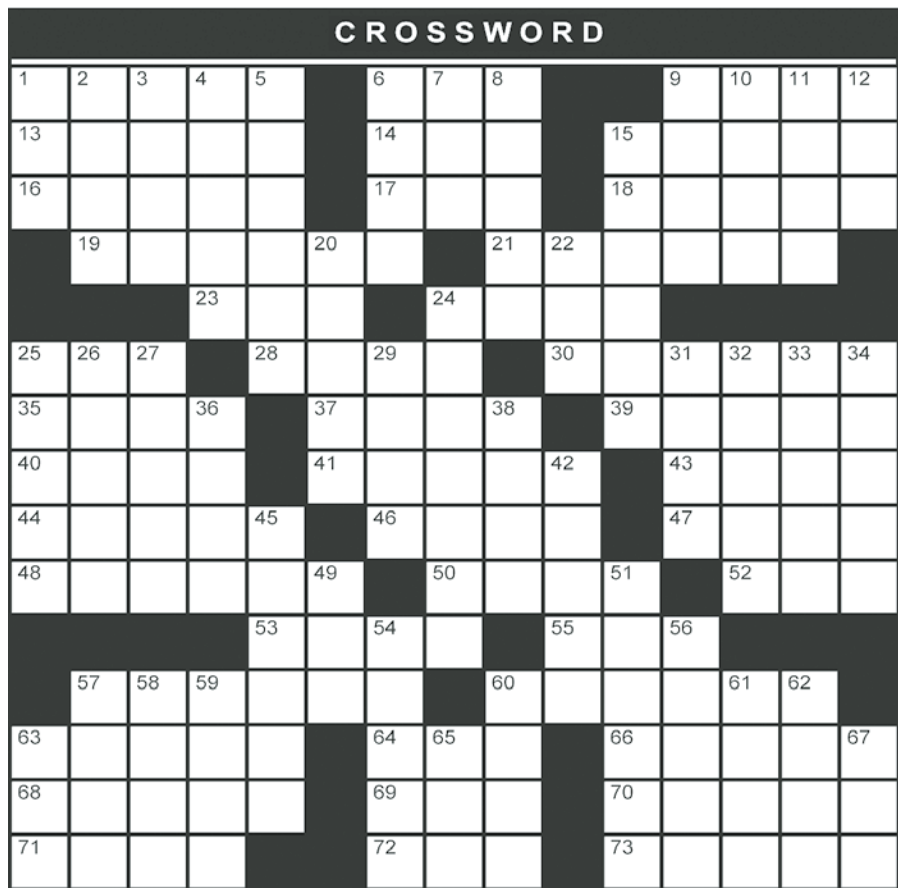
Sierra Sunrise Senior Apartments
4525, Manzanita Avenue
Carmichael, CA 95608
(916) 481-9494 • F (916) 485-2814
sierrasunrise@usapropfund.com

Visit YourNews.com

Your News

YOUR WORLD, YOUR VOICE

STATEPOINT CROSSWORD • AMERICAN LITERATURE



if you could save \$522 ... why wouldn't you?*

Call 1-866-929-9071 to get your fast, free car insurance quote.

esurance
an Allstate company

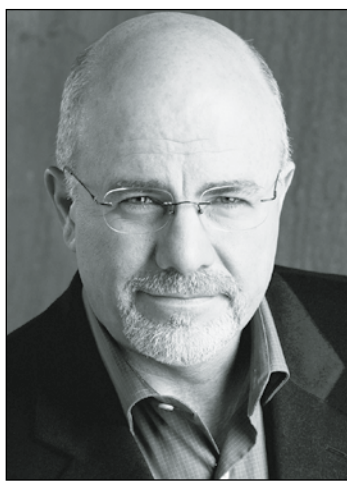
*National average annual savings based on data from customers who reported savings by switching to Esurance between 1/1/10 and 5/19/10.

© StatePoint Media

CLUES

- ACROSS
- 1. Sweeney Todd's weapon
 - 6. "Recluse from "To Kill a Mockingbird"
 - 9. Dumbfounded
 - 13. "Fear of Flying" author Jong
 - 14. Unit of electrical resistance
 - 15. Groom, to a bird
 - 16. Brightest star in Cygnus
 - 17. Anonymous John
 - 18. Shadow
 - 19. Covered with scabs
 - 21. "F. Scott Fitzgerald's mysterious millionaire
 - 23. Nada
 - 24. Circle overhead?
 - 25. Douglas ____
 - 28. Lowest brass
 - 30. Catch in a net
 - 35. Bad day for Caesar
 - 37. Grey, of tea fame
 - 39. Spanish saint
 - 40. Church section
 - 41. "Poe's talking bird
 - 43. Bucolic poem
 - 44. Chirp, as in bird
 - 46. "Twilight" series, e.g.
 - 47. "The farmer in the ____"
 - 48. Bonnie and Clyde's doing
 - 50. Mythical bird, pl.
 - 52. Without professional help, acr.
 - 53. Sound of impact
 - 55. Tint
 - 57. "T. Williams' fading Southern belle
 - 60. "J.D. Salinger's young cynic
 - 63. Pilaff or plov
 - 64. ET carrier
 - 66. Unbroken
 - 68. Dadaist Max ____
 - 69. Rip off
 - 70. Savory taste sensation
 - 71. Kind of moss
 - 72. Affirmative English rock band
 - 73. Torn down
- DOWN
- 1. "Like Stephen Crane's Badge of Courage
 - 2. Mars, to the Greeks
 - 3. Brass component
 - 4. Home to largest mammal
 - 5. "John Updike's "____, Run"
 - 6. "Stephen King novella "The ____," adapted into "Stand by Me" film
 - 7. Exclamation of surprise
 - 8. The end
 - 9. They're missing from Venus de Milo
 - 10. He played Sergeant Joe Friday
 - 11. Suggestive of supernatural
 - 12. Piece of evidence
 - 15. Capers or charades
 - 20. Gloomier
 - 22. Brewpub offering
 - 24. "John Updike's alma mater
 - 25. "Harper Lee's Atticus ____
 - 26. Gem State
 - 27. Live it up
 - 29. Bleats
 - 31. "Occupation featured in "The Help"
 - 32. Terminated
 - 33. They're found at checkout
 - 34. "Truman Capote's party girl
 - 36. Garden starter
 - 38. Toy block
 - 42. Jack Black's "____ Libre"
 - 45. Blow out the candle, e.g.
 - 49. Sigma ____ Epsilon
 - 51. S
 - 54. Shylock's practice
 - 56. Swelling
 - 57. ____ Straits
 - 58. Arm bone
 - 59. Cat-headed Egyptian goddess
 - 60. Gremlins
 - 61. Timeline divisions
 - 62. What one goes by
 - 63. ____ rally
 - 65. "Wicked Witch of the West to Dorothy Gale
 - 67. Jack-in-the-box part

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.

Be Tightfisted Until The Crisis Is Over

Dear Dave,
Recently, my husband had to quit his job due to an old back injury. We have \$25,000 in debt, but I'll be receiving a \$38,000 inheritance in a couple of weeks. Should we use the money to pay off our debt, or hold on to it in case he needs surgery?

- Kristen

Dear Kristen,
Now is the time to keep the cash piled high. You're in the middle of an emergency, and that means you push the pause button on your Total Money Makeover and stop paying extra on debt. Surgery is a possibility at this point, plus you may need some of that money to live on until his job situation improves.

Then, the moment he returns to work and things are stabilized, you jump back into getting control of your finances. Use whatever is left of the \$38,000 to pay off debt that very day. But right now you don't need to worry about becoming debt-free, only to turn around and be in a mess in the event he has trouble finding another job.

Let me give you a warning too. Thirty-eight thousand dollars is a great gift. If someone handed

Dave Says

me a check for that amount, I'd cash it in a heartbeat. But it's not \$380,000 or \$3.8 million. It's easy to develop a false sense of security if you've never received a check of that size. This kind of money is enough to keep the wolf away from the door for a while, but it's nothing to retire on.

This little nest egg is a real blessing, Kristen. Just make sure you handle it wisely, and take into account all of the possibilities over the next couple of months. In a best-case scenario your husband won't need surgery, he'll find a job pretty soon, and you guys won't have to dig in to the inheritance money. Hang on to as much as possible, though. This sounds like a time of personal and professional transition for you both, and having that kind of extra cash around could be a lifesaver!

- Dave

Should We Ever Buy A House?

Dear Dave,
My husband and I are on Baby Step 2 of your plan. We move every two or three years due to our jobs, so would it ever make sense in our situation to buy a house?

- Janelle

Dear Janelle,
In most cases like this it doesn't make sense to buy a house, especially if the real estate market in your area is lethargic. Some markets have bounced back and are doing very well, while some are worse than slow. It all depends on where you're moving.

Here's the big question: Can you get the place sold quickly the next time you have to move? Another thing to consider is whether or not you can sell it for more than it cost when the time comes. If not, you'll be writing a check for home ownership, and that's not a good plan.

As a general rule, a two- to three-year window is not enough time to own a home. There are rare exceptions to this rule, places where you have a hot, escalating price market. But if you're not careful you'll end up leaving behind a rental property and playing landlord, whether you want to or not!

- Dave

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

SUDOKU

dish Starting at \$19.99 for 12 mos. SAVE! Ask About SAME DAY Installation! PLUS 30 Premium Movie Channels FREE for 3 Months! CALL 1-888-903-6814

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

© StatePoint Media
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.

Business & Service Directory

LEGAL SERVICES

BONES LAW FIRM Gordon G. Bones Attorney at Law
4811 Chippendale Dr., Suite 307, Sacramento, CA 95841

The Law Firm provides the following legal services:

- Bankruptcy • Business and Corporate Matters
- Trust and Trust Administration
- Estate Planning • Probate and Conservatorship
- Family Law

P: 916.965.6647
F: 916.965.4218
gbones@boneslawfirm.com

PET LOSS

EAST LAWN PET LOSS CENTER

Pet Burials • Cremation • Home Euthanasia

Located at Sierra Hills Pet Cemetery (I-80 @ Greenback)

www.EastLawnPets.com (916) 732-2037

MOBILE HOMES FOR RENT OR SALE

MOBILE HOME ESTATES

A PEACEFUL CITRUS HEIGHTS COMMUNITY
We Can Help You Own Your Home!

Purchase and Rent-to-own Available!
\$499 Moves You In! A 55+ Park

Stonegate Mobilehome Estates
7368 Whyte Ave., Citrus Heights, CA 95621 Ph: 916-728-5511
WWW.STONEGATEMHP.COM

CEMETERY SERVICES

Respectful, Affordable Burial

Endowment Care Facility
Beautiful Park like setting
Monuments allowed • Cremation Niches
Commingle Scattering Garden
Quality & Affordable Service

Fair Oaks Cemetery District
7780 Olive St., Fair Oaks, 95628
916-966-1613

PET SITTING SERVICE

Professional, Loving PET CARE

Established Reputation
Kennel Free Environment
Lots of TLC

Call Madeline
(916) 723-1608

FIDUCIARY SERVICES

PROFESSIONAL FIDUCIARY SERVICES

Peace of Mind and Heart

Janet Kay Welborn JD/CLPF/COG
5150 Fair Oaks Boulevard Ste. 115 • Carmichael, CA 95608
License #640

Cell 916-717-4437 • Fax 866-221-9350
jwelborn@professionalfiduciaryservices.net
www.professionalfiduciaryservices.net

HANDYMAN

QUALITY LABOR & MAINTENANCE

Yard Work, Hauling, Gutter Clean, Odd Jobs

You Name It!
(916) 613-8359

FUNERAL SERVICES

Lind Brothers FD 1141
A Family Owned Funeral Home and Crematory Since 1964
4221 Manzanita Ave.
Carmichael
916-482-8080

VACUUM SERVICE AND REPAIR

VACUUM SERVICE CENTER

Repair • Parts • Belts • Bags

Your One-Stop Vacuum Repair Shop

BEL AIR SHOPPING CENTER
4005 MANZANITA AVENUE #26
MONDAY-SATURDAY, 10AM - 6PM ♦ 916-978-0206
(Inside Heirloom Flooring Gallery)

FUNERAL SERVICES

RUSS MONROE'S

FUNERALS & CREMATIONS

FD 1404

7960 WINDING WAY FAIR OAKS, CA 95628 Tel (916) 9611265 Fax (916) 9612430

TREE SERVICES

ESTABLISHED IN 1981 **BRUNO FERAZZA** SENIOR DISCOUNTS
Tree Service

Complete Tree Care Certified Arborist
Expert Trimming Safe Removal FREE ESTIMATES
Stump Grinding Fully Insured License # 696796

530-885-7729 916-201-7462
BrunoFerazzaTreeService.com

PRINTER AND COPIER SERVICE

Specialties Plus

Specializing in Digital Printers, Copiers, Fax & Multifunction Machines

- Machine Repairs (all makes & models)
- Toner Cartridge Refills (Using Cartridge World? Take 10% off their price & try mine)
- Free Cleaning (with our cartridge)
- We are Local
- Service Contracts (monthly or yearly)
- Lease or Rent
- High Volume Copying (save wear & tear on your machine)

E-mail: specplus@comcast.net
(916) 723-8430

PET SERVICES

DOG TRAINING, DOG WALKING, PET SITTING

The Pet Agency

Off-Leash E-Collar Training (Reward-Based)
Off-Leash Exercise Adventures
In-Home Pet Sitting
A+ rated by BBB
10 years experience

ThePetAgency.com • 916-968-3111

DOG RESCUE

DOG RESCUE
Gary
(916) 334-2841
Please Adopt or Foster
Because so many really great dogs are dying for a good home...
ShelterMOU@hotmail.com

THRIFT SHOP

SPCA THRIFT SHOP
The Real Non-Profit
Helpless Animals Need Your Donations

Will Pick Up
Call 916-442-8118
1517 E Street for donations
10-4pm

Greenwood Re-Elected Director of Carmichael Water District



Ron Greenwood

Coldwell Banker's President's Circle and President Circle Elite, ranking among Coldwell Banker's top 10 percent within the Sacramento-Tahoe Region.

Greenwood has been a director for the CWD since 2007. During that time he has gained a strong reputation within the water industry, representing the district on the Executive Board for the Regional Water Authority.

"We're very proud of Ron's leadership role with the Carmichael Water District," said Kris Vogt, president of Coldwell Banker Residential Brokerage. "Ron has a great deal of experience, not just in real estate but in the overall communities in which we serve. He brings valuable knowledge to community organizations like CWD."

As a strong believer in community service and volunteerism, Greenwood has been involved in a wide variety of government and community groups.

He is a past president and active member for the Kiwanis Club of Carmichael, serves on the Carmichael Park Foundation

as its CFO, was a founding director for the North Area Teen Center, served as Chair on the Carmichael Park Aquatic Center Committee and is active with the Carmichael Chamber of Commerce.

Additionally, Greenwood is a Commissioner for the county's Local Agency Formation Commission, and is a representative at the Association of California Water Agencies, plus served on the Board of Directors for ACWA Joint Powers Insurance Agency.

A longtime Carmichael resident, Greenwood has been married for 34 years and has four children and four grandchildren. He has a bachelor's degree from the University of Texas at El Paso.

Coldwell Banker Residential Brokerage's Sacramento-Sierra Oaks office is located at 440 Drake Circle. Greenwood can be reached at (916) 712-4442.

Source: Maita Communications



By Karen Anderson

Once again, you look around at your life and you realize you haven't moved even an inch. You are STUCK, and life can become so frustrating that you don't know what to do. My question to you is... how did that happen? I know for me, what gets me stuck is that long "To-Do List" and life's distractions that get in the way of my good intentions. I get so mad at myself, because at the end of the day I look back and realize the day was a waste. The next day I wake up with the same intention but I remember what happened the day before, and many times the day is a waste once again.

I have talked about this before; ask God for His help. Did you know that He will come and help if asked? All you have to do is say, "Help me God!" The enemy (Satan) does not want

Out Of The Quicksand

you to accomplish anything that is God's purpose for your life, so he uses your life against you. NOW YOU'RE STUCK. He is the king of deception. His royal decrees continue to trap us. Don't take his power over you so lightly. You might think this is just your human nature creating these distractions for you, but it is not. Remember, Satan lives on earth with us and he is roaming around like a lion ready to ruin your life and your good intentions.

I'm serious about praying openly to God for help in these areas. Something I was never good at was praising and thanking God for His help. Get in the habit of telling God how much you love and appreciate Him. That's what I am making a point to do. He doesn't always answer prayers right away, but praise Him for the answers that are on their way. God's Word says, "Be strong. Take courage. Don't be intimidated. Don't give them a second thought because God, your God, is striding ahead of you. He's right there with you. He won't let you down; He won't leave you." Take this to the

point of believing when Satan is attacking you with whatever stops your life, CLAIM THIS VERSE!

I promise, as you claim God's scripture, the enemy will flee from you. Ask God's protection to surround you; then move through your day. One very important thing...at the beginning of your day, spend time with God, but remember that at the end of your day, thank God for everything He did for you. I, personally, am still working on this, but it is a blessing for me to see that God really did show up and helped me get UNSTUCK! If I can do, you can do it. Blessings to you all for staying UNSTUCK...make it a regular routine, every day.

PASSAGE: Deuteronomy 31:6 (The Message)

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

Top Scams Hit Close to Home

Continued from page 1

It's tempting to skip reference checking in an emergency, but that's never a good idea. Always check a company's licensing before hiring and search for them at necal.bbb.org.

Top Sales Scam: Fake Goods

From the Super Bowl to the World Series, counterfeiters managed to have their hands in consumers' pockets all year long. Some scammers sold cheap knock-offs in front of stadiums. Others set up websites

that never had any goods for sale to begin with. Counterfeit goods are not only a rip-off for fans, but also rip-off the teams, athletes, designers and artists who create, license and sell the real merchandise. Buy directly from teams or from legitimate retailers. If a deal sounds too good to be true, it probably is.

Scam of the Year: Newtown Charity Scams

Within hours of the horrific shooting at Sandy Hook Elementary School in Newtown, Connecticut, social media pages

dedicated to the child victims began cropping up. Some of them were scams asking for money. The FBI has already arrested one woman for posing as the aunt of one of the children killed, and state and federal agencies are investigating other possible fraudulent and misleading solicitations. Although the number of people defrauded and the total dollars stolen is most likely low, the cynicism and sheer audacity of these scams merits our selecting it as the "Top Scam of 2012."

Source: BBB

www.CarmichaelTimes.com

WE RID YOUR HOME OF PESTS!

BELL
PEST CONTROL
Questions: 916-
GUARANTEED
Since 1978

"We've got 'em
in our
crosshairs"

\$35
START UP
A \$145 SAVINGS!
\$30 OFF
ANY ONE TIME SERVICE

916-512-3722
"GIVE US A RING"
WWW.BELLPEST.COM

ANTS BLACK WIDOWS ROACHES MICE EARWIGS RATS FLEAS AND MORE

CALL NOW FOR OUR WINTER SPECIAL

Delivery Routes Available!
Call (916) 773-1111

MISSION OAKS RECREATION & PARK DISTRICT

MISSION OAKS COMMUNITY CENTER

Get Fit in 2013

The Healthier Choice

GROUP STRENGTH

SOCIAL DANCE

ZUMBA

Parks Make Life Better!

Additional classes:
Jazzercise • Yoga • Tap Dance • Line Dance • Tai Chi
4701 Gibbons Drive, Carmichael • 972-0336 • morpd.com

San Francisco Flower & Garden Show

Motorcoach Trip

Thursday, March 21, 2013 • \$74/person

972-0336

<p>MISSION OAKS RECREATION & PARK DISTRICT</p> <p>Office Hours: 8 am-5 pm Registration Hours: 8:30am-4pm Monday-Friday</p> <p>www.morpd.com</p>	<p>DISTRICT OFFICE (916) 488-2810 • Fax (916) 488-4349 3344 Mission Ave., Carmichael, CA 95608</p> <p>MISSION OAKS COMMUNITY CENTER (916) 972-0336 • Fax (916) 972-7371 4701 Gibbons Dr., Carmichael, CA 95608</p> <p>SWANSTON COMMUNITY CENTER (916) 333-6464 • Fax (916) 488-4349 2350 Northrop Ave., Sacramento, CA 95825</p>
---	---

RECREATION AND PARK DISTRICT

Parks Make Life Better

Announcements & Events

Sign Language Class

Come learn the basic common etiquette signs and everyday signs to communicate with the deaf and hard of hearing! This class is held on Mondays beginning 1/14 and ending 3/4, from 6-7:30pm.

Hoop Girl Classes

HoopDance 101. Work up a sweat and smile in this dynamic full body toning and cardiovascular workout using specially crafted hoops. All levels are welcome and no previous experience is required. This class is held monthly on Mondays beginning at 6pm.

Hoopnotica HoopDance

Level 1 – Spark: Build the fundamentals with the basic moves beginning Tuesday 2/5 at 5:30pm. **Level 2 – Ignite:** Take your new skills to the next level with advanced beginner moves beginning Tuesday 3/5 at 5:30pm.

Check out our Activity Guide for more classes!

For registration & other information call the District at (916) 485-5322 or visit our web page at www.carmichaelpark.com.

AMERICAN EAGLE BODY SHOP

Complete Collision Repair

Free Estimates

24 Hour Towing

We Work with All Insurance Companies

"We Meet By Accident"

up to **\$500⁰⁰**
Instant Rebate
towards your **DEDUCTIBLE**

Some restrictions apply - call for details. Limit 1 coupon per customer. Not valid with any other offer. Expires March 31, 2013.

Before **After**

FREE LOANER CAR WITH ANY REPAIR

Present this coupon and receive a free loaner car for the duration of your repairs after authorization. Some restrictions apply - call for details. Coupon must be presented upon authorization. Limit 1 coupon per customer. Not valid with any other offer. Expires March 31, 2013.

6801 Fair Oaks Blvd • Carmichael, CA 95608
Phone 916-339-1776 • Fax 916-339-1700
Email: info@aebodysshop.com • www.aebodysshop.com

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Saturday: By appointment • Sunday: Closed

Films and DVDs for the Whole Family



by David Dickstein

Family Films

"Around the Block"

Opens Jan. 1, rated PG-13
kickpictures.com

An inner-city Aboriginal teenager is torn between his unexpected love of acting and the disintegration of his family due to deep-rooted cultural ways and ties to his thug-like brother. The Australian independent film stars Christina Ricci as an idealistic American high school drama teacher who helps the torn 16-year-old while she struggles to balance her personal and professional lives

"Dorothy of Oz"

Opens Jan. (date TBA), rated G
dorothyofthemovie.com

This animated sequel to "The Wizard of Oz" finds Dorothy summoned by good witch Glinda to return to the Emerald City and thwart the Jester's plans to use the wand of the freshly melted Wicked Witch of the West to turn the Ozians into puppets. As sure as Toto hates tornadoes, Dorothy (voiced by "Glee's" Lea Michele) gets a little help from her friends, Scarecrow (Dan Aykroyd), the Cowardly Lion (James Belushi) and the Tin Man (Kelsey Grammer).



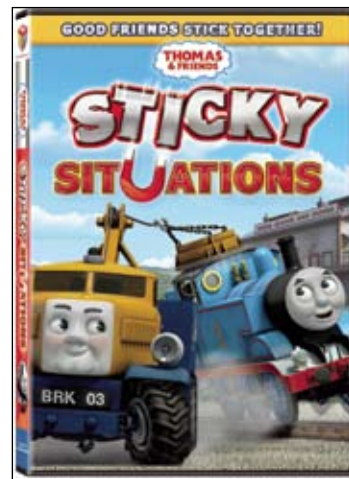
making turn of flamboyant Kurt Hummel on TV's "Glee." For one thing, his character, Carson, is dead. Well, he will be after an opening scene, thanks to a nasty bolt of lightning. For the rest of the film, Carson's life flashes before our eyes, and it's not all sunshine and roses. Blackmailed friends and a medicated mom rear their ugly heads in a story written by Colfer, whose own high school experience served as his inspiration.

Family DVDs

"Frankenweenie" (Jan. 15 on DVD and Blu-ray, rated PG): Tim Burton's third stop-motion animated film is an homage to classic movie monsters, yet driven by an original plot. The story follows young Victor, who loses his beloved dog but brings

and Catherine O'Hara. Grade: B-

"Hotel Transylvania" (Jan. 29 on DVD and Blu-ray, PG): A plot as thin as the blood of an aspirin addict hampers this animated vampire flick about a guy who wanders into Dracula's hotel and becomes smitten with the Count's daughter. Andy Samberg, Adam Sandler and Selena Gomez provide their voices, respectively, and while they do a fine job being heard and not seen, the threadbare script, including a predictable ending, has this movie lacking much bite. Grade: C



"Thomas & Friends Sticky Situations" (now available on DVD, not rated): Every segment in the series ends happily with teamwork saving the day, but before the trains of Sodor Island can smile again, they must go through some peril. In this title that means getting caught in a bind for not listening to directions, getting lost in thick fog and dealing with a muddy river. Grade: B+



"Struck by Lightning"

Opens Jan. 11, rated PG-13
struckbylightning.tumblr.com

In his big-screen debut, Chris Colfer plays a much different high school outcast than his career-

him back to life through the power of science. Only nit is the main character is rather dull. Otherwise, fun for all ages (except for the easily frightened). Voice cast is led by Winona Ryder, Martin Landau, Martin Short



SACRAMENTO FINE ARTS CENTER, INC.

Contributing to the cultural life of the Sacramento community

Current and Upcoming Events

January 29 - February 16, 2013

February 19 - March 9, 2013

March 12 - 30, 2013

April 2 - 20, 2013

Call to Artists, "Animal House", the Exhibit.
It's a Zoo Out There!
February 19 - March 9, 2013



Sacramento Fine Arts Center
is open for a 2nd Saturday Reception
Every Month of the Year 5:30-8:30pm.

5330 - B Gibbons Dr., Carmichael, CA • Ph. 916-971-3713
Hours: Tuesday 11 am-7 pm, Wednesday through Saturday 11 am-3 pm.
www.sacfinearts.org

NCA Aspiring Artist Debut & WASH High School Watercolor Contest
"Animal House", Annual Animal Themed Art Exhibit
Mira Loma High School
WASH Inc. Membership Show

SFAC Offers Members A Web Gallery at \$60 Per Year.
See website for more information.



Artist: Linda Weyl

Jenner Inn & Event Center

800-732-2377

Storybook Weddings
Corporate, Personal
& Wellness Retreats

innkeeper@jennerinn.com

10400 Coast Rt. 1,
Jenner, CA 95450

www.jennerinn.com



Foster Care

The need is great for loving, safe homes for foster children ages 0-18 & pregnant/parenting teens.

We offer free training, fingerprinting, CPR/ 1st aid, 24 hr support, monthly reimb.

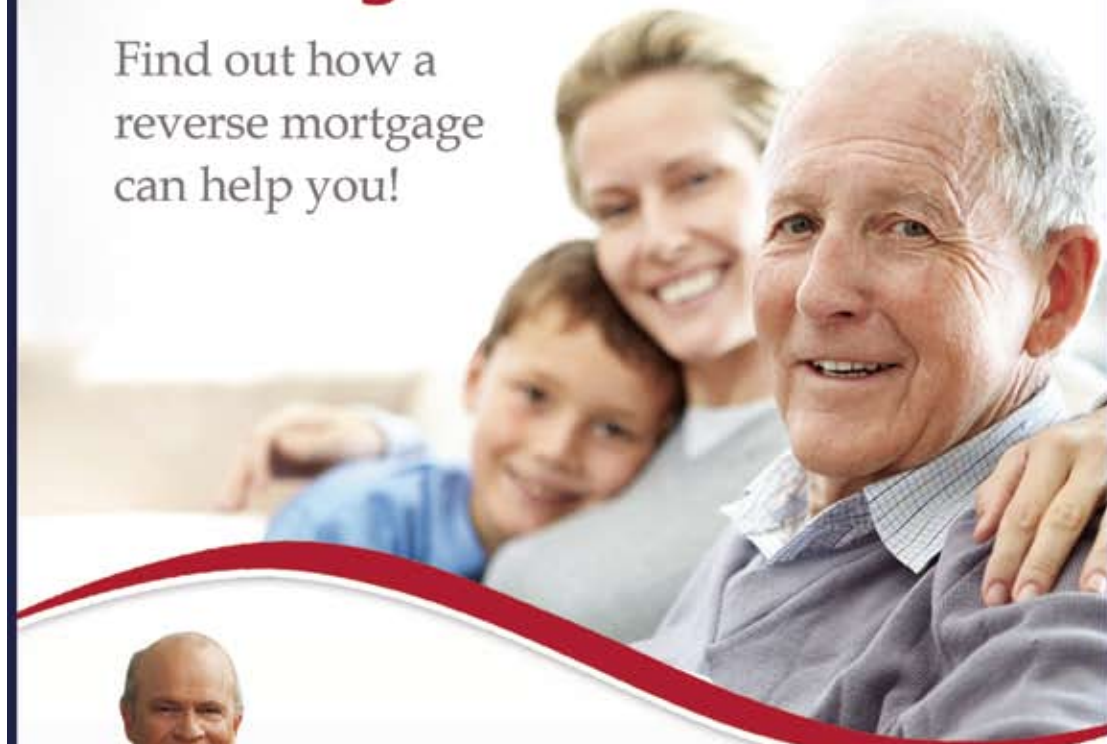


Call Lenka
(916) 338-7156

AAG American Advisors Group

Looking for extra cash?

Find out how a reverse mortgage can help you!



If you're 62 years old and own your home, you can:

- ✓ Receive tax-free cash*
- ✓ Eliminate your existing mortgage
- ✓ Stay in your home**

"My best advice? Call AAG to receive my FREE information pack."

Former Senator Fred Thompson
AAG Paid Spokesperson



Call now for your FREE DVD and Info Pack
1-888-928-0984

TAK'S WINTER SPECIAL

\$5.99*
* Limited Time Offer

Enjoy a Bowl of Forouzan's Tasty Home Made Soup + Our House Sub Sandwich + Bag of Potato Chips and a Can of Soda



Persian Grocery Store



TAKFoodMarket.com
916-944-3188
9045 Fair Oaks Blvd.
Carmichael, Ca 95608

Stars Shine at Awards Dinner



Dwarfed by basketball star effigies, Carmichael Chamber of Commerce Awards dinner honorees enjoy a Golden Globes moment. Person of the Year Jerry Reynolds (second from right) joined community leaders Brian Ivie (right), Susan Maxwell Skinner and Jack Harrison on the awards list. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA – (MPG) Last Friday's Carmichael Chamber of Commerce Awards Dinner lauded VIPs and local achievers. Former Kings Basketball coach and sports commentator Jerry Reynolds declared himself honored to be the community's 2013 Person of the Year.

He joked with the 200-strong banquet audience: "For years, I woke up every day and asked myself: why can't I be Carmichael Person of the Year? Now my happiness is complete..."

With uncertainty surrounding the future of the Kings' Sacramento tenure, former Carmichaelite Reynolds' acceptance speech was short on insider information. He was nevertheless asked what he planned to do if the Kings left town. Replied the 69-year-old: "I'm stayin' right here!"

Reynolds' auction gift -- a personally-lead tour of the arena -- included lunch and a sit-down chat in his office. It achieved one of the highest bids of the eve-



Purple power. Feted at the La Sierra Community Center, Jerry Reynolds delights in an audience salute. Photo by Susan Maxwell Skinner.

Auctioneer was former Sacramento Sheriff and broadcaster John McGinness. He and his KFBK colleague Kitty O'Neal attended the banquet as former Person of the Year recipients.

The Chamber of Commerce also honored Mercy San Juan

Medical Center boss Brian Ivie as Businessperson of the Year. A special Park Service Award went to retiring Carmichael Park District administrator Jack Harrison. Singer, photojournalist and historian Susan Maxwell Skinner was recognized for community service. In tune with her passion for photographing the community, she was dubbed "Mrs Carmichael" and presented with a pageant-style sash.

Newly-elected, Congressman Dr Ami Bera and the new District 8 Assemblyman Ken Cooley were event debutantes. They joined Supervisor Susan Peters (another former person of the Year) and Sacramento Sheriff Scott Jones at the VIP tables.

The Person of the Year Awards Dinner is an annual fundraiser for the Carmichael Chamber of Commerce. A portion of the proceeds will assist the Bev's Angels Project.

Six Signs Your Loved One Might Need New Living Arrangements

Is It Time to Consider a Senior Living Community?

CARMICHAEL, CA – (MPG) Holiday visits, filled with lots of quality time with family, can bring to light the increasing and changing needs of aging parents and family members. After the holiday season, senior living communities like Carmichael Oaks Senior Living see a rise in inquiries from concerned adult children looking for help and answers for their aging parents.

"When a visit home leaves a loved one concerned about an aging family member's health, safety and quality of life, it may be time to evaluate the situation and determine what accommodations or care are necessary in the coming year," said Virginia Stone for Carmichael Oaks.

How can we tell when seniors might need the care of a senior living community? Look for these six signs.

Depression or low mood. How are they emotionally? Do you observe changes in their activity level? Are they seeing friends and partaking in activities they have loved for years?

Weight loss. Do they show decreased appetite or lack of interest in food and cooking? Illness or mobility issues could be keeping them from eating properly.

Decreased personal care. Are they taking care of themselves physically? Look to see if they are keeping up with basic daily

routines such as bathing, brushing teeth and wearing clean clothes.

Unkempt home. What shape is the home in? Watch for stained carpets, un-emptied garbage, soiled counters and floors. If the home needs cleaning and repair, the job might be more than seniors can handle without help.

Loss of mobility. Are they having difficulty moving around their home, or going up and down stairs? Having trouble walking or being unsteady on their feet not only limits mobility but also puts them at risk for falls.

Personality changes. Are you noticing different attitudes and habits? Memory loss, difficulty in performing familiar tasks, poor judgment, misplacing items, disorientation, rapid mood swings, increased apathy or passiveness are all early warning signs of Alzheimer's. A doctor's evaluation can help determine the cause and treatment of these symptoms.

It is important to understand the many choices that make up the new face of senior living in the 21st century. Here is a breakdown defining the differences in the level of senior living options offered.

In Independent Living Communities, active older adults continue to enjoy private dwellings, control over their own schedules, and freedom to come and go as they choose. Social

networking, optional events, special interest clubs, and conveniently located services may be offered on site, as well as medical, dietary and other assistance when needed.

An Assisted Living Residence offers much of the freedom of an independent living community with a special combination of housing, personalized support services and health care designed to meet the needs—both scheduled and unscheduled—of those who require help with daily activities.

Memory Care Communities provide specially trained staff, secure facilities, and cognitive and physical therapies to help soothe and relieve those with Alzheimer's and other related dementia illnesses.

If you have questions about senior care or helping an elderly loved one, contact Virginia Stone at 916-944-2323.

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 expertly trained staff provides residents with the highest standards of senior care services. For more information about Carmichael Oaks, call 916-944-2323 or visit www.carmichaeloaks.com.

Good Manners Matter!

Enjoy your beloved pets even more when they're on their best behavior!

Reap the benefits of personalized training (for dogs and owners!) for years to come.

- Training provided in your home or small group lessons available
- Specializing in puppy manners and Canine Good Citizen training and AKC rally classes using praise, treats and toys
- Also offering puppy socialization and supervised play dates in a home environment

Your Resource for All Things Canine
More than 15 years experience
Certified Canine Good Citizen Evaluator
References available

Please call to schedule training or for class information.



TRAINING • BOARDING • GROOMING

www.becauseofdogs.com
Located in Carmichael

Call Carol at 916-488-7819





at the
SUNRISE MALL

January 26 -27th 2013

Saturday 10a.m. - 9p.m. Sunday 11a.m. - 6 p.m.

The Longest Running Bridal Show in Sacramento!

FREE Admission & Parking!

Meet the Best Local Wedding Professionals in Person!

- 🕒 75+ Exhibitors
- 🕒 Fashion Shows
- 🕒 Coupon Book
- 🕒 Show Specials
- 🕒 Wedding Games
- 🕒 Door Prizes
- 🕒 Live Music
- 🕒 & More!

FREE! Honeymoon Drawing!

Register NOW for the Wedding Games!

Visit: Bridal-Expos.com Local: 916.392.5000



Enter to Win the Wedding Giveaway!



Time To Enjoy The Life You Deserve

Nestled in the heart of Carmichael, there's a retirement community called Carmichael Oaks. This beautiful community offers:

- Social & Activities program
- Scheduled transportation
- Beauty salon & exercise room
- Theatre & computer center
- Weekly housekeeping
- 24 hour emergency staff

Save \$1500 or more!
Limited Offer

Independent & Assisted Living as well as Memory Care.



916-944-2323 office
www.carmichaeloaks.com

Emerson Place

Carmichael's Best Kept Secret



Enjoy convenient, comfortable living in this small gated complex - only 40 units. Relax and visit with your neighbors in the cozy clubhouse!

- 2 Bedroom, 2 Bath Units
- 1 Bedroom 1 and 1/2 Bath w/Den
- Washer/Dryer in Every Unit
- Pool, Spa • Free Internet
- On-Site Management
- Flexible Leasing • Patio/Balcony
- Near Public Transportation & Shopping

A Family-Owned Senior Living Community

5120 Marconi Ave., Carmichael
916-692-0642
www.milagroinvestments.com



Frith & Bradshaw JEWELERS

LICENSED TO BUY
Bring in your broken or unwanted jewelry and receive a generous cash offer. Regardless of the condition we will pay top dollar.

WE PAY CASH FOR GOLD
GOLD JEWELRY, SILVER, GOLD COINS
Broken Chains, Rings, Earrings, Dental, Diamonds, Platinum, Silver

Enjoy one of Sacramento's Last Full Service, Professional Jewelers and see the Difference!

Frith & Bradshaw carries a wide variety of colored stone jewelry, hand picked and custom designed by our Master Jewelers, as well as beautiful jewelry from American and local Designers.

Our highly trained Master Jewelers allow us to meet your every need. Have them use your own diamonds and gems to restyle jewelry to fit a new style, or make pieces for family members and keep the family heritage alive.

For a Limited Time, Get an **Extra 5% Bonus** On The Sale Of Your Gold!

Must present this ad for the extra bonus!



3933 California Ave. Carmichael
916-944-1670

Visit us at FBjewelers.com
like us on facebook

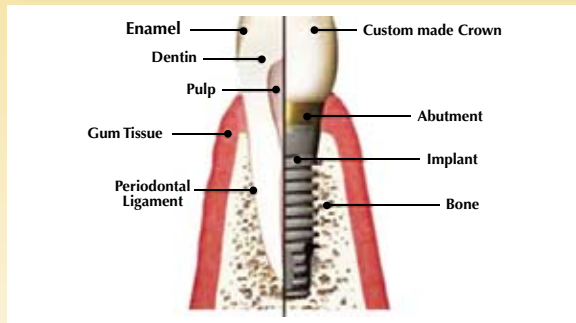
Carmichael Dental Group

Implant Center in Carmichael!



Single Implant with Crown \$2,499!

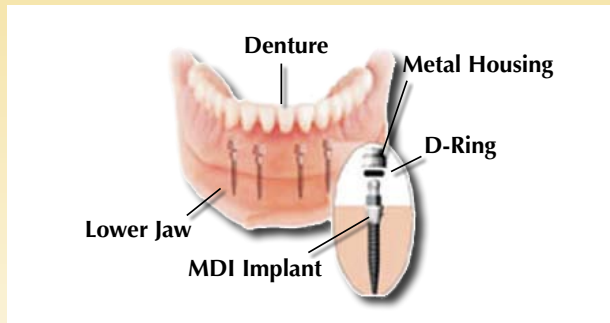
Limited time offer. Terms and conditions may apply.



Single Implant



Multiple Implants



Mini Implant



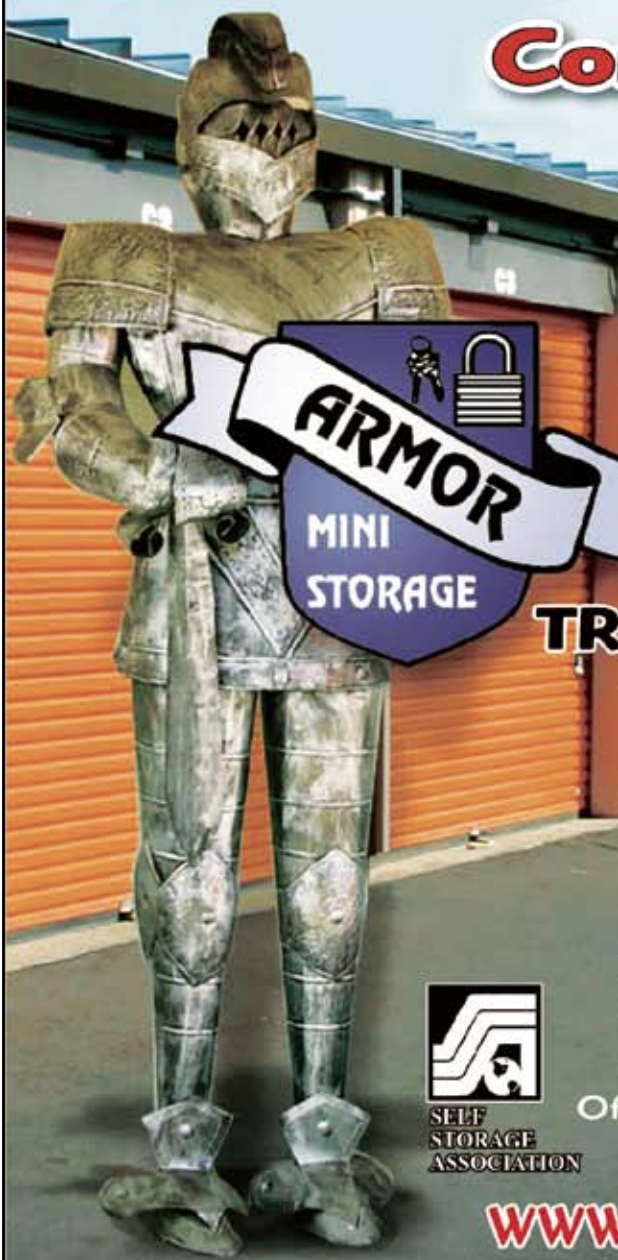
Combination Implants and Dentures

8329 Fair Oaks Blvd., Ste B - Carmichael, CA 95608
(916) 944-7700

www.carmichaelCAdentist.com

Conveniently Located on Auburn Blvd. Between Manzanita & Garfield

NEED STORAGE?

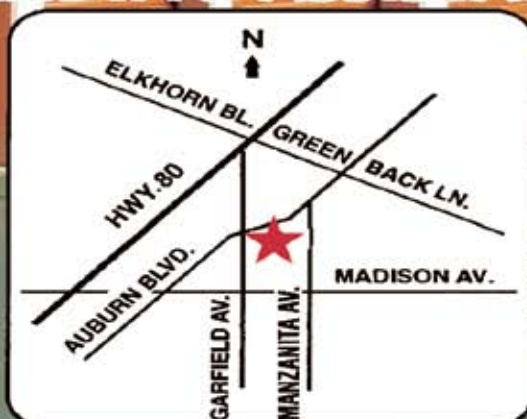


ARMOR MINI STORAGE

e-BAY TRADING ASSISTANT

ARMOR MINI STORAGE

Since 1980



Office Hours: Mon-Sat 9-6 · Sun 9-4

www.armorministorage.net

Computer Gate Access 6am-9pm 365 Days A Year

- Quality Customer Service
- Recorded Video Surveillance
- Competitive Rates
- Daily / Monthly / Annual Rentals
- Easy Drive-Up Access
- Professional Resident Managers

916-332-6455

5714 Auburn Blvd., Sac 95841



GOT LOCAL NEWS?

Call 773-1111

Visit us at CarmichaelTimes.com

