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Carmichael Times

Volume 32 • Issue 42

Serving Carmichael and Sacramento County since 1981

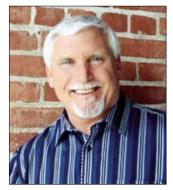
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Raves for Raptors at Nature Fest



Chestnut chums. Dominic Fernandez (11) found a color match in the glorious plumage of Mariposa, a nine year old Harris Hawk. The two met during Effie Yeaw Nature Center's "Nature Fest" last week. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL - Hawks, falcons, a golden eagle and a massive Eurasian eagle owl were stars of the Effie Yeaw Center's "Nature Fest" fundraiser last weekend.

The event featured flying predators, from raptors to bats and even the innocent-looking (but voracious) lady bug. Causing bug-eyes among the 1000-plus visitors was eagle owl Cailleach. Her species' extraordinary size – adult wing spans equal that of eagles — and huge orange eyes make it a favorite for movies of

the Harry Potter genre. The raptor is seen only in captivity in the United States; Cailleach lives at the West Coast Falconry near Marysville and is used for educational programs.

The biggest thrill for event supporters was a falconry exhibition, where Harris Hawk Mariposa was sent winging over the heads of 100 seated observers. Pre-flyover instructions to the audience: no children on shoulders; not raised hands; no running away. Said Effie Yeaw staffer Shawna Protze: "there were lots of oohs and aahs – people were more thrilled than scared."

Sacramento nature fan Dominic Fernandez (11) later met action star Mariposa close up. "She was kinda scary," he judged. "But she seemed calm

If hawks and falcons were event acrobats, a golden eagle called Tesla was its heroine. Named for a famous electrical pioneer, the 10-pound raptor hatched somewhere near Quincy. As an adult, she was rescued after electrocution. The experience cost her two talons and compromised her balance. She much later became so ill from West Nile virus that her keepers at the

California Foundation for Birds of Prey considered euthanasia. But after months of nursing, the accident prone predator bounced back. Now about 27, she is kept in captivity in Lincoln and works as a foundation educator.

"People rarely have a chance to see an eagle up close," said Protze. "They're the biggest of the birds of prey such icons in our culture. Our visitors were awed to see her.'

Learn more about the Effie Yeaw Nature Center at www.sacnaturecenter.net

DSP Crews Begin Construction on Downtown Ice Rink

Grand Opening Day Scheduled for November 2

SACRAMENTO countdown to the holidays has begun. Downtown Sacramento Partnership (DSP) crews will begin construction on the annual downtown ice rink on October 15. In just 3 weeks, they will transform

St. Rose of Lima Park into a 7,000

square foot, open-air ice rink.

'The downtown ice rink has been a holiday tradition for the Sacramento region for 21 years. It continues to attract generations of families to the heart of downtown each year," said Annie Stuckert, DSP Sr. Manager of Event Operations and Development, "It's also the center of holiday festivities downtown and lights up The Kay with holiday magic."

To celebrate the 21st season, the community is invited to skate for free during the grand opening day on November 2. Last year, the ice rink saw a 20% increase in attendance and the DSP expects 31,000 skaters to visit this season.

"The timing for the ice rink season couldn't be better," said DSP Executive Director Michael Ault. "We've had some positive momentum over the past year with 17 new businesses opening on The Kay and new ownership at the Sacramento Downtown Plaza. The activity the ice rink generates is a great compliment to the energy in

the district." This year, ice rink visitors can look forward to Monday Date Nights, Tuesday Family Skate Nights, and special discounts courtesy of the Sacramento Downtown Plaza on Wednesdays. During Theme Night Thursdays, DJs will be spinning at the rink and visitors will receive a free skate rental when they check-in on Foursquare or Facebook, or tag a photo with @DowntownIceRink on Twitter or Instagram.

The ice rink will be open daily to the public November 2, 2012 through January 21, 2013. Admission is \$8, skate rentals are \$2, and locker rentals are \$2. To plan a party at the ice rink, call

(916) 442-8575. The event is produced by DSP and is sponsored by the Sacramento Downtown Plaza, Safeway, Macy's, Jiffy Lube, Mix 96, Now 100.5, My 58, This TV, SMUD, Agrekko, Made in the Shade, Holiday Inn and MarketOne Builders. For the latest ice rink news, visit www.downtownsac.org/icerink.

Celebrate a Family-friendly Halloween During Boo at the Zoo

on your favorite costume and join the Sacramento Zoo for a ghoulishly good time filled with treats, not tricks. Boo at the Zoo takes place October 30th and October 31st from 5:00 to 8:00 pm. You won't want to miss out on this spooky good time as the Sacramento Zoo transforms into the kid-friendly place to be for

Kids can safely trick-or-treat around the lake at candy stations with lots of goodies as well as enjoy spooky entertainment, a haunted house, DJ dance party, carnival games, magic shows, plenty of sweet treats and pumpkin bowling.

SACRAMENTO REGION – Put Hot chocolate and apple cider will be available for purchase. Ride the Zoo's Creepy Carousel or the Spooky Train for \$2 per person.

The Sacramento Zoo works to offer candy that is palm-oil free or is manufactured by companies that are members of the Roundtable on Sustainable Palm Oil during Boo at the Zoo. The sustainable production of palm oil is crucial to the survival of orangutans; their rain forest habitat is often destroyed to create poorly managed and unsustainable palm oil

The Zoo is traffic-free and a natural place to have a safe Halloween filled with family-friendly frights

and sights. Boo at the Zoo benefits the Sacramento Zoological Society. This event will be held rain or shine and is appropriate for children 10 and under. General admission is \$10.00 per person; Sacramento Zoo Member admission is \$8.00. Children one and under are admitted free. Tickets may be purchased at the Zoo, call 916-808-5888 for information, or tickets are available online at saczoo.org.

Sacramento Zoo – Celebrating 85

Open since 1927, the Sacramento Zoo is home to more than 500 native, rare and endangered animals and is one of over 200 accredited

institutions of the Association of Zoos and Aquariums.

Located near the corner of Land Park Drive and Sutterville Road in William Land Park, the Zoo is wholly managed by the non-profit Sacramento Zoological Society. This Sacramento treasure inspires conservation awareness through education and recreation. Open daily from 9:00 am to 4:00 pm, general admission is \$11.25; children ages 2-11 are \$7.25 and one and under are admitted free. Parking is free throughout the park or ride Regional Transit bus #6. For information, call 916-808-5888 or visit saczoo.org

Forecasts Mixed for New Water Year

SACRAMENTO - The Department of Water Resources (DWR) marks a new water year by reminding Californians of the importance of making water conservation a way of life. Water Year 2012-13 officially begins October 1, 2012 and runs through September 30, 2013. Water Year 2011-12 now goes down on record as the first "dry" year since the 2007-09 drought. But early weather forecasts for this winter are split and suggest that this year's weather is anyone's guess.

Conservation is the consistent, year-to-year message in droughtprone California, where wet winters often are followed by dry periods that draw down storage reservoirs. "We must always look beyond the current year, whether it turns out wet or dry," said DWR Director Mark Cowin. "We are working toward more reliable water deliveries through the Bay Delta Conservation Plan, but household and backyard conservation will always be a way of life in California."

If anything, the uncertain effects of climate change reinforce the conservation message. Models indicate that rain and snowfall will become even less predictable in California, likely with more precipitation falling as rain rather than snow. This may require increased storage to capture rainwater, which runs rapidly into streams and reservoirs, whereas mountain snow melts slowly through spring and early summer.

"It is becoming clearer every day that we need to increase the flexibility and adaptability of our statewide storage and delivery systems," said Cowin. The start of the water year - coinciding with the beginning of the rainy season — is significant to water watchers at DWR and other agencies.

Throughout each water year, DWR hydrologists and meteorologists measure precipitation and runoff in the Northern Sierra and other key watersheds and produce runoff forecasts Measurements are taken by gages in major rivers, including the Sacramento, Feather, Yuba and American. And DWR snow surveyors will don skis on or about the first of January to begin their winter measurements of water content in the mountain snowpack that normally provides about a third of the water we use in California. All this information goes into forecasts of water supply for spring and summer, the heaviest months of water use by farms and communities.

In spite of relatively dry conditions in 2011-12, DWR was able to deliver 60 percent of requested State Water Project water, thanks to reservoir storage largely carried over from the previous wet year. However, should the new water year beginning October 1 also be dry, the state's reservoirs and groundwater basins will have less carryover storage for the following year. For further information about California's water conditions, visit http://www. water.ca.gov/waterconditions/.

The Department of Water Resources operates and maintains the State Water Project, provides dam safety and flood control and inspection services, assists local water districts in water management and water conservation planning, and plans for future statewide water needs.

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Chambers of Horrors



Photo & Story by Susan Maxwell Skinner

CARMICHAEL – Ghouls and gremlins of all persuasions last week suited up for a business mixer staged by the Carmichael and Fair Oaks Chambers of

horrors. With a moonlit backdrop of the Fair Oaks Cemetery, the event drew over 100 area business people and friends.

Hosts were Lind brothers Funeral Home and the Fair Oaks Cemetery District; food was by

O'Connor's Santa Maria Grill and Catering. Carmichael musician Jimmy Rivers provided live dance music. Learn about the Chambers at (916) 481 1002 (Carmichael) and (916) 967-2903 (Fair Oaks).

COMING EVENTS AT RIVER'S EDGE SENIOR COMMUNITY

7th Annual Craft and Boutique Fair Offers Festive Atmosphere

invited to join us once again for a fun-filled day of browsing and shopping in a festive atmosphere on Saturday, October 27th from 10am to 4pm. You'll find everything you need to complete your holiday shopping list including

purses, clothing, soaps, music and so much more.

River's Edge is one of Hank Fisher Properties' premier Sacramento senior living communities, located at 601 Feature Drive near the intersection of

You and your family are jewelry, artwork, candles, food, Howe Avenue and Fair Oaks Boulevard in Sacramento. It offers some the area's finest independent senior living.

> If you have any questions, please contact River's Edge at 916-921-5131.

The "Crocker Talkers" to be Featured at Hank Fisher Properties' Bravo Series

Please join us for a special of art. Seniors interested in its retirement communities. presentation by the Crocker Art Museum's "Crocker Talkers" on Thursday, October 25, 2012 at 2pm. These well-informed and enthusiastic speakers will share with you the fascinating history of the Crocker Family, the Crocker Art Museum and the museum's stunning display

attending should contact the community at 916-921-5131 by Monday, October 22nd. Refreshments will be served.

The performance continues Hank Fisher Properties' Bravo Series Performance, bringing Regional Arts and Volunteer Organizations, to

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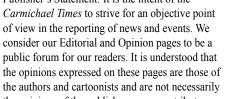
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Be sure to place in the subject field "Attention to Publisher".

If you do not have email access, please call us at 916-773-1111.

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Spirited Hiring at Sacramento's HIREvent

 It's a tricky job market, and jobseekers can treat themselves to a roomful of employers with immediate openings at Sacramento's 21st Annual Fall HIREvent.

Jobseekers should prepare for a productive afternoon where they'll meet with representatives from private and public-sector organizations seeking to fill rewarding positions in a wide variety of fields. Employment experts will be working their magic by offering free resume reviews for those who need a touch-up. Attendees should dress professionally (no costumes, please) and polish their presentation skills, because all the employers will be eager to hire.

Sacramento's 21st Annual Fall HIREvent is happening on

Tuesday, October 23rd from noon to 4 pm at the Crowne Plaza of Sacramento, 5321 Date Avenue near Madison and I-80. This free iob fair is sponsored by KCRA 3, KQCA my58, Telemundo 33, Clear Channel, Salem Communications, and Job Journal. For more information, go online to JobJournal.com or call 888-THE-JOBS (843-5627).

Orienteering on the American River

Enjoy a fall day navigating and hiking at two American River parks at an orienteering meet on Saturday, Oct. 20.

The meet, sponsored by Gold Country Orienteers (GCO), takes place at the Lower Sunrise and Sacramento Bar sections of the American River Parkway. Lower Sunrise is on the south side in Rancho Cordova, while Sacramento Bar is on the north in Fair Oaks. A pedestrian/bike bridge joins the two.

Orienteering is a fun and challenging sport for individuals and families. Using a detailed map, compass and a set of clues, you navigate from point to point

SACRAMENTO REGION - to find a series of designated checkpoints.

The sport can be done as a competitive race or a leisurely hike and is great for youth groups, hikers and other outdoors enthusiasts, adventure racers and anyone seeking a physical and a mental challenge.

Beginning, intermediate and advanced courses will be offered. Beginner instruction will be available. Some courses will cross the river on the bridge, while others will stay within the Lower Sunrise

Registration will be from 9 a.m. to 12 noon. The courses can be started between 10 a.m. and 12:30 p.m. The cost is \$5 for GCO

members and \$7 for nonmembers for individuals, plus \$2 for each additional member in a group.

Registration and starts will be at Lower Sunrise. To get there, take Highway 50 to Sunrise and go north. Look for the River Access turnoff on the right before crossing the river. Past the entry kiosk (pay the \$5 fee), turn left and go under Sunrise to the parking lot. From the north, take Sunrise over the river and look for the turnoff on the left; follow above directions. Look for orange-and-white orienteering signs.

For more information, visit www.goldcountryorienteers.org or contact Marsha at 916-408-8052 or marsha@batnet.com.

Singles Costume Dance Oct 27 in Carmichael

CARMICHAEL – Christian Singles Network, northern California's largest and oldest Christian singles group, will hold a Costume (or casual) Dance for Singles Saturday, October 27 at Carmichael Presbyterian Church, 5645 Marconi Ave., All ages are welcome to attend, however most who attend are over 35 years.

The Costume (or Casual) Dance begins when doors opening at 6:45 PM with a dance lesson in the 7:10-8:PM by dancing Dave in the Cupid Shuffle and the Hustle, and DJ dance music of all types from 8-11:30 by DJ John Maricich.. The music, both recent and oldies, is a mix

of rock and roll, ballroom, Latin, country and Christian music at all dances.

Dress in costume or casualabout 70% usually dress in costume. There will be a contest with prizes. 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. The group has sponsored retreats, cruises, seminars,

Citrus Heights Lions Club

HOLIDAY

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. To receive more infor-

mation 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.

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For more information

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November is National Family Caregiver Month

SACRAMENTO REGION -Francine Russo, author of "They're Your Parents, Too!" will join us to discuss how siblings can survive their parents' aging without driving each other crazy at an educational workshop to be held on November 1, 2012 from 6:00 to 8:00 PM at the Arden Hills Resort Club and Spa, 1220 Arden Hills Lane in Sacramento.

This special event is offered FREE for family caregivers and interested persons. Seating is limited, so please call early to register. Free in-home respite care is available to family caregivers if advanced notice is provided.

Conference Topics:Sibling relationships; Family Communication; Making tough decisions.

Speakers: Francine Russo is a widely recognized journalist who covered the aging and boomer beat for Time magazine for nearly a decade.

She has also written for The Atlantic, The New York Times Magazine, Redbook, Family Circle, and other national media. Her new book has touched a nerve with readers and the media, from the New York Times and U.S. News and World Report to the Wall Street Journal.

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Senator Gaines Applauds Taxpayer Group's Lawsuit Against Illegal Fire Tax

SACRAMENTO - Senator Ted Gaines (R-Rocklin) today applauded the class action lawsuit filed by the Howard Jarvis Taxpayers Association (HJTA) against the illegal fire tax.

"I attempted to fight the fire tax through a referendum and legislation and am pleased to see the Howard Jarvis Taxpayers Association challenging it in court. I encourage everyone who might get stuck paying this phony fee to get in the arena and fight it too," said Gaines. "The answer to fire protection in California is not illegal taxes, but budgets that invest in core government services that protect every citizen in the state - rural, urban and suburban." The class action complaint, filed in Sacramento Superior Court, seeks to overturn the fire fee, which costs property owners an additional \$150 per year for each habitable structure on their property. The class action names plaintiffs from Kern, Mendocino, Calaveras, Butte, San Bernardino, Solano, San Luis Obispo, El Dorado and Lassen counties, who together represent a cross-section of the roughly 825,000 property

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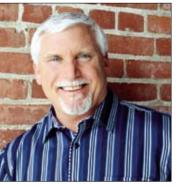
Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, Amador, Calaveras, El Dorado, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento and Sierra counties.

the state's largest taxpayers' association, HJTA is challenging the constitutionality of the fee on the grounds that it is really a tax that needed a two-thirds vote in the Legislature to pass, but garnered only a bare majority and therefore never should have become law. The complaint was filed against the California Department of Forestry and the Board of

Equalization, as the two agencies responsible for identifying owners of the parcels subject to the new tax and collecting the tax, respectively. If the class action suit is successful, approximately 825,000 homeowners could be eligible for refunds. To be eligible for a refund, property owners must first pay their bill, and then file a protest with the State. HJTA has established a website that shows how to protest the fee and provides the necessary forms. Property owners can also sign up for free e-mail bulletins that will keep them informed of the progress of the class action suit.

For more information visit www.FireTaxProtest.org.

"This \$150 fire tax is illegal and unfair - plain and simple," said Gaines. "Many rural property owners already pay local fire agencies for protection so it is clearly double-taxation and it is being dumped on the backs of rural Californians when the state has more than 10-percent unemployment and families are struggling just to make ends meet. I look forward to seeing it overturned."



Chiropractic USA T

Difficulty seeing is a common problem, especially as the general population continues to age. In fact, after fear of death, loss of vision is the secondgreatest worry among elderly people.

At Chiropractic USA we encourage patients to focus on prevention. We have collected the following research on natural solutions to slowing or preventing vision loss.

The statistics are sobering: 45 million people worldwide are blind, with 180 million having some type of visual handicap.

Healthy Lifestyles Ward off Vision Loss

Vision loss related to type 2 diabetes is a major cause of difficulty seeing. Fortunately, this may often be prevented by making healthy lifestyle choices, such as focusing on proper nutrition, exercise and stress management. Research indicates that other leading forms of vision loss may also be prevented by taking these measures.

Eat Right for Eyesight

A wealth of evidence reveals that nutrition plays a major role in preventing or prolonging vision problems. For instance, eating poor quality carbohydrates, such as junk food, appears to be linked to the development of cataracts.

The top nutrients supporting vision health include vitamins A, C and E, B vitamins, lutein, zeaxanthin, iron, zinc, copper, magnesium, selenium, iodine and omega-3 fatty acids.

Preventing Vision Loss **Naturally**

Lutein, Zeaxanthin and Antioxidants

A recent study showed when a control group with age-related vision loss took a supplement containing vitamins and lutein (a pigment found in leafy green vegetables) vision improved.

Other research recommends supplementing with carotenoids and antioxidants (free radicalneutralizing compounds), including vitamins C and E, along with zinc and copper, to help stave off macular degeneration and preserve eye health.

Omega-3s to the Rescue

A ground-breaking study added omega-3 fatty acids to regular diet to evaluate their effect on eye health. Results proved that supplementation with dietary omega-3s reduced intraocular pressure which causes glaucoma.

Blueberries Help Protect Vision

Another interesting study focused on blueberries as a possible source for eyesight support. Blueberries contain anthocyanins, which are watersoluble pigments known as flavonoids. One animal study found that, in as little as four weeks, these useful anthocyanins can be detected in the ocular tissues where they provide vision benefits.

Start Early

Parental nutrition in both father and mother is important to brain and vision development in babies before they are even conceived .Numerous studies have shown that supplementing an infant's diet with the important essential fatty acid commonly known as DHA (docosahaexanoic acid) improves visual development. DHA continues to influence a child's maturing ocular system well through the third year of life.

DHA and another substance, called arachidonic acid (ARA), are found naturally in breast milk. This miracle baby food also contains other undefined

components critical to long-term development allowing both eyes to work together to create one three-dimensional image.

Chiropractic May Improve Eyesight

Research indicates chiropractic care may improve eyesight, and in some cases, reversecertaintypes of vision loss. Specifically, spinal abnormalities from trauma if treated properly can affect eyesight by correcting dysfunctional areas in the spine and removing nerve pressure.

In a comprehensive survey of Swedish chiropractic patients, over 14 percent reported improved vision following chiropractic adjustments.

Take Charge!

As a wellness doctor I alAsk your wellness doctor for additional information about natural approaches to preventing vision loss. Regular exercise, proper weight control and a healthy diet are a good start to staving off premature disease. Improper posture can also cause stress on the ocular system by the eye position strain.

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

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NOV. 1 - 4 ⊕

OPENING NIGHT

TICKETS \$11!*

SACRAMENTO REGION – The Friends of Arden-Dimick Library has extended the hours of its next book sale to take place on Friday, November 2 from 3:00 p.m. to 6:00 p.m. AND Saturday, November 3, from 10:00 a.m. to 3:00 p.m. in the Community Room at the Arden-Dimick Library, 891 Watt Avenue. Funds from this sale will be used for local library programs.

A recently completed new on-site storage unit provides additional room to store and ultimately sell even more donated books! It is anticipated that more than 4,000 books will be offered at incredibly low prices; from 25¢ up to a dollar. This will be an excellent, affordable opportunity for adults and children to stock up on Fall reading materials.

The Friends of the Arden-Dimick Library is a volunteer community-based organization. Its dual mission is to advocate for the Library and to provide funding for books, materials, programs and library activities primarily through selling donated

Purple Stride 2012

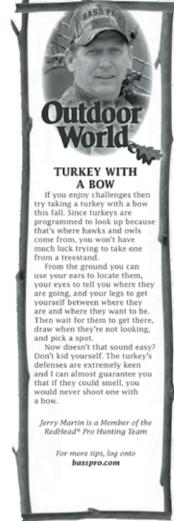
The Sacramento Affiliate of the Pancreatic Cancer Action Network is hosting its 2nd annual PurpleStride Walk on Sunday, October 28, 2012 at 9:30 am. The walk begins and ends at Cal Expo.

Registration is now open at www.purplestride.org. Registration for Adults is \$25. Pancreatic cancer survivors, families, friends and supporters are invited to attend the walk to help raise awareness and much-needed funds for pancreatic cancer research. The walk is followed by family-friendly festivities.

Sacramento Public **Library locations** closed October 19

Library locations will be closed Friday, October 19 due to staff furloughs. Library telephone services will also be unavailable on this date; however, saclibrary.org) is available 24/7 to request and renew materials, pay overdue

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All Sacramento Public the library's website (www. fines, download eBooks, and apply for a library card.

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Re-elect Ron Greenwood and Mark Emmerson

My name is Sandy Kozlen, and I have had the joy of serving Carmichael since 1978, as a Director of the Taxpayers League, Carmichael's Park (10 years) and Water Districts (16 years), Kiwanis Club (Past President) and am a VFW Life Member. I helped start the North Area Teen Center, served the Del Campo High School PTA, sponsored their Exchange Student Club, served on the SJUSD Finance and Facilities Oversight Committees, and am a member of our Carmichael Chamber (20 years).

Because I value people who serve our community, I ask you to please:

Vote for Ron Greenwood and Mark Emmerson as Directors for the Carmichael Water District

I have known Ron Greenwood through 11 years in Kiwanis Club and five years as a Director for our Water District. I have known Mark Emmerson through 16 years of Water District service. Ron and Mark have always shown they value what is best for Carmichael, even when we did not agree on some issues. They are people we can trust.

Ron Greenwood is a competent, dedicated, highly ethical person. He has earned great respect throughout Sacramento's water community. He was honored by selection to the Regional Water Authority(RWA) Executive Committee, where he serves as Carmichael's Director Representative. Carmichael Water District's membership in the RWA has brought in over a million dollars in grants to our community. We need to keep Ron in his Director's position.

Ron Greenwood was elected as the Special District Representative to Sacramento's Local Agency Formation Commission (LAFCo), which provides oversight for all local agencies within our County. Selection to this position required earning the highest level of respect from leaders throughout Sacramento County and brings Carmichael valuable oversight prospective and excellent relations with County Government.

<u>Mark Emmerson</u> always brings valuable technical skills to our Board. He helped design the engineering computer system, negotiated with Aerojet on groundwater contamination issues and participated in the Water Forums negotiations. His valuable contributions to our community involved extensive time, study and hard work. He is a Biomedical Engineer and is an expert on water quality for the State Department of Public Health. We need to keep Mark on the Board.

<u>Mark Emmerson</u> has always been the rate payers friend on the Board. During the 2006-7-8 rate cycle, he pressed the Board to limit the planned 12 percent in rate increases to four percent.

Both Ron and Mark bring a proven history of a high level of integrity and performance to Carmichael Water District. I ask you to please:

Re-elect Ron Greenwood and Mark Emmerson



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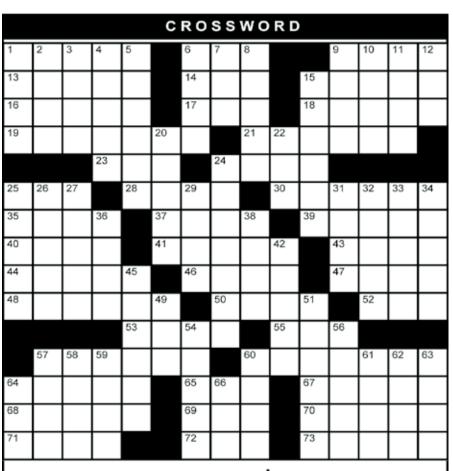
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CLUES

ACROSS 1 Still no cure for these

- 6. Grandmother in Britain
- 9. Soothing plant gel
- 13. Copycat's behavior 14. Yoko
- 15. Fill with high spirits
- Edible seaweed
- 17. Stir or fuss 18. Rock bottom
- 19. *Unstoppable hitman in
- "No Country for Old Men" 21. *Wilkes and Ratched, e.g.
- 23. Beauty treatment site
- _ Verde National Park
- 25. *Simian planet ruler
- 28. The Destroyer in Hinduism
- 30. Composure under strain
- 35. Plumbing problem 37. Inside scoop
- 39. Relating to tone

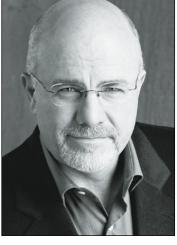
- Lesotho
- 40. Liars break this in court
- 41. Official language of
- 43. Hindu princess

- 44. "Caribbean Queen" singer 46. "Place" in French
- __ dong 48. Anise-flavored herb
- 50. Opposed to
- 52. U Rah __ 53. * ____ the Butcher
- 55. Piece of evidence
- 57. *Girl's possessor, 1973 60. *Seven deadly sins
- avenger 64. Lubricate again
- 65. Life energy in Chinese philosophy
- 67. Hill or Baker, e.g.
- 68. Reddish brown hair dye
- 69. England's airforce
- 72. Will Ferrell's Christmas
- 73. Precise
- 70. Denim brand 71. Oil group
- character

- DOWN 1. Branch of math, abbr.
- 2. Moonfish 3. Given name of founder of
- #70 Across 4. The _
- 5. Maple or corn ____
- 6. Famous flood survivor
- 7. A conjunction
- 8. Not a soul
- 9. Unfortunately, exclamation 10. Place a load on
- 11. "Sittin On the Dock of the Bay" singer
- 12. Poetic "ever"
- 15. Fascinated or enthralled 20. They catch perpetrators
- off guard
- 22. Heard throughout the Olympics
- 25. Remote in manner 26. Symbolized by olive
- 27. *Like Hannibal Lecter's victims?

- 29. Bowed, fretted and stringed instrument _ Voldemort
- 32. Currently broadcasting 33. Old Testament miracle
- 34. *Allegedly cruel captain
- 36. *Kirk's antagonist
- 38. That time
- 42. One up 45. Interstellar cloud
- 49. "30 Rock's" ___ Lemon
- 51. Clinton claimed he didn't
- do this 54. Moolah or dough
- 56. Building extension 57. Peeping Tom's glance
- 58. First-rate
- 59. Zn
- 60. One moment 61. Cher, e.g.
- 62. Relating to ear 63. Sunrise side
- 64. Greek R 66. *___ 9000

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.

Living Without Eating Out

Dear Dave.

When it comes to taking control of your money and living on a budget, what's the biggest thing a family can live without? - Will

Dear Will.

There are always the shiny things people can do without. Sometimes people sell a fancy car or boat and get rid of a \$600-a-month payment right off the bat. But on a regular, dayto-day basis, I think maybe the biggest and best thing you can amputate from your life is eating out.

I love a good restaurant, and I've got nothing against the industry. The problem, though, is that people are struggling to pay their bills or set aside something for retirement because they're eating out all the time. Most folks simply don't realize how much money they throw away by heading to the drive-through for lunch or going out to dinner "once in a while." I want people to enjoy life,

and a great part of that can be going out and having a meal with your family and friends. Just don't do it when you're broke. If you're having financial issues, the only time you should see

Dave Says

the inside of a restaurant is if one- or two-year program we're you're working there!

- Dave

Payoff Debt vs. Down Payment

Dear Dave.

We're expecting our second child next spring, and even though we have an extra bedroom, our place is pretty small for a growing family. We also have \$40,000 in student loan debt hanging over our heads, but we can save up almost \$50,000 by the time the baby's here. Should we use this money to buy a bigger home or pay off debt? - Chris

Dear Chris,

If it were me, I'd make sure to knock out the student loan before buying a house. Trust me, if you buy a home with a ton of debt hanging over your heads, Murphy will move into your spare bedroom and make your lives miserable. If it can happen, it will happen. And that's especially true when it comes to buying a house when you don't have much cash on hand.

You're telling me you can save nearly \$50,000 by next year. That means you guys are making pretty good money. So there's no reason you can't turn around and do the same thing next year, right? I mean, this is only a

talking about. In another year's time, you could save up for a huge down payment with some extra savings on the side. If you waited and saved for two years, there's a possibility you could pay cash for a bigger place outright. Imagine how cool it would be to have your own home with no mortgage payments!

Just clean up the extra bedroom and fix it up as a nice nursery. Some new carpet or hardwood is always nice. Throw in a fresh coat of paint, and you're in business. Then, a year or two after the new baby arrives, you'll be ready to move from a financial and a family perspective. A baby can live just fine in a small bedroom. There's nothing in the world wrong with that!

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





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Miscellaneous

(MPG 02-28-12)

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3

9 2 3 8 5 6 4 6 5 8 3 9 4 2 4 5 6 3 8 9 1 9 3 8 5 2 1 6 4 2 9 5 8 3 4 6 1 7 6 3 2 5 9 8 4 1 5 7 8 6 2 3 4 1 9 9 4 8 6 **Crossword Puzzle on Page 6**

6 5 9

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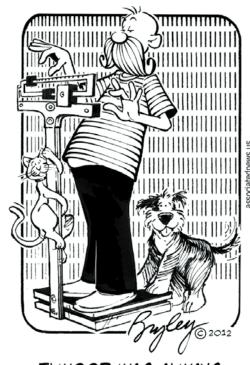
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LEGAL ADVERTISING

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Legal Advertising P.O. Box 14 Carmichael, CA 95609

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07442. Mingqun Jiang, 5012 Hari Gopal Way, Sacramento, CA 95823 is doing business under the Fictitious Business Name "Sunrise Shuttle" at 5012 Hari Gopal Way, Sacramento, CA 95823. Filed with the Clerk of Sacramento County on September 10, 2012. Publish: September 26, October 3, 10. 17. 2012.

10-17-12 FICTITIOUS BUSINESS NAME

STATEMENT #FBNF2012 07458. Danny Burgans, 7828 Abbington Way, Antelope, CA 95843 is doing business under the Fictitious Business Name "Pro Tint" at 4871 Manzanita Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on September 10, 2012. Publish: September 26, October 3, 10, 17, 2012. 120904 PROTIN

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07277. Whitaker's West Coast Transmission Inc., 2656 Montgomery Ave., Concord, CA 94519 is doing under the Fictitious business Business Name "West Coast Transmission Inc." at 5630 Roseville Road #A. Sacramento, CA 95842. Filed with the Clerk of Sacramento County on September 5, 2012. Publish: September 26, October 3, 10. 17. 2012.

120904 WESTCO FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07106. Thomas J. Smith, 7209 Dedrick Court, Sacramento, CA 95842 is doing business under the Fictitious Business Name "Custom Drywall Interiors" at 7209 Dedrick Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County on August 28, 2012. Publish: September 26, October 3, 10, 17, 2012.

120904 10-17-12 CUSTOM FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07382 Michael J. Magliola, Sr., and Markella Denise Magliola, both of 7939 Indian Creek Drive, Orangevale, CA 95662 are doing business under the Fictitious Business Name "Morpheus Tech" at 7939 Indian Creek Dr., Orangevale, CA 95662. Filed with the Clerk of Sacramento County on September 7, 2012 Publish: September 26, October 3, 10. 17. 2012. 120904

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00129902

WHEREAS, Avani Shashikant Parekh has filed a petition with this court for a decree changing name of Avani Shashikant Parekh to Avani Chirag Parikh.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on November 2, 2012 in Department 53, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. David I. Brown

Judge of the Superior Court Publish: September 26, October 3, PARIKH 120904 10-17-12

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00129887

WHEREAS. Chalena Nanthaveth and Samer Sharif Shokri Abukheit have filed a petition with this court for a decree changing names of Chalena Nanthaveth to Chalena Buna; and Samer Sharif Shokri Abukheit to Samer Buna.

IT IS ORDERED that all persons

interested in the above entitled matter appear before this court at 9:00 a.m. on October 31, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general

FDIC

circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: September 19, 2012 Shelleyanne W.L. Chang Judge of the Superior Court Publish: September 26, October 3, 10, 17, 2012. 120904

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00127720

Sweet WHEREAS, Leilani Lupeituu has filed a petition with this court for a decree changing name of Betty Pualani Pouli to Meleane Mamo Pouli.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on November 2, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: September 19, 2012 Shelleyanne W.L. Chang Judge of the Superior Court Publish: September 26, October 3, 10, 17, 2012.

120904 10-17-12 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00129460 WHEREAS, Gabrielle Elizabeth Evans has filed a petition with this

court for a decree changing name

of Ki'van Omari Deary to Bashid Deshwan Deary-Smith-Evans Jr. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on October 24, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if

any, why the petition for Change

of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: September 12, 2012 Shelleyanne W.L. Chang Judge of the Superior Court

Publish: September 26, October 3, 10, 17, 2012. **EVANS** 120904

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07167. Cherie Murashige, 4500 Truxel Road #425. Sacramento, CA 95834 is doing business under the Mariko Photography" at 4500 Truxel Road #425, Sacramento, CA 95834. Filed with the Clerk of Sacramento County on August 29, 2012.

Publish: October 3, 10, 17, 24, 10-24-12 CHERIE

FICTITIOUS BUSINESS NAME 07894. Erin Kelley Williams, 5225 North Ave., Carmichael, CA is doina bus the Fictitious Business Name "Charlie Rancid" at 5225 North Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on September 25, 2012. Publish: October 3, 10, 17, 24,

121001 10-24-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07839. Gina Mozingo, 12254 Rogue River Dr., Sacramento, CA 95826 and Amy Ray, 1531 Crestmont Oak Dr., Roseville, CA 95661 are doing business under the Fictitious Business Name "Much Kneaded Zen Massage" at 2862 Arden Way, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on September 24, 2012. Publish: October 3, 10, 17, 24,

MUCHKN 121001 10-24-12 FICTITIOUS BUSINESS NAME **STATEMENT** #FBNF2012-07306 Martha Harriet McClellan-Morehouse, 5948 Landis Ave. #133, Carmichael, CA 95608 is doing business under the Fictitious Business Names "Stepintuit Oasis; Stepintuit Healing Arts

Oasis" at 5948 Landis Ave. #133. Carmichael, CA 95608. Filed with the Clerk of Sacramento County on September 5, 2012. Publish: October 3, 10, 17, 24,

STEP 120905 10-24-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08134. Sylvia Gilchriest, 3974 Apple Blossom Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Fired Up For A Cause" at 3974 Apple Blossom Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Oct. 3, 2012. Publish: October 10, 17, 24, 31,

2012. **FIREDU** 121002 10-31-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08125. Philip Hicks, 2236 Longview Dr., Roseville, CA 95747 is doing business under the Fictitious Business Name "Old Sack from Old Sac"at2236Longview Dr., Roseville, CA 95747. Filed with the Clerk of Sacramento County on Oct. 3, 2012.

Publish: October 10, 17, 24, 31,

OLDSAC 121002 10-31-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-Brian Bentzen, 3554 07893. Sacramento, Way, 95821 is doing business under the Fictitious Business Name "The Sac Chef" at 3554 Lynne Sacramento, CA 95821. Filed with the Clerk of Sacramento County on September 25, 2012. Publish: October 10, 17, 24, 31,

THESAC 121002 10-31-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08058. Theresa Klier, 4024 Oak Villa Circle, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Math Speed Skills" at 4024 Oak Villa Circle, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on October 1, 2012. Publish: October 10, 17, 24, 31,

MATHSP 121002 10-31-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07928. Golden Valley Numismatics, Inc. 2710 Arden Way, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Excelsion Coin Gallery" at 2710 Arden Way. Sacramento, CA 95825. Filed with the Clerk of Sacramento County on September 26, 2012. Publish: October 10, 17, 24, 31,

EXCELS 121002 10-31-12 SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO

CHANGE OF NAME #34-2012-00130176 WHEREAS, Athena Irene Hamann has filed a petition with this court for a decree changing name of Athena Irena Hamann

ORDER TO SHOW CAUSE

Athena Irene Peatross. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on November 9, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change

of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: September 26, 2012 Shelleyanne W.L. Chang

Judge of the Superior Court Publish: October 10, 17, 24, 31,

2012 121002

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2012-00130583 WHEREAS, Nichole Tripathi has filed a petition with this court for a decree changing name of Nichole Tripathi to Niki Priya Tripathi.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on November 19, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. David I. Brown

10-31-12

Dated: October 3, 2012 Shellevanne W.L. Chang Judge of the Superior Court Publish: October 10, 17, 24, 31, 2012.

121002

TRIPAT

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07270. California Caregivers LLC, 777 Campus Healthcare, Commons Road #200, Sacramento, CA 95825 is doing business under the Fictitious Business Name "California Caregivers" at 777 Campus Commons Road #200, Sacramento, CA 95825, Filed with the Clerk of Sacramento County on September 4, 2012. Publish: October 17, 24, 31, November 7, 2012.

121003 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08219. Behyar Talebi, 2717 Gunn Road Carmichael, CA 95608 and Cyrus M. Amani, 825 Morse Ave. #213, Sunnyvale, CA 94085 are doing business under the Fictitious Business Name "Carmichael Auto Care" at 6000 Fair Oaks Blvd... Carmichael, CA 95608. Filed with the Clerk of Sacramento County on October 9, 2012. Publish: October 17, 24, 31, November 7, 2012.

CARAUT 121003 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-08275. James Christopher Peterson, 3521 Oak Dell Ave., North Highlands, CA 95660 is doing business under the Fictitious Business Name "Simple Man Welding and Fabrication" at 3521 Oak Dell Ave., North Highlands, CA 95660. Filed with the Clerk of Sacramento County on October 10, 2012. Publish: October 17, 24, 31, November 7, 2012.

121003

11-7-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07859. James L. Dawson, Jr. and Loretta A. Dawson, both of 545 W. North Bear Creek Dr., Merced, CA 95398 are doing business under the Fictitious Business Name 'Suds Factory" at 2830 Eastern Ave., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on September 24, 2012. Publish: October 17, 24, 31, November 7, 2012. SUDSFA 121003

> SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00130782

WHEREAS, Mark Degler has filed a petition with this court for a decree changing name of Jasmine Nicole Degler-McGowan to Jasmine Nicole Degler. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on November 26, 2012

in Department 53, located at 800 9th St. Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general

circulation, printed in Sacramento four consecutive weeks prior to the date set for hearing on the petition. Dated: October 10, 2012 David I. Brown Judge of the Superior Court

Publish: October 17, 24, 31, November 7, 2012. DEGLER 121003 11-7-12

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2012-00130579 WHEREAS. Shane Dee Lake has filed a petition with this court for a decree changing name of Shane Dee Lake to Shane Dee Spencer.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on November 16, 2012 in Department 53, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if

of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general

any, why the petition for Change

circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: October 3, 2012

Judge of the Superior Court Publish: October 17, 24, 31, November 7, 2012. **SPENCE**

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00130544

WHEREAS, Genelle Anderson has filed a petition with this court for a decree changing name of Genelle Anderson to Charlie Rose IT IS ORDERED that all persons interested in the above entitled

2:00 p.m. on November 14, 2012 in Department 53, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that

a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: October 3, 2012

matter appear before this court at

Judge of the Superior Court Publish: October 17, 24, 31, November 7, 2012.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00130554

WHEREAS, Kaila Hunter has filed a petition with this court for a decree changing name of Kaila Raine Hunter to Mason Daniel Hunter.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on November 14, 2012 in Department 54, located at 800 9th St., Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that

a copy of this Order to Show Cause

be published in the Carmichael

circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: October 3, 2012 Shelleyanne W.L. Chang Judge of the Superior Court Publish: October 17, 24, 31, November 7, 2012. HUNTER 121003 11-7-12

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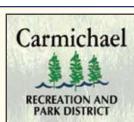
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Announcements & Events

Carmichael's Celtic Festival

Carmichael Park, 5750 Grant Ave. - Band Shell. On Sunday October 21, from 11:00am-4:00pm come join us and the St. Andrew's Society of Sacramento for a day full of free Celtic fun! There will be music, food, athletics, pipe bands and much more representing the Scottish, Welsh and Irish cultures. For more information call 485-5322 or visit us on Facebook.

Food Truck Mania

Carmichael Park, 5750 Grant Ave. - Front of Park. On Thursday, October **25th from 5-8pm** Carmichael Park will be hosting the fun and favorable food trucks from Sacto Mofo (Sacramento Mobile Food Trucks). Hold off on dinner and come enjoy 6-8 different food trucks, crafts for kids and family entertainment! For more information call 485-5322 or visit us on Facebook!

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



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Carmichael Times Page 10 October 17, 2012



A Case in Point

The Case of the **Defective Machine**

By David Graulich, Esq.

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

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

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

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

Why retailers? Isn't it unreasonable to expect Sears to test and certify the hundreds of thousands of products in its stores, or to hold Sears liable for mistakes made by somebody else? The answer lies with public policy. A giant retailer, such as Sears, Home Depot or Wal-Mart, can exert pressure on manufacturers. Home Depot has the power to remove a defective lawn mower from its shelves and deny access to Home Depot's vast market. If Home Depot is found liable for damages stemming from the lawn mower, Home Depot has the resources to seek reimbursement from the manufacturer. In addition, the retailer is often the only entity available to the injured consumer, especially if the manufacturer is based outside the U.S.

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

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

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

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

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

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

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

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

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

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



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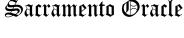
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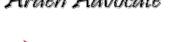
Carmichael Times























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Medicare is Doomed

Commentary by Sheldon Richman

When Democrats accuse Republicans of wanting to "end Medicare as we know it," they are right. But Democrats do too. "Medicare as we know it" is no longer an option.

Leaving aside Medicare's fatal moral defect — that it's coercively funded — the program is doomed. It has tens of trillions of dollars in unfunded liabilities. It threatens working generations with a crushing tax burden. Because of the relative size of the Baby Boom generation, soon there will be only two workers to pay each retiree's medical bills. Younger people might have other plans for their money.

So something's got to give, no matter which party is in power. If the government promises to pay for older people's medical care essentially without limit, one would expect the bill to grow fast. It's the law of demand: as price falls, demand rises. Given that law, and assuming that taxes can't be jacked up, there's only one thing to do, short of abolishing the program: limit what the beneficiaries can buy.

But older people, who vote in great numbers, won't like that. So politicians need to deceive.

President Obama's health care plan would cut over \$700 billion from Medicare. (He needs the money for Obamacare.) But he insists this will not reduce benefits. How can that be? The money will be taken from providers (and insurers under the popular alternative, Medicare Advantage), not beneficiaries, he says. But if reimbursements to providers are reduced, how could that not reduce benefits?

Obama replies, "eliminate waste." It sounds nice, but it

means that government will second-guess the decisions of doctors and patients.

Obamacare sets up an Independent Payment Advisory Board (IPAB), consisting of 15 presidential appointees (confirmed by the Senate), whose job is to limit spending. Now we run into the law of supply: as the price of a service falls, supply tends to fall also. We can anticipate that fewer doctors will accept Medicare patients and some on-the-edge hospitals will close. Patients will wait longer for services.

Despite assurances that only "unnecessary" services will be eliminated, it is hard to have confidence that something as individualized as medical care can be managed by 15 distant "experts." Medical care "by number" will become the standard in America.

So the choice appears to be between Medicare bankruptcy and increasing government control over retirees' health-care spending.

The Republicans disagree. What do they propose? Mitt Romney and Paul Ryan would change Medicare from a "guaranteed-benefit" plan to a "guaranteed-contribution" plan. Instead of paying whatever bills retirees incur, the government would provide "premium support" to enable them to buy private coverage. Retirees would also have the option of staying in traditional Medicare, but since the Republicans predict that their plan will bring costs down through competition, they forecast that Medicare costs will be controlled without limiting people's choices.

Suspicion is warranted. "There's very little difference between the two [Obama and Ryan] plans," write John

Goodman and Thomas Saving of the National Center for Policy Analysis. "There is no important difference in Medicare spending."

Ryan's misidentified voucher plan is not likely to deliver on cost control. The proposal would set up an insurance exchange in which companies offer government-designed policies. We know that providers will lobby the federal government to have their services included under the allowable plans. Moreover, Shikha Dalmia of the Reason Foundation writes, "Insurance companies selling coverage to seniors will have a bigger incentive to lobby harder, since the money will go to them." AARP will have a strong incentive to lobby too.

As a result, there will be more pressure to raise government spending — and we know where that leads.

There's no such thing as a free lunch. Money always has strings, and he who pays the piper eventually calls the tune. Opponents of Medicare warned of all this but were ignored. The welfare state is a snare and a delusion. It creates dependence at the point of a gun, and then, once dependency is achieved, it imposes restrictions that create hardship. All the while, the taxpaying generations bear an ever-greater burden.

It's time for the separation of medicine and state. Mutual-aid associations and other private for-profit and nonprofit organizations can provide for our medical needs — without bureaucratic intrusion and coercion.

Sheldon Richman is senior fellow at The Future of Freedom Foundation (www.fff.org) and editor of The Freeman



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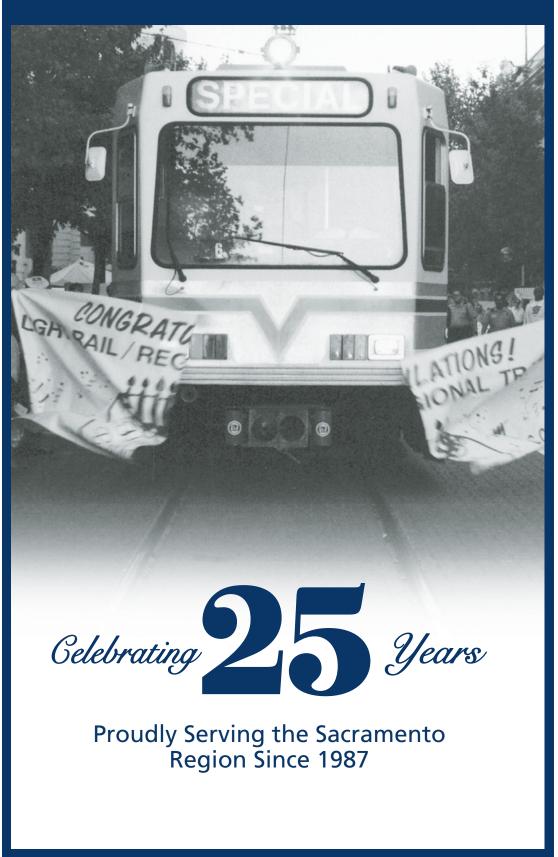




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Carmichael Times Page 12

Lungren Working to Protect the Voting Rights of Brave Men and Women Serving in Harm's Way

Administration Chairman Dan Lungren, R-Calif., joined Congressman Lamar Smith, R-TX, Chairman of the Committee on the Judiciary, and Congressman Howard McKeon, R-Calif, Chairman of the Committee on Armed Services, in sending a letter to Secretary of Defense Leon Panetta and U.S. Attorney General Eric Holder demanding answers to reports of service members overseas bring deprived of their opportunity to vote.

concerns over enforcement of federal voting laws specifically designed to protect the voting rights of overseas military personnel. The letter specifically includes legislation championed by the House Committees on House Administration and

WASHINGTON - House Lungren issued the following statement:

> "There is absolutely no excuse for service members overseas not to be afforded the full opportunity to exercise their right to vote. The ongoing reports indicating that errors and missed deadlines continue to occur are outrageous and we believe the Administration has a role in getting to the bottom of any concerns involving the disenfranchisement of military voters.

> "I want to applaud California

"I believe that the best course of action is to extend the deadline for accepting military and overseas ballots by the same number of days as the ballots were mailed late. This remedy ensures that the time period for military voters to return their ballots is not diminished by the jurisdiction's error in mailing the ballot after the deadline.

"Our men and women in uniform deserve to have their right to vote protected and guaranteed, and I will continue to act Services is handled swiftly."



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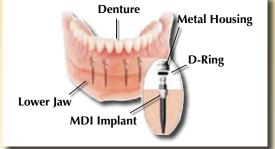
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