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Mission Oaks Celebrates 30 Years



Mission Oaks Recreation and Park District staff join Director Debby Walker (front center) in marking the district's community center's 30th birthday. The El Camino High School pep band helped orchestrate the photo shoot. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL – It was not quite a case of mission accomplished. More like mission ongoing.

Recent birthday celebrations at one of Carmichael's busiest facilities recognized the Mission Oaks Community Center's vital

role in Sacramento County life. Opened by former Supervisor Sandy Smoley 30 years ago, the center continues as a busy hub for the Mission Oaks Recreation and Park District. Over 900 customers visit the Gibbons Drive complex per week. "For 30 years, the center has served the

community well," observed current Supervisor Susan Peters. "It's a valued asset."

To mark the occasion, the 12,000 sq. ft. facility was dolled up with balloons and banners.

The El Camino High School pep band provided a rousing welcome. Indoors, nearly 300 guests

hit the auditorium floor for a tea dance to a swing/pop band.

In keeping with a 30-year tradition at the facility, cookies were scooped and soft drinks quaffed. From the 1982 opening day, Mission Oaks has dished up subsidized food.

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Carmichael Oaks Senior Living Holds 4th Annual BBQ and Boogie



Pictured here are Laurie Taylor, Carmichael Oaks activity director; Ember Nordhaus, Marketing Director; Bob Roberson, Kiwanis; Mike Saigon, Sheriff's Department; Virginia Stone, Assistant Executive Director. Photo by Paul V. Scholl.

CARMICHAEL – Carmichael Oaks Senior Living's 4th annual BBQ, Beer, & Boogie fundraiser has raised over \$12,500 for the fight against Alzheimer's disease. The annual event, co-hosted with the Kiwanis Club of Carmichael, was recently held Friday September 21st at St John's Catholic Church. The event featured live music and dancing, food and drink, and a silent auction and raffle with many items donated from local Carmichael merchants.

The annual event helps raise funds for the Alzheimer's Association Walk To End Alzheimer's. The Walk serves to raise awareness and funds for Alzheimer care, support, and research. Alzheimer's disease is the 6th leading cause of death in the United States. Over 15 million Americans provide unpaid care for a person with Alzheimer's or other dementias.

Payments for care are estimated to reach \$200 billion in 2012.

"I helped evolve this annual event because of my own mother having Alzheimer's. I have watched her change from the loving, supportive, caring person who helped me become the person I am today, to someone who does not even know my name. I want to help find a cure, which is why I am so passionate about our event" says Virginia Stone, assistant executive director for Carmichael Oaks.

Carmichael Oaks Senior Living, located at 8350 Fair Oaks Blvd, has been part of the Carmichael community for over 30 years offering Independent, Assisted, and Memory Care Living. For more information about Alzheimer's disease please contact Virginia Stone at 916 944-2323 or stop by for a visit. www.carmichaeloaks.com.

CHP Looking for Hit and Run Suspect in Pedestrian Fatality

SACRAMENTO - On September 27, 2012 at approximately 8:47 p.m., Gholamreza Janani, a 61 year old from Sacramento, was driving a yellow/red 2001 Ford Crown Victoria for Elk Grove Taxi. Janani was southbound on Fulton Avenue north of Hurley Way. Janani turned into the two-way left hand turn lane and made a u-turn to head northbound on Fulton Avenue. As Janani made his turn he felt a vibration to his vehicle. Phillip Jensen, a 60 year old from Sacramento was lying in the #1 lane of northbound Fulton Avenue at the location of where Janani was making his turn. The rear tire of the Ford struck Jensen. Janani immediately pulled over to check to see what was possibly wrong with his vehicle. He didn't observe the pedestrian lying in the roadway and was advised by witnesses of the body in the roadway. Jensen was transported to UC Davis Medical Center where he died from his injuries.

Witnesses established that the Jensen was in the roadway prior to being struck by the Ford. CHP is asking for any witnesses with information leading to the person or vehicle responsible for the initial collision with Jensen, to please contact the North Sacramento CHP at (916) 338-6710 or after hours, CHP Sacramento Communications Center at (916) 861-1300.

RT Thanks Riders and Celebrates "Ride Transit October"

SACRAMENTO REGION – During the month of October 2012, the Sacramento Regional Transit District (RT) will conduct outreach activities and promotions to show appreciation for customers and to encourage new riders to discover the benefits of taking transit.

The "Ride Transit October" campaign will feature "Fun Fridays" at the RT Customer Service and Sales Center (located at 1225 R Street) when customers can take a spin on the prize wheel with purchase (October 5, 12, 19 and 26); "Customer Appreciation Days" when RT staff will greet customers at light rail stations and bus transfer areas (October 16, 17 and 18); and "Celebrating 25 Years of Light Rail" when RT staff will greet customers at light rail stations to commemorate the 25th anniversary of light rail in Sacramento (October 23, 24 and 25).

For more information, call (916) 321-BUSS (2877) or visit www.sacrt.com.

Governor Brown Signs Laws to Protect Privacy for Social Media Users

SACRAMENTO – Governor Edmund G. Brown Jr. today took to Twitter, Facebook, Google+, LinkedIn and MySpace to announce that he has signed two bills that increase privacy protections for social media users in California.

Assembly Bill 1844 (Campos) and Senate Bill 1349 (Yee) prohibit universities and employers from requiring that applicants give up their email or social media account passwords. "The Golden State is

pioneering the social media revolution and these laws will protect all Californians from unwarranted invasions of their personal social media accounts," said Governor Brown.

Assembly Bill 1844 by Nora Campos (D-San Jose) prohibits employers from demanding user names, passwords or any other information related to social media accounts from employees and job applicants. Employers are banned from discharging or disciplining employees who

refuse to divulge such information under the terms of the bill. However, this restriction does not apply to passwords or other information used to access employer-issued electronic devices. The bill further stipulates that nothing in its language is intended to infringe on employers' existing rights and obligations to investigate workplace misconduct.

Senate Bill 1349 by Leland Yee (D-San Francisco) establishes a similar privacy policy

for postsecondary education students with respect to their use of social media. While the bill prohibits public and private institutions from requiring students, prospective students and student groups to disclose user names, passwords or other information about their use of social media, it stipulates that this prohibition does not affect the institution's right to investigate or punish student misconduct.

Proponents of Assembly Bill 1844 say this is a common-sense

measure that will bring clarity to a murky area of employment law and stop business practices that impede employment. Senate Bill 1349, which passed without opposition in the Legislature, is designed to stop a growing trend of colleges and universities snooping into student social media accounts, particularly those of student athletes.

For more information on the bills, visit: <http://leginfo.ca.gov>

Mission Oaks Celebrates 30 Years



Following a 30-year tradition at the community center, patrons dance to live music. Photo by Susan Maxwell Skinner.

Continued from Page 1

For balanced nutrition, dieticians prepare weekday meals that include a hot entree, dessert and beverage. Payment is by donation.

Customers from toddlers to centenarians take advantage of other center activities. MOPD director Debby Walker suggests its most effective outreach is health and fitness programs. Yoga, jazzercise, tai-chi and weight management are standard fare; the facility is also dance-central for hundreds of Sacramentans. Tripping regularly through the electronic front doors are folkloric, tap, Zumba, and line-dancing feet. Most popular among seniors are social dances with live music. "These started in 1976," recalls Walker.

"We began a weekly jam session at the YMCA. People soon turned up to dance. The musicians called themselves the MOB - Mission Oaks Band - and when our center opened, the MOB moved in with its dancers."

The facility now offers two dances per week; each draws 125 customers. For many participants, dancing is a health program in itself. Other benefits are social: "Many of our dancers have come regularly for years," says coordinator Nancy Pritchard. "Some met and got married here; they return for birthdays and anniversaries; they get support when they lose spouses. And dancing keeps them from being depressed."

Live musicians are critical to

the Mission mix, says Pritchard. "Our players know the tunes seniors grew up with. Over the years, dancers build special relationships with them."

Mission Oaks Community Center runs with a full-time staff on one; six part-timers and a host of volunteers. "These days, much of what we achieve could not be done without volunteers," says Pritchard. "They run the front desk and make shy people feel welcome. They offer those cups of coffee and cookies that are so important. We have a volunteer who helps with Medicare issues. Their extra attention makes a difference."

Learn about Mission Oaks Community Centre and MOPD programs at (916) 972-0336 or visit www.morpd.com

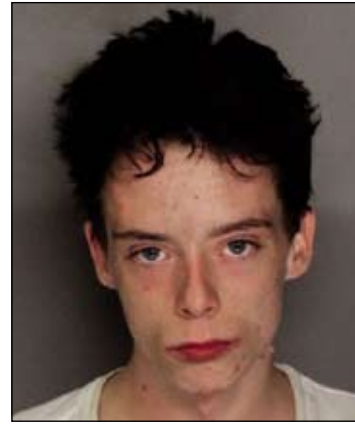
Arsonist Arrested, Admits to Starting 15 Fires

Sac MetroFire District Report

SACRAMENTO - On October 1st, just after 9am, the Metro Fire Arson Unit arrested the man behind multiple Carmichael fires that occurred during August and September. After meticulously piecing together the evidence found at each fire, Metro Fire Arson Investigators charged 18 year old Morgan McGinn with five counts of felony arson and two counts of felony burglary.

McGinn admitted to Metro Fire Arson Investigators that he was responsible for starting the following fires, as well as 8 additional fires that are under investigation.

Fire Dates and Locations:



Morgan McGinn, 18, charged with arson and felony burglary.

8/17/12 The Phoenix Pre-school at 2921 Garfield Avenue

8/17/12 Debris Fire, Loma Linda Apartments at 5545 Marconi Avenue

8/18/12 Marconi Montessori School at 5619 Marconi Avenue

8/18/12 Carmichael Library at 5600 Marconi Avenue

9/23/12 Carmichael Presbyterian Church at 5645 Marconi Avenue

9/23/12 Vacant House at 2937 Myrtle Lane

9/29/12 Attempted Arson to Occupied Structure (Address Confidential)

Morgan McGinn is currently in Sacramento County Jail where his bail is set at \$450,000; he is scheduled to appear in court on 10/2/12 at 1:30 pm. The total damage caused by McGinn's fires is estimated to be \$750,000.

California Says YES to American Sign Language

By Eric Marks

"As long as we have deaf people on earth, we will have signs..."

-George Veditz, Preservation of Sign Language, 1913.

SACRAMENTO - The International Day of Sign Languages celebration kicked off last week on September 20th with drums banging, hands flying and bodies gesturing, hundreds of deaf and hard of hearing people from all over the state converged on the Capitol.

The event had appearances by actor Bernard Bragg, speeches by members of Rocklin based Purple Communications and author of Signing Naturally; Ella Mae-Lentz.

Kiosks were spread about the grounds for visitors to learn about educational and job opportunities, including positions at Carmichael based Strategies to Empower People (STEP) and California School for the Deaf, Fremont.

"Sign Language is an essential and vital link to empower a group of people to come together for emotional support and to share experiences and common interests. It's a rich heritage that unites families, bridges generations, and more importantly it unites a community. That's why we are all here



People young and old were seen signing and communicating ideas, rekindling friendships and sharing feelings. Photo by Eric Marks.

today-united in solidarity-proud of American Sign Language," said Susie Low, District Representative for Assemblyman Roger Dickinson.

People young and old were seen signing and communicating ideas, rekindling friendships and sharing feelings about the event. Pre-school age children were seen learning the ASL alphabet, college age students were at kiosks inquiring how to join ASL clubs on campus and deaf art celebrating the culture was on display. "ASL is very similar to the Native American tradition. There is no

written equivalent to ASL- it is a fully developed language complete with its own syntax and linguistic structures. Storytelling and sharing of traditions is in both ASL and Native American languages. It is a visible and transparent language," said educator Mela Bennett of California State University, Sacramento.

The event is held every two years. For more information about sign language and ASL, please visit the California Association for the Deaf website at www.cad1906.org.

Bark, Lick, Love at the Dogtober Fest

CARMICHAEL - Carmichael Canine Corral is holding a Dogtober Fest at Carmichael Park, on corner of Fair Oaks Blvd and Grant Avenue

There will be entertaining games for kids and dogs, hot dogs and root beer floats. There

will also be free photos of your dogs for the 2013 Colander, hot off the presses. The Carmichael Canine Corral Community Cookbook will be for sale at the event. All proceeds will go back to the community in renovation funds for the Carmichael Canine

Dog Corral unleashed park.

Visit the Sunday Farmer's Market and then stroll over to the Dogtober Fest.

The event is Sunday October 7th from 9 am to 3 pm. For more information contact Carla Barbaro at 916-717-8808.



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Publisher, Paul V. Scholl

Carmichael Times

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Tia Ewing to Anchor FOX40 Evening Weekend News

SACRAMENTO REGION – KTXL FOX40 is pleased to announce the addition of Tia Ewing as anchor to FOX40 News at 5:30p and 10:00pm on weekends. Ewing joined FOX40 as a reporter in June, and has proven her dedication and desire to provide viewers with unique and compelling stories.

Ewing spent four years honing her anchor and reporting skills in Flint, Michigan, before adventuring to Sacramento to begin her journey with FOX40. She loves giving back to those in need and since her arrival in Sacramento, has been volunteering as a mentor with Big Brothers Big Sisters.



Tia Ewing, Weekend Anchor. Photo courtesy of FOX40 News.

FOX40 News Director – Brandon Mercer – says, “Tia has this huge personality—and

she’s a natural leader in the newsroom.”

“I am blessed and thankful that I am the new weekend evening anchor” says Ewing. “I’ve only been in broadcasting a short time—and am living proof that dreams do come true. I love working with Mark Demsky and Dennis Shanahan; we are real news folks and I think that’s what you see and get from us every weekend evening on FOX40.

KTXL-TV/KTXL-DT, owned and operated by Tribune Broadcasting Company, is the FOX affiliated television station serving Sacramento-Stockton-Modesto.

NFIB Congratulates Gov. Brown for Signing ADA Reform Bill

SACRAMENTO – Small-business owners have finally scored a victory against the onslaught of drive-by Americans with Disabilities Act lawsuits with the signing yesterday by Gov. Jerry Brown of Senate Bill 1186.

“This new law is a significant step towards providing struggling small-business owners relief from the numerous lawsuits leveled against them for ADA access issues,” said John Kabateck, NFIB/California Executive Director. “SB 1186, by Senators Darrell Steinberg and Bob Dutton, ends the practice by attorneys of sending ‘shakedown’ letters to unsuspecting businesses.”

The new law, which goes into effect immediately, prohibits pre-litigation “demand for money” letters, and requires that any intent to sue letter must be sent at least 30 days prior to filing a lawsuit and must include the specific access problems and

date of violation so that business owners will know why they are being sued. It also prevents litigants from filing multiple claims to increase monetary damages resulting from return visits to a business with a known problem.

The law also provides 60 days for a small business that has been inspected by a Certified Access Specialist to fix an access issue and cuts the minimum fine from \$4,000 down to \$1,000. Other small businesses will get 30 days and a minimum \$2,000 fine. Previously, California law did not allow any timeframe in which to address a problem. SB 1186 also implements some additional reforms.

“All it takes is one lawsuit to put a small business out of business permanently,” Kabateck continued. “We are pleased and inspired that the Legislature chose to address this enormous problem and that the governor pushed for the reforms.”

A recent study of small

businesses in conjunction with Californians Against Lawsuit Abuse (CALA) showed that more than one-third of small business owners have been sued in the past five years and nearly 6 in 10 have been threatened with a lawsuit during the same period, and more than three quarters of business owners fear that their business will be sued in the next five years. Nearly 40 percent of ADA lawsuits in the nation are filed in California.

NFIB is the nation’s leading small business association, with offices in Washington, D.C. and all 50 states. More information about NFIB is available online at www.nfib.com/newsroom.

National Federation of Independent Business/California
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Sacramento, CA 95814
Office 916 448-9904,
Fax 916 448-5442
www.nfib.com/california

Job Demand and Hiring Trends Slow

SACRAMENTO REGION – Created and conducted by Rick Reed Public Relations, Inc., the Survey gives us a look ‘over the horizon’ at what jobs are open, what skills are in demand and what our immediate economic future will bring.

In the Fourth Quarter, hiring for expansion of workforces has slipped slightly to forty percent (40%) of demand from the previous quarter, while hiring motivated by attrition among the top companies surveyed has risen from the last quarter to forty-three percent (43%) of demand. Employers are not growing their workforces at quite the same rate, but slightly more are opting to backfill existing positions within current staffing levels thru year’s end. Despite this small reduction in the Fourth Quarter, Pacific Staffing has learned that a significant majority, sixty-two percent (62%) of those surveyed across the region will be hiring. Thirty-eight percent (38%) say they will not hire in October, November and December.

Seasonal employment demand was cited by thirteen percent (13%) of companies surveyed directly by phone between August 26th and September 19th as the reason they were taking applications in the next three months. Five percent (5%) say they will reduce workforces in the fourth quarter. Layoffs during this same period last year occurred at twice the rate.

With seasonal recreation and holidays ahead Sacramento regional companies anticipate demand for sales and customer service skills in the next three months, while top companies are also seeking technical, manufacturing, warehouse and shipping experience. A number of construction, property development and home product companies also note a shortage of skilled construction trades and industry-specific technical skills.

For more information, employment blogs & market surveys go to www.pacificstaffing.com.


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FREE Basketball Clinic for Boys and Girls



If you are a young player or a professional, this will be the place to be! Photo courtesy of 1 Percent Club.

SACRAMENTO REGION – 1% CLUB Basketball Training founder Jeremy Russotti and Philippe Doherty are coming to Elk Grove October 14th for a FREE Basketball Clinic for boys and girls grades 3rd-High School at St. Michaels Episcopal School. Noted as one of the top basketball developmental minds in the world today, Jeremy has proven that he can aid the most elite players more efficient with his hybrid relevance training. Just this past year, he has modified his curriculum for younger players, bringing his K-12 training programs to 7 cities in California, as well out of state.

Says Bobby Jackson (Assistant Coach Sacramento Kings), "I really was impressed with the training Phil and

Jeremy provided for my son and nephew. They really enjoyed it and got great workouts from the 6-week sessions. Coach Doherty's enthusiasm gets the best out of the kids, while teaching them new skills and drills to make them better."

Most recently, Jeremy has been a skill consultant for the Los Angeles Lakers, Golden State Warriors, and trains elite basketball players such as Josh Akogon (Dallas Mavericks), Shabazz Muhammad (UCLA), and Stephen Domingo (Georgetown). Just this past summer, Josh Akogon led the Sacramento Kings in Scoring in NBA Summer League. Josh has been training with Jeremy exclusively since he was 13 years of age. Says Mark Giorgi

(Head Coach American River College), "This is probably one of the top basketball training organization out there. Them coming to this area is huge for the local basketball scene. If you are a young player or a professional, this will be the place to be."

There is no need to pre-register, just show up on the 14th and learn about the future Sunday training classes at Sheldon High school. For any questions, call Philippe Doherty at (916) 529-2757, or via email phil@1percentclub.org.

The free clinics are sectioned by age running sometime between 4pm-8pm.

Please visit our website www.1percentclub.org/training.htm for more details.



Dr. Bob Graykowski



Tonight, as you drift off to sleep, the process of inhaling and exhaling will gently rock your body until morning: uninterrupted – unless you are one of the millions affected by sleep apnea syndrome (SAS), a serious disorder marked by repeated breathing interruptions lasting ten seconds or more.

The word apnea – Greek, in origin – means "without breath." Yet as frightening as it is in its own right, SAS is often a sign of a much more serious problem.

At Chiropractic USA, we are committed to helping patients achieve optimal health. What we find is pain often intensifies without proper sleep because the body cannot regenerate itself.

What Are the Symptoms?

Snoring is often associated with sleep apnea. Yet those responsible for all of the racket don't hear a thing. Instead, the poor spouse lays awake all night listening to the off-key symphony, punctuated by periods of silence only when the snorer stops breathing altogether. These brief interruptions are followed by gasps for air before the snoring starts up again. There are several other symptoms associated with sleep apnea, such as morning headaches, numbness in arms, fatigue and a consistent desire to take naps.

There are three types of SAS: central sleep apnea, obstructive sleep apnea (OSA) and mixed sleep apnea.

Central Sleep Apnea

Central sleep apnea occurs when out-put from the respiratory center is decreased. The respiratory center is the group of nerve cells in the brain and neck that controls breathing rhythm in response to the blood's varying levels of oxygen and carbon dioxide. I have found that individuals that have had neck trauma from auto or sporting accidents often respond well with

Sleep Apnea Syndrome

adjustments to remove nerve pressure on the cervical spine. Approximately 60 percent of all heart-failure patients exhibit some form of sleep-disorder breathing. Heart failure is more common in men than in women and leads to sleep fragmentation and a reduction in rapid-eye movement sleep, which results in tiredness.

Obstructive Sleep Apnea

As its name implies, obstructive sleep apnea (OSA) involves a physical obstruction in the upper air ways. The condition is quite common among the obese, particularly those with secondary pulmonary weaknesses; however, it can also strike non-obese people with congenital irregularities of the upper airways or reversed cervical curves from long term poor posture. This apnea is characterized by recurrent sleep interruptions; choking and gasping, upon waking; and daytime drowsiness, caused by lack of sleep. Left uncorrected, it can lead to central sleep apnea, pulmonary failure and cardiac irregularities.

Mixed Sleep Apnea

This form of sleep apnea is a combination of the previous two, central sleep apnea and OSA. While a tendency toward the disorder may be hereditary, other instigating factors include obesity, cigarette smoking, alcohol consumption, lung disease, drug use and menopause.

Obesity – Extra pounds compromise every aspect of health and enhance the likelihood of developing sleep apnea. However, non-holistic doctors continue to prescribe dangerous drugs and surgery as primary options for patients with sleep apnea, rather than encouraging their patients to lose weight.

Drug Use – The use of certain drugs, such as sedatives and growth hormones, can also trigger sleep apnea.

Menopause – The prevalence of sleep apnea is greater in postmenopausal women than premenopausal women. "There may be functional, rather than anatomic, differences in the upper airway between premenopausal and postmenopausal women, which may account for the observed differences in apnea prevalence and severity."

ADHD Connection

Researchers have established a definitive link between Attention

Deficit Hyperactivity Disorder (ADHD) and sleep apnea. The theory is that attention problems – for adults as well as children – are due to inadequate sleep.

What should be done?

Sleeping on your side with a pillow between the knees can help keep airway open. Left untreated sleep apnea may increase the chances of high blood pressure or heart attack. It may also lead to automobile, household or workplace injuries due to accidents precipitated by fatigue. Headache, fatigue and the desire to nap aren't exclusive to sleep apnea. If the sleep apnea is suspected, your doctor may ask you questions about your family's health history or do a sleep study. An examination of the throat and nasal passages may also be conducted along with a spinal check up. Your doctor may suggest that you consider using a specialized cervical pillow or device designed to open the throat by bringing the jaw forward – something that has proven successful for many sleep-apnea sufferers. Other options include a nasal continuous positive airway pressure (CPAP) mask. Worn at night, the pressure is just enough to keep the upper airway passages open, preventing apnea and snoring.

As a wellness doctor I always recommend treating and preventing problems before they become a health issue. If you suspect you have sleep apnea schedule a check up with your doctor for proper evaluation. It may be the answer to a better nights sleep.

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

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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:

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Persons Association is a non-profit organization whose mission is to be of help to recently widowed men and women, but any and all widows and widowers are welcome. Participants do not need to be members and there is no charge.

Where: In the meeting room of the WPAC office.

Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18, Enter Suite-18 via the back parking lot.

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Maronite Catholic Community Festival

CARMICHAEL - Our Lady of the Rosary Maronite Catholic Church will be hosting a Lebanese and Middle Eastern Festival on Saturday, October 6 from 10:00am to 11:00pm and Sunday, October 7 from 11:00am to 6:00pm at 6811 Fair Oaks Blvd., Carmichael.

Come enjoy and satiate your palate with a cuisine that has been luscious and generous for generations. The Lebanese cuisine has had a long history of including fresh and organic ingredients in abundance. The Lebanese culture is known for its immense hospitality and joys of sharing ones food with

others. "Sahtein" is an expression often used by Middle Easterners. Its literal translation is wishing someone to have twice their health. It's sort of an expression of welcoming the sharing of a meal. Listen for this expression at the Festival! Our healthy and delicious Mediterranean menu will be served all day. Come and enjoy the homemade Shawarma (Gyro), Falafel, Hummus, Tabouleh and much more. Plus, we will have a Saj booth; serving Mana'esh zaatar (thyme) & cheese.

Don't miss our delicious dessert menu: Balklava,

Nammoura and much more, along with your Turkish cup of coffee freshly made and served with "Ahla w Sahla" (you're welcome).

There will be entertainment for all ages so that every member of a family can enjoy! Come and enjoy a live Middle Eastern band performance, international DJ & Dabkeh dance performance. Kids will have their big part too with a bouncing house, carnival games, face painting and much more. If you like Tarneeb and Backgammon, you will have a great time while trying to win the tournament.

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OCTOBER 2012 ACTIVITIES

Free Presentations and Nature Walks

Fall Nature Walk

Acorns and leaves surround us! Find out how our oak woodland changes with the fall season and how wildlife are preparing for winter. All ages welcome.

Saturday the 6th at 10:30 AM

River Friendly Landscaping

Is your garden ready for the season? Fall is the best time to plant California native plants in northern California. Join a UC Master Gardener for an overview of river friendly landscaping principles, chemical-free pest control and more.

Saturday day the 13th at 1:30 PM

Where's the Wasp?

Discover how tiny wasps have caused galls that look like apples in the oak trees. We will hike to view three different types of oak trees and find out which ones are home to the gall wasp. All ages welcome.

Sunday the 14th at 1:30 PM

Amazing Salmon

The incredible Chinook Salmon have arrived! Discover the amazing life cycle of these impressive fish and hike to the river in search of these kings of the river. All ages welcome.

Saturday the 20th at 10:30 PM

Critter Close Up

Ribbet, chirp, splash, what was that? Meet Clem the turtle and his amphibian friends at the Nature Center. Venture out to the pond and discover how many creatures are relying on this water-filled habitat for food and shelter. All ages welcome.

Sunday the 21st at 1:30 PM



2012

Sunday, October 7, 2012
Ancil Hoffman Park,
Carmichael, 10-3 p. m.

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TURKEY WITH A BOW

If you enjoy challenges then try taking a turkey with a bow this fall. Since turkeys are programmed to look up because that's where hawks and owls come from, you won't have much luck trying to take one from a treestand.

From the ground you can use your ears to locate them, your eyes to tell you where they are going, and your legs to get yourself between where they are and where they want to be. Then wait for them to get there, draw when they're not looking, and pick a spot.

Now doesn't that sound easy? Don't kid yourself. The turkey's defenses are extremely keen and I can almost guarantee you that if they could smell, you would never shoot one with a bow.

Jerry Martin is a Member of the Redhead® Pro Hunting Team

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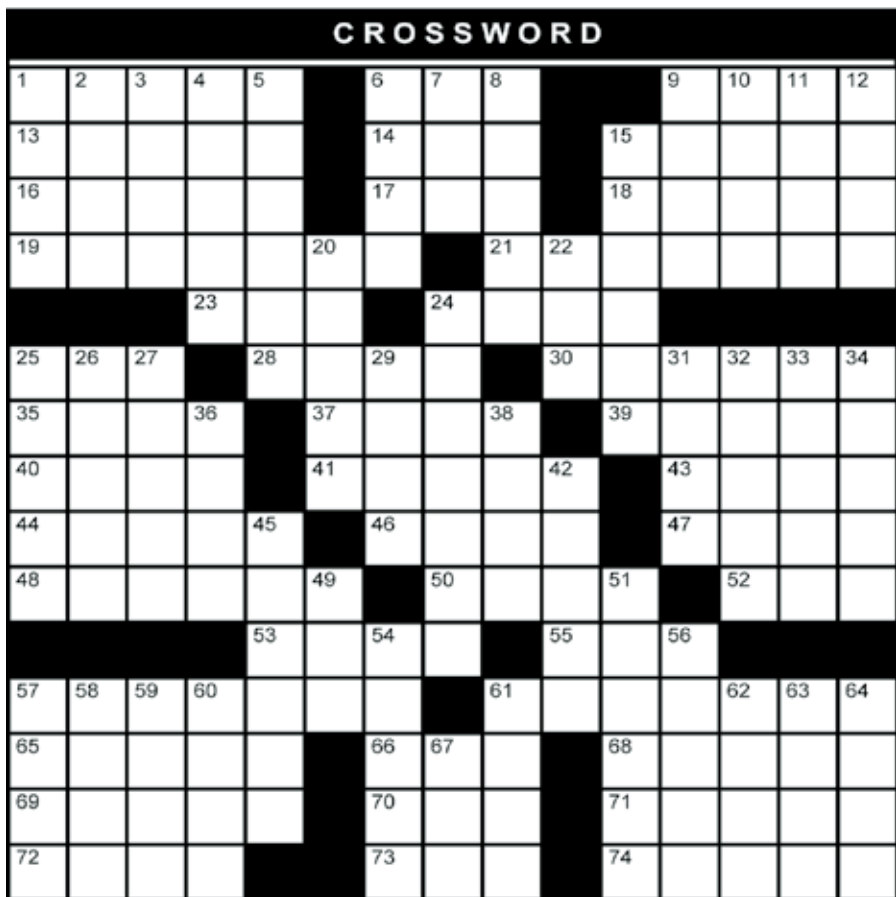
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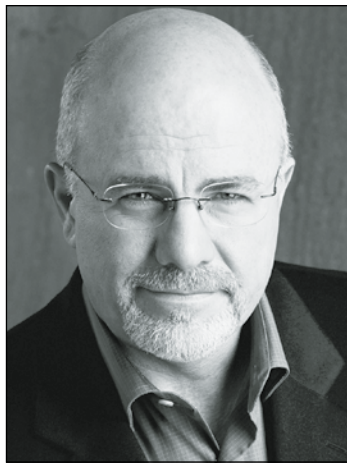
*National average annual savings based on data from customers who reported savings by switching to Esurance between 1/1/10 and 5/19/10.

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CROSSWORD

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|---|--|--|
| <p>ACROSS</p> <ul style="list-style-type: none"> 1. Played, as with an idea 6. "Lake" in France 9. Confederate soldier's hat 13. Copycat's behavior 14. She married a Beatle 15. They go from high to low 16. Ancient Roman's language 17. Small sandy island on a coral reef 18. Like days gone by 19. "One of its teams hasn't won one since 1908" 21. "Chased in playoffs" 23. Friend from Paris 24. Belongs to us 25. Fifth note 28. Patron saint of Norway 30. "New York transplants and 2010 champ" 35. "All-time Series champs, the Yankees, aka the "____ Empire" 37. Not a win and not a loss 39. Openly distrustful 40. "More than one grow on Wrigley Field's outfield walls" | <ul style="list-style-type: none"> 41. Become established 43. Welcoming sign 44. Concluded 46. Cylindrical building 47. One billionth 48. Relating to nervous system 50. Some emit a more pleasant one than others 52. Limited, as in a company 53. Vegas light 55. Maiden name indicator 57. "Last year's NL pennant winner" 61. Sign of irritation 65. "In 2009, Derek Jeter won one for the ____" 66. Cell phone emergency contact 68. Relating to seta 69. Fear-inspiring 70. Longest division of time 71. Yemeni neighbor 72. Track gathering 73. Pumpnickel, e.g. 74. Vascular tissue | <ul style="list-style-type: none"> 2. Moonfish 3. Himalayan inhabitant? 4. American author ____ Jong 5. Live wire 6. Batty or bonkers 7. Santa ____ winds 8. Beaver-like South American rodent 9. Used for drying wood or bricks 10. Cocoyam 11. Ball-____ hammer 12. Is not 15. It is removed by ENT specialist 20. Covers with a thin layer of gold 22. Heat or energy unit 24. Sometimes done standing 25. "Best of ____ games" 26. Relating to sheep 27. One who adheres to Hinduism 29. Greek god of war 31. Same as #70 Across 32. Between India and China 33. Council of ____, 15th century 34. Ecclesiastic convention 36. Suggestive look 38. "A ____ pitch allowed tie run to score in Game 6 in '86 Series" 42. Not a soul 45. Johann Strauss's was blue 49. Welcoming accessory 51. "They broke the "Curse of the Bambino" 54. Twig of willow tree 56. Rap group Public ____ 57. Part of a wine glass 58. Shakespeare's "you" 59. Fishing decoy 60. Leave out 61. Surrealist ____ Magritte 62. Abbreviation when referring to a number of people 63. Of sound mind 64. "____ Sallee pitched in 1919 Series against Black Sox 67. "To His ____ Mistress," poem |
|---|--|--|

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.

Picking the Right Trustee

Dear Dave,
I'm going through a divorce, and I'm about to buy a \$600,000 life insurance policy. My 9-year-old daughter would be the beneficiary. I need a trustee, but how do I pick a good one?
- Marie

Dear Marie,
First, your daughter wouldn't be the beneficiary. You would leave it in a trust for her benefit. And I'm not sure I'd depend on an ex-husband to handle something that requires this much integrity. You'd be better off hiring a good attorney to execute

Dave Says

the trust upon your death, or you can look for a bank that has a trust department.

Once you decide on a trustee, you must remember to clearly and specifically state what you want done with the money. Don't say to invest the money appropriately, because what a banker views as an appropriate investment and what I view as an appropriate invest are usually very different. A banker might put the money in CDs, or certificates of deposit, while I'd probably look at something like mutual funds, which have a much better rate of return.

In many cases, a trust for a child is put in place to pay for their first car, a medical situation or their college education, but this is completely up to you. The balance of the money might go to them when they reach age 21, while they receive a monthly stipend for food and other essentials while they're younger.

I'm proud of you for thinking ahead, Marie. I know divorce is hard, but your little girl is lucky to have such a good and caring mom on her side!

- Dave

Dave's Thoughts About Online Banks

Dear Dave,
How do you feel about using an online bank for your

emergency fund?

- Jared

Dear Jared,
I don't think that's a problem at all in most situations. Just make sure you do a little research. Know who you're dealing with and that they've got some strength. A bank that is known as a "click and mortar"—one that has a physical location as well as online—would be my preference. Some of them have great debit card programs that includes debit card rewards and high-interest checking accounts, too.

When it comes to an emergency fund, I like the idea of keeping it in a separate money market account. That way you get money market rates, plus you can attach check writing privileges to the account. Then when an emergency comes along, you don't have to worry about shuffling money around. You can just write a check out of the account. Problem solved!

- Dave

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



MONTHLY MILITARY/SPOUSE RETIREE MEETING

Our next monthly and last meeting of the year will be held on 9 Oct 2012 at the North Highlands Park and Recreation District, 6040 Watt Ave, North Highlands, 95660. Our speaker is not firm as yet but we will have a representative from Caption Call, which is a telephone service for people who have hearing issues. Should be very interesting. Come on out and enjoy a cup of coffee and learn something new. If you have questions, contact our volunteer staff at 916-923-4979, Mon through Thursday, 9 to 3.

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7	2	3					6
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2					5		9
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1	5						7
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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.

For Solution See Page 7.

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07107. Nicole Wilkerson, 4620 McDonald Dr., Sacramento, CA 95821 is doing business under the Fictitious Business Name "New Leaf Ayurveda Sacramento" at 3830 Auburn Blvd. #C, Sacramento, CA 95821. Filed with the Clerk of Sacramento County on August 28, 2012. Publish: September 12, 19, 26, October 3, 2012.
NEWLEA 120902 10-3-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07362. United Valley Inc., (CA Corp), 8121 Industrial Parkway, Sacramento, CA 95824 is doing business under the Fictitious Business Names "A Sac Val Plumbing; Sac Val Plumbing" at 8121 Industrial Blvd. #9, Sacramento, CA 95824. Filed with the Clerk of Sacramento County on September 7, 2012. Publish: September 12, 19, 26, October 3, 2012.
ASACVA 120902 10-3-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07258. Stephanie Wolfe and Nancy Ware, both of 1706 Woodacre Court, Carmichael, CA 95608 are doing business under the Fictitious Business Name "Ware-Wolfe Enterprises" at 1706 Woodacre Court, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on September 4, 2012. Publish: September 12, 19, 26, October 3, 2012.
WAREWO 120902 10-3-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07116. Arden Limousine And Transportation, Inc., 2424 Glendale Lane, Sacramento, CA 95825 is doing business under the Fictitious Business Names "Sacramento VIP Limousine; Granite Bay Limousine" at 2424 Glendale Lane, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on August 28, 2012. Publish: September 12, 19, 26, October 3, 2012.
SACVIP 120902 10-3-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00127886
 WHEREAS, Pavel Borisovich Tsyrouch has filed a petition with this court for a decree changing name of Pavel Borisovich Tsyrouch to Paul Tsyrouch. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on October 18, 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 5, 2012
 David I. Brown
 Judge of the Superior Court
 Publish: September 12, 19, 26, October 3, 2012.
TSIPRU 120902 10-3-12

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00129041
 WHEREAS, Cokie Lynn Bowlin has filed a petition with this court for a decree changing name of Cokie Lynn Bowlin to Alexis Claire Grey. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on October 17, 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 5, 2012
 Shelleyanne W.L. Chang
 Judge of the Superior Court
 Publish: September 12, 19, 26, October 3, 2012.
GREY 120902 10-3-12

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: September 12, 19, 26, October 3, 2012.
STEP 120903 10-10-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07087. Pacific Land & Energy, LLC, 4825 "J" Street #112, Sacramento, CA 95819 is doing business under the Fictitious Business Names "Pacific Land & Energy; Daniel O'Connell" at 4825 "J" Street #112, Sacramento, CA 95819. Filed with the Clerk of Sacramento County on August 27, 2012. Publish: September 12, 19, 26, October 3, 2012.
PACLAN 120903 10-10-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07315. Andy Klein, 2773 McCloud Way, Roseville, CA 95747 is doing business under the Fictitious Business Name "The Monk's Cella" at 2773 McCloud Way, Roseville, CA 95747. Filed with the Clerk of Sacramento County on September 6, 2012. Publish: September 12, 19, 26, October 3, 2012.
THEMON 120903 10-10-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07209. Christian Petrisor, 9325 Palmerson Dr., Antelope, CA 95843 is doing business under the Fictitious Business Name "Cal Transport" at 9325 Palmerson Dr., Antelope, CA 95843. Filed with the Clerk of Sacramento County on August 31, 2012. Publish: September 12, 19, 26, October 3, 2012.
CALTRA 120903 10-10-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07414. Dan Niebauer, 3742 Gibbons Parkway, Carmichael, CA 95608 is doing business under the Fictitious Business Name "California Videowork" at 3742 Gibbons Parkway, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on September 7, 2012. Publish: September 12, 19, 26, October 3, 2012.
CALVID 120903 10-10-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07405. Jason Rich, 6433 Perrin Way, Carmichael, CA 95608 and Don Eatherton, 8372 Shaster Daisy Court, Citrus Heights, CA 95610 are doing business under the Fictitious Business Name "ER Auto Repair" at 4800 San Juan Ave., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on September 7, 2012. Publish: September 12, 19, 26, October 3, 2012.
ERAUTO 120903 10-10-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07292. Ralph L. Hants, 6801 W. Elkhyorn Blvd., Sacramento, CA 95837 is doing business under the Fictitious Business Name "Ralph-Norman Apartments" at 4431 Del Rio Road, Sacramento, CA 95822. Filed with the Clerk of Sacramento County on September 5, 2012. Publish: September 12, 19, 26, October 3, 2012.
RALPHN 120903 10-10-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00129494
 WHEREAS, Tye Austin Biggs has filed a petition with this court for a decree changing name of Tye Austin Biggs to Tye Austin Castillo. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on October 26, 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 12, 19, 26, October 3, 2012.
CASTIL 120903 10-10-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME AND GENDER #34-2012-00129470
 WHEREAS, Tison Veronica West has filed a petition with this court for a decree changing name of Tison Veronica West to Kevin Tison West. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on October 24, 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: September 12, 2012
 David I. Brown
 Judge of the Superior Court
 Publish: September 12, 19, 26, October 3, 2012.
WEST 120903 10-10-12

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.
SUNRIS 120904 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.
PROTIN 120904 10-17-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07277. Whitaker's West Coast Transmission Inc., 2656 Montgomery Ave., Concord, CA 94519 is doing business under the Fictitious 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.
WESTCO 120904 10-17-12

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.
CUSTOM 120904 10-17-12

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.
MORPHE 120904 10-17-12

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. Dated: September 19, 2012

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 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.
BUNA 120904 10-17-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00129902
 WHEREAS, Sweet Leilani Lupetituu has filed a petition with this court for a decree changing name of Betty Puatani 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 26, October 3, 10, 17, 2012.
 LUPEIT 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 Kiyam Omar Deary to Rashid 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
 EVANS 120904 10-17-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07167. Cherie Murashige, 4500 Truxel Road #425, Sacramento, CA 95834 is doing business under the Fictitious Business Name "Cherie 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, 2012.
CHERIE 121001 10-24-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-07894. Erin Kelley Williams, 5225 North Ave., Carmichael, CA 95608 is doing business under 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, 2012.
CHARLI 121001 10-24-12

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Announcements & Events

Fall is fast approaching and the Carmichael Recreation and Park District is proud to present the 2012/13 Fall Winter Guide. Many exciting programs are being offered this season and we hope you take the time to check them out! There are many fun places to visit within the District. Take advantage of your neighborhood park, sign up for a sport program, participate in a class or visit a community event! It's all here.

The Advisory Board of Directors recently approved a resident discount program. Residents of the District can now enjoy a discounted rate on most programs and facility rentals.

If you have any ideas or comments please call (916) 485-5322 x 23 or visit us at www.carmichaelpark.com

ELEMENTARY FLAG FOOTBALL
Program runs from the beginning of September to the end of October. Please check our registration form for more specific dates. Fee: \$90.00 per participant.

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



Family Magic Show
Saturday, October 13
Doors open 6:30 • Show starts 7pm
\$5.00/person
Children 5yrs & under free!

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Tuesday, October 23
\$91/person

Extended Tours

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- Costa Rica January 19-27, 2013 • \$2,499 pp double
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*By George Valverde - Director,
California Department of Motor Vehicles*

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Q: How often may a driver attend traffic violator school in order to keep violations confidential (masked) and not part of the public record?

A: A driver who is referred by a court to traffic violator school may have only the first violation masked in an 18-month period. Subsequent violations during the 18-month period will not be masked.

Q: I paid my registration fees online and entered my checking account information. I received a dishonored check notice. How is this possible?

A: Make sure to correctly enter your bank account and routing numbers when making an online payment. On the DMV website, there is an example of where to locate the bank routing numbers, so please take a look before entering your check information.

When entering payment from an existing checking account, be sure to verify that the numbers are correct before entering the final payment. This will ensure that we are able to locate your account and deduct the payment.

Q: I was involved in a collision for the first time last week and had no idea what I was supposed to do. What steps should I take?

A: Being involved in a traffic collision can be very traumatic, especially your first one, so it is normal to feel overwhelmed. After any type of vehicle collision, no matter how minor, you must stop. Otherwise you may be convicted of "hit and run" and could be severely punished. At the scene of a crash, it is important to show the following information to the other driver or persons involved, or to any peace officer:

- Your driver license
- Registration card
- Evidence of insurance
- Your current address

If you hit a parked vehicle or other property, try to find the owner. If you can't find the owner, leave a note with your name and address and securely attach it to the vehicle. Report the collision without delay to the city police or, in unincorporated areas, to the Highway Patrol.

Following a crash, you or your insurance agent, broker, or legal representative must do the following:

- Move your vehicle off the street or highway. If you do not move your vehicle or have it removed from the street or highway, any peace officer or authorized personnel may have your vehicle removed and impounded.
- If someone is killed or injured, report the collision to the police or Highway Patrol within 24 hours.
- If there was more than \$750 in damage to the property of any person, or anyone is injured or killed, report the collision to the DMV within 10 days.

The DMV has a brochure on what to do in the case of a collision. You can find it online at www.DMV.ca.gov.

The DMV is a department under the Business, Transportation and Housing Agency, which is under the direction of Acting Undersecretary Traci Stevens. The DMV licenses drivers, maintains driving records, registers and tracks official ownership of vehicles and vessels, investigates auto and identity-related fraud, and licenses car dealers, driving schools, and traffic violator schools. For more information about the DMV, visit www.DMV.ca.gov.

Famed Advocate for Victims of Military Sexual Abuse to Speak on Behalf of Soldiers Project

SACRAMENTO – A renowned war protestor and advocate for victims of military sexual abuse will speak on behalf of The Soldiers Project and its mission to provide free, confidential psychological treatment for women and men who have suffered trauma after being raped, assaulted or sexually harassed while serving in the U.S. armed forces.

Retired Col. Ann Wright, one of three State Department officials to resign in direct protest just days before the U.S. invasion of Iraq in 2003, will appear at 6 p.m., Tuesday, Oct. 9, at First United Methodist Church, 2100 J St., in Sacramento.

Wright, who spent 29 years in the Army and Army Reserves before serving as a diplomat in nine countries including Afghanistan, is considered an expert on military sexual trauma. Her extensive research, which includes interviews with dozens of victims, has led Wright to publish numerous articles on the topic.

In one of her recent reports, "The Dark Side of the Prestigious Marine Barracks" (www.truthdig.com), Wright said that in 2010, 3,158 military personnel reported sexual assault or rape, according to Department of Defense figures. The DOD went on to estimate that 15,790 were actually raped or assaulted. The DOD said that fewer than 8 percent of suspected perpetrators were court-marshaled and convicted, compared to a 40 percent prosecution rate for accused perpetrators in civilian life.

"We are inviting community members to come be a part of this discussion about sexual assault, institutional power, trauma and healing," said Carolyn Fink, clinical director of The Soldiers Project/Sacramento. "The conversation will delve into the steps necessary to effect widespread systemic change in the way the U.S. military prevents, responds and prosecutes military sexual assault."

No entry fee will be charged to attend this event; however, voluntary donations will be accepted to help defray expenses.

The Soldiers Project/Sacramento, named earlier this year by the White House as one of the nation's top 20 military service organizations, provides free, confidential, unlimited psychological therapy to military members who have served in Iraq and Afghanistan since the war began in 2004, as well as their family members.

About 50 volunteer therapists last year gave nearly 1,000 hours of free treatment to soldiers and their families throughout the greater Sacramento-Placer region. TSP also offers support for military dependents and other loved ones through its Family Ties group therapy program and Peer2Peer program.

For more information about Col. Wright's appearance, call (916) 792-3728.

For more information about The Soldiers Project/Sacramento and its programs or to be connected with a therapist, call 877-557-5888 or e-mail Sacramento@TheSoldiersProject.org

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By Karen Anderson

Once again you are in the constant frenzy of impatience. You have heard the saying, "patience is a virtue". I personally think the person that came up with that statement must have lived in a vacuum. We are humans and no matter what you do, patience is never easy. Can we totally achieve this on our own? I believe ABSOLUTELY NOT! If you personally have been able to develop patience in all situations, share it with all of us.

I hear so many times that many of you are struggling with the same thing that I do, and that is PATIENCE. Here are a couple of situations that you can face. You are late to an appointment. You get in the car and what happens? You hit every red light in your path. You get more and more frustrated so that by the time you get to your appointment, the thought "One more thing better

not go wrong or I will...!!!" Here is another thought for the next time you are stuck at that traffic signal. Maybe God allowed your tardiness so that you avoided an accident or something totally unexpected that could have caused you harm. Instead of letting your emotional thermometer explode be thankful to your heavenly Father that He guided your path. He did this by allowing the car to start, give clear directions to get there, and you made it to your destination all in one piece.

God can use these inconveniences to show us His love. I still hear myself saying to God, as I make fun of my own weaknesses, "God, I need your help but I need it right now, not later, or tomorrow but RIGHT NOW!" Is this kind of praying really going to change anything? The answer is NO, because God, in His wisdom, knows that what you are asking for may not be the best thing for you at the time. We have such a great God that loves us and we just need to ask for His guidance. God's word says, "In the morning, LORD, you hear my voice; in the morning I lay my requests before you and wait expectantly."

I have another example of waiting (patience) for God's direction.

As I sat at the table eating my lunch, my dog, Nikki, sat right next to me with those beautiful golden retriever eyes. She looked so longingly at me as I enjoyed my food. Then once or twice I observed her smack her lips with her tongue. Now who can say "no" to that? What I observed was that she was being very quiet and obedient and was just WAITING to see what I would do. When I gave her a small bit of the food...that was one happy dog! Think about God in heaven as we pray and send our petitions to Him. He wants to see if we are willing to be obedient and just wait, but wait expectantly. Then, when He answers, REJOICE!

So even in times of anger and stress because your day is not going the way you expected or planned, pray for that patience and then sit obediently and expectantly for that morsel that God has waiting for you. Then, above all else...BE THANKFUL for what God has done for you.

PASSAGE: Psalm 5:3 (NIV)

Karen Anderson is an accomplished speaker, author, and chaplain and has a local TV show, *Move Your Mountains*. Contact Karen at www.doab-lestps.com, or 916-961-4765.

The State of Economic Freedom

By Jeffrey Tucker, *Laissez Faire Club*
Reprinted by Permission

The great news for humanity: Economic freedom around the world is on the rise. This means liberation for millions and billions of people. What a change from 20 years ago, when so many lived under despotism and socialist slavery. These people are freer, and getting freer. More people avail themselves to the global division of labor than ever before. Poverty, hunger, and violence are falling. Technology is linking people as never before. The future is bright.

All of this information comes from one of my favorite ongoing projects: Economic Freedom of the World, an annual index that attempts to quantify what really matters in this world. It tries its best to assemble as much of the data available and keep the quantification methods consistent year by year, so we can gain a better picture of the trends.

Are people free to make contracts, keep what they earn, use a sound currency, rely on some degree of legal stability, trade internationally, associate as they please toward their mutual well-being? The more people can do this, the higher their countries rank on the scale. The more that government interferes with their lives, the lower on the scale they rank.

Here is the executive summary of this point from this year's report:

"Nations in the top quartile of economic freedom had an average per capita GDP of \$37,691 in 2010, compared to \$5,188 for bottom quartile nations in 2010 current international dollars

In the top quartile, the average income of the poorest 10% was \$11,382, compared to \$1,209 in the bottom in 2010 current international dollars

Interestingly, the average income of the poorest 10% in the most economically free nations is more than twice the overall average income in the least free nations.

Life expectancy is 79.5 years in the top quartile compared to 61.6 years in the bottom quartile.

Political and civil liberties are considerably higher in economically free nations than in unfree nations."

What is the relationship between freedom and prosperity? They are directly related. If this index doesn't prove it to a person's satisfaction, nothing on this Earth will prove the point.

We think we live in the age of science. Maybe so. But ideology remains more powerful. Otherwise, we would see a gigantic rush the

world over to free the market, and fast. It's the path to prosperity, peace, and human flourishing. Even if you don't understand the logic, you can at least look at the numbers. You have to postulate an amazing number of coincidences to come up with any other explanation for why freedom is associated with prosperity and despotism is associated with poverty.

This year's report contains a real shocker when it comes to the United States. We aren't just slipping on the index. We are falling off a cliff. In many parts of the world, life is freer. Not in the "land of the free." Not by a long shot. What this reports says about the United States should be front-page news. Instead, it has received barely any attention at all.

The long and short of it:

"The United States, long considered the standard-bearer for economic freedom among large industrial nations, has experienced a substantial decline in economic freedom during the past decade. From 1980-2000, the United States was generally rated the third-freest economy in the world, ranking behind only Hong Kong and Singapore. After increasing steadily during the period from 1980-2000, the chain-linked EFW rating of the United States fell from 8.65 in 2000 to 8.21 in 2005 and 7.70 in 2010. The chain-linked ranking of the United States has fallen precipitously from second in 2000 to eighth in 2005 and 19th in 2010 (unadjusted ranking of 18th)."

One might think that it would bug people that Canada is now a more economically free nation than the United States. Remember how Finland was supposed to be ruled by muddle-headed socialists? No more. It ranks higher. So do Chile, New Zealand, and Australia. So do Ireland, Denmark, and the United Kingdom. It goes without saying that Hong Kong and Switzerland beat the U.S. But so do Qatar, the UAE, and Bahrain.

The question is why. The U.S. fell in every area. Regulation is more intense. There are more trade barriers. Property rights are less secure. Government is much larger. Money is not sound either, but the report gives a good grade here only because of the method of quantification. They look only at official rates of inflation so that there are accurate data across many countries. If you look under the hood at U.S. monetary policy, you can see that we are headed for a devastating fall in this area too.

What is the main reason for the fall of the U.S.? Property rights

are less secure. As the authors say, "While it is difficult to pinpoint the precise reason for this decline, the increased use of eminent domain to transfer property to powerful political interests, the ramifications of the wars on terrorism and drugs, and the violation of the property rights of bondholders in the bailout of automobile companies have all weakened the United States' tradition of the rule of law and, we believe, contributed to the sharp decline..."

We've all sensed this. We see evidence all around us. But even so, it can be difficult to process intellectually. We are born to believe that we live in the land of the free. As much as we regret many of the things we see, we don't want to make any fundamental adjustments in our outlook for the future. We want to believe that our freedom is somehow divinely protected and, despite all political trends, essentially unalterable.

This report puts us on notice. We have to come to terms with the realities. It is going to get worse before it gets better. We live in a digital age, surrounded by miracles. But those miracles are coming to us not because of anything our government is doing. We are dependent so much on the freedom that exists and grows outside our borders.

A major advantage that formerly poor countries have is that they don't have to deal with the rotting industrial-age infrastructure that plagues the U.S. and Europe. They don't have an antique grid and their economies are not saddled with endless and entrenched public-private partnerships and central plans like the federal code. They can leapfrog the industrial age and move right to the digital age. It's a beautiful thing to behold.

Someone who looked at this report asked me a question. Is it time to start thinking of sending my kids abroad? The answer, I believe, is yes. Going abroad provides an important cultural education. But nowadays, we are really talking about the future itself. They may have to emigrate for economic opportunity. We all might have to.

But where? Canada is looking better all the time. So is New Zealand. China ranks low overall, but sectors of China like Shanghai are extremely free by any international comparison. There is also Latin America. Nicaragua, for example, ranks very high and is rising year after year. It's the trend line that matters.

Sincerely,
Jeffrey Tucker, *Laissez Faire Club*

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If Re-Elected, Obama Should End FCC Threat to Restrict TV News, Press



Commentary by **Corydon B. Dunham**

Corydon Dunham is a former TV network executive and general counsel, and author of "Government Control of News."

On Tuesday, President Obama spent much of his address to the United Nations General Assembly discussing free speech in an era of global instant communication.

"I know that not all countries in this body share this particular understanding of the protection of free speech," he said.

Meanwhile, under his administration the FCC is holding a plan for a new balance, diversity and localism rule that would enable the U.S. government to suppress television news and restrict speech.

The new rule is similar to the old Fairness Doctrine, which the FCC and courts revoked in 1987 when they found it was against the public interest. FCC investigations had deterred and suppressed television news,

restricted speech, and prevented criticism of incumbent administrations.

As my book reveals, the new localism rule would have similar results or worse. One new member of the FCC staff who helped draft the localism rule has written that freedom of speech and press is not his "objective," and that free speech "is warped to protect global corporations and block rules that would promote democratic governance." He also concludes the new localism rule could be used to take away licenses in place of the "misnamed Fairness Doctrine."

Another wrote that television is a "powerful source of homogenization and pabulum," and recommended using burdensome FCC regulations to "hasten the demise of broadcasting" (later reworded.) That writer applauded a rule which would make broadcasting local events more difficult so "local viewers are less likely to watch the local broadcasters."

A special report recommended in June 2011 that the localism proceeding be ended because of its destructive burdens. Over opposition from other commissioners, the FCC chairman appointed by President Obama continued it and, after the November election, the FCC could move to adopt it.

The Chief of the White House Office of Information and Regulatory Affairs, a fellow law professor of President Obama, has long urged that the

government should take control of news to achieve its political and social purposes. Another former law professor, since appointed by President Obama to the Supreme Court, wrote an article also urging the government to manage news, saying this would be constitutional if news coverage were not "ideal" at a particular time, and government was changing news to that end.

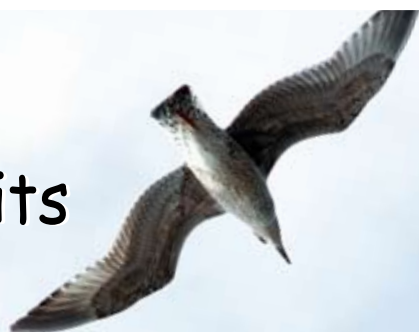
The great historian Gordon S. Wood writes, "Remember that the United States has always been to ourselves and to the world primarily an idea." Ending this country's free press and free speech traditions would certainly destroy that idea.

About Corydon B. Dunham

Corydon B. Dunham is a Harvard Law School graduate. His *Government Control of News* study was initiated at the Woodrow Wilson International Center for Scholars, Smithsonian Institute, and expanded and developed for the Corydon B. Dunham Fellowship for the First Amendment at Harvard Law School and the Dunham Open Forum for First Amendment Values at Bowdoin College. Dunham was an executive at NBC from 1965 to 1990. He oversaw legal and government matters and broadcast standards. He was on the board of directors of the National Television Academy of Arts and Sciences, American Corporate Counsel Association, and American Arbitration Association among other posts.



Dare to Live Without Limits



LIFE IS NOT A FAD by Bryan Golden

We've all seen fads. The latest fashions, electronic devices, toys, and diets are among the trends that come and go. What's hot and what's not can change virtually overnight. Merchandise that people waited in line for last year will collect dust on store shelves this year.

To keep up with the current fad means following the behavior of the crowd. In so doing, you link your desires to the desires of others. As something becomes more popular, more people become drawn to it. Whatever is attracting all of the attention may have languished in obscurity for years. But now, because it's in the spotlight, everyone feels they need to have it.

Who starts fads and how do they start? It doesn't really matter. Some fads are sparked by celebrities. Others are started by the media. Fads may even be intentionally started when a manufacturer limits the production of a specific item.

Regardless of its origin, by the time a fad has gained enough traction to be discernable, people are following along because of its size and notoriety, not due to any inherent value or importance.

Fads generate a lot of momentum for a number of reasons. Some feel comfort in going along with the crowd. Others want to be recognized up to date with the latest trend. There are also those who want to impress others by being

among the first to jump on board with the latest fad.

Some people structure their lives to follow behind everyone else. They change direction as quickly as each new craze comes and goes. This approach is akin to being adrift on the ocean, going in whatever direction the wind and currents take you.

People who chase fads constantly adjust to conform to the latest trend. They can even get to the point where they have exchanged their own identity for the identity of those they follow.

When you follow fads, you get what everyone else wants rather than satisfying your own desires. It's somewhat hollow to do something just because it's what other people are doing. Each of us has our own desires and goals. We know what we like and dislike. We have our own opinions. But yet, so many become caught up in fads. How much satisfaction can you get by following the herd?

Don't worry about what other people are doing. It doesn't matter. The important consideration is understanding what you want. If you are not sure, perhaps you haven't given it enough thought. Make sure you take some time to identify your own desires.

If you have kids, you will do them a valuable service by demonstrating by your actions that it's not

necessary to follow fads. Your kids look to you as an example for how they should behave. If they see you chasing each new fad, your children will most likely do the same.

Follow your own path and you will be much more content. Fads will come and go, but your life will be consistent, based on your own values. When something appeals to you, don't avoid it if it happens to be a fad. Fads tend to make the things overly expensive, hard to obtain, or both. All you have to do is wait until the fad dies down. Then the price will drop and the availability will increase.

As long as you are doing what you want, because you want to do it, the current fad won't have any impact on you. You can watch with amusement all of the other people who get caught up in the frenzy.

To my readers: If you have a question or issue you would like me to address, please send it to this paper or email me at Bryan@columnist.com.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2007 Bryan Golden.



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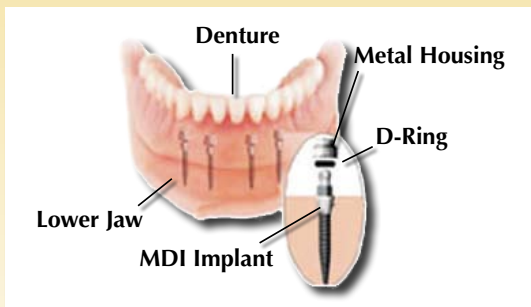
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