

MPG Wishes All Our Readers a Happy Father's Day! **PLUS:** *"It's Not My Father's World Any More"* 

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Serving Carmichael and Sacramento County since 1981

June 13, 2012

#### Hank Fisher Properties Raises \$33,000 for Sacramento SPCA



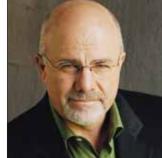
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#### "The Bible and Bullying" Answers from Pastor Rich Reimer



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#### Sound Financial Advice from Dave Ramsey



# How Government Policy Makes It Worse

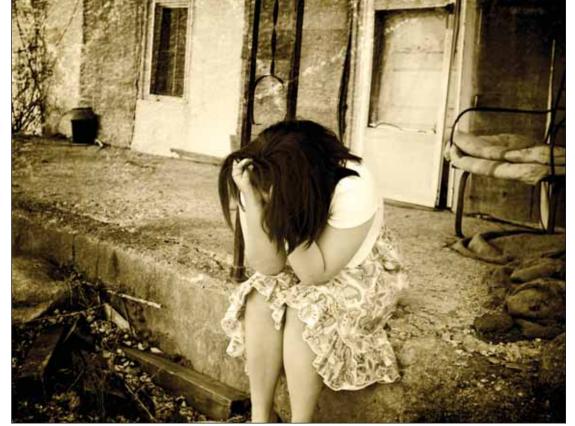
#### *Commentary by Dr. Tracy C. Miller*

During a recent trip, I couldn't help but notice the large number of homeless people in the downtown area, including one homeless man pushing a child in a stroller. Homelessness was frequently discussed during the 1980s, but seems to receive less media attention now. And yet, the number of homeless today is approximately twice as large as it was in the 1980s.

Homelessness, like any other social problem, is influenced by incentives. Unfortunately, government policy may actually be making the problem worse, particularly government-subsidized housing for the poor.

Many cities have constructed homeless shelters to provide a place for the homeless to stay out of the cold. By the late 1980s, governments created a network of shelters and soup kitchens to feed and house between 200,000 and 300,000 people per day. Between 1988 and 1996, some 275,000 permanent and transitional housing units intended for homeless persons were added. By 1996, roughly 607,000 beds were available as part of the homeless service system in the United States.

There is little evidence to suggest that government-provided shelter has in any way solved or even reduced the problem of



The success rate of some private programs to help the homeless is much higher than government programs - as high as 85 percent.

homelessness - to the contrary, as noted, the total number of homeless has risen. While advocates for the homeless recognize this, many believe that providing other forms of government assistance will help people avoid homelessness or escape it. In their view, helping people get governmentfunded rental assistance, food stamps, and welfare checks is integral to preventing homelessness. Some contend that supplying the homeless and those at risk of becoming homeless with permanent housing at government expense will get homeless people off the streets so they can live stable lives.

In truth, lack of affordable housing is not the main reason that people become homeless, although it may be a contributing factor in some cities. People sometimes become homeless due to habits or addictions that lead to mismanagement of their finances, unstable family relationships, and the inability to keep a regular job.

Continued on Page 12

### US Army Corps to Improve Two American River Levees, Host Three Public Meetings

SACRAMENTO REGION – The U.S. Army Corps of Engineers Sacramento District is getting ready to improve two levee stretches along the American River this summer, and is inviting nearby residents to attend a series of three public outreach meetings at Sacramento State's Alumni Center.

Corps officials will host three public meetings June 12, July 10 and July 31 from 6:00 p.m. to 8:00 p.m. each night to explain construction procedures and answer questions about the work planned. No major road closures are planned and the American River Parkway Trail will remain open, though several access points will be periodically closed throughout construction.

The Howe Avenue Levee Raise Project, set to begin the week of July 23, involves raising levee heights an average of one foot and improving the waterside levee slope along the north bank of the American River, running from Howe Avenue west to the Kadema Drive trail access ramp. This project is expected to be complete by November 2012.

Around mid-August, construction crews will close a gap in an existing seepage cutoff wall between the Campus Commons Golf Course and the Northrop Avenue trail access. This project is expected to be complete by November 30, 2012.

The Corps built more than 20 miles of cutoff walls into American River levees since 2000. Cutoff walls strengthen levees and help prevent water from leaking through or under them. Areas where construction was complicated by utilities, bridges or power lines were set aside for later construction. The Corps has improved 14 of the 30 areas so far, and expects to complete construction at three more by the end of 2012 "Lowering Sacramento's flood risk is a top priority," said project manager John Hoge. "We're reaching out to make sure residents know what to expect with the construction and to let them know that what we're doing will improve their safety." Both projects are part of the American River Common Features Program, a joint effort between the Corps, the state's Central Valley Flood Protection Board and Sacramento Area Flood Control Agency, to improve Sacramento's levees and reduce flood risk throughout the region.

Palau Festival Bringing Music Celebration



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Luis Palau preaching at a past festival. Photo courtesy of Luis Palau Sacramento Festival.

SACRAMENTO REGION – Luis Palau Festivals, the free, family-friendly celebrations which have drawn more than 8 million people since 1999 from south Florida to South America, are bringing The Luis Palau Sacramento Festival to Cal Expo Grounds on Saturday and Sunday, June 16 and 17, 2012. Activities are scheduled from 1:30-10 PM daily and admission will be FREE.

First conceived and produced in Portland, Oregon in 1999, Palau festival events have since changed the face of contemporary faith celebrations around the world (www.palau.org).

Expanding on a community service component that has long been a part of Palau festivals, the Luis Palau Sacramento Festival will team with Sacramento-area service agencies and churches under the banner "Season of Service" to provide volunteers and resources to hundreds of projects that serve homelessness, hunger, families in need, schools, health and wellness, neighborhood revitalization and existing programs. By festival weekend, thousands of volunteers are expected to have served in Season of Service projects.

The Oregon-based Luis Palau Association has brought a message of hope through faith to more than a billion people through radio, television, the Internet, books and articles, including 30 million people face-to-face in 75 countries. Luis Palau's daily radio broadcasts are heard by tens of millions of listeners on 3000+ radio stations in 48 countries. He is the author of close to 50 books, and his counsel on issues of faith has been shared with political leaders and heads of state around the world.

Recent festivals have attracted massive crowds, including 900,000 in Buenos Aires, Argentina; 250,000 in Houston, and 300,000 in Fort Lauderdale. The 2012 festival schedule includes Haiti, Jamaica, Paraguay, Australia, Tanzania and the United Kingdom: Sacramento Festival is the only U.S. event this year.

The action sports area will feature top pro/am athletes from skateboarding, freestyle motocross and BMX biking. The Amazing Wonders Experience will include high-energy programming for kids and families and a large collection of NASCAR racecars. The Palau Sacramento Festival will showcase some of the top artists in contemporary Christian and gospel music, including

• **TobyMac:** one of the most honored singer/songwriters in the genre, his blending of hiphop, rock and gospel generates high album sales and an energetic stage show http://www.tobymac. com

• Mandisa: the Sacramentonative made her mark on American Idol and is currently nominated for multiple Dove (Gospel Music Association) awards including Female Vocalist of the Year

http://mandisaofficial.com/home • Thousand Foot Krutch: the Canadian rockers have produced 8 best-selling albums since 1998 including the just-released The End Is Where We Begin http:// thousandfootkrutch.com

• Skillet: known for their powerful live shows, ardent fans ("Pan Heads") and 8 successful albums, this quartet has been a major force in CCM for more than 15 years http://www.skillet.com/ • Lincoln Brewster: considered one of the elite guitar players in contemporary music, Lincoln Brewster is also a singer/songwriter with 8 albums and an extensive touring schedule http://www.lincolnbrewster.com • Phil Wickham: equally at home on stage or in the studio, this singer-songwriter has produce 7 albums of original music and contemporary Christian standards http://philwickham.com • Marisol: known for her powerful vocals and unique styling, this bi-lingual performer has sung throughout North and South America https://www.facebook. com/marisolmusic

For further information on the Luis Palau Sacramento Festival and the Season of Service visit www.sacramentofestival.com or call the festival offices at 916-259-2165. Sacramento State Alumni Center is at 6000 J Street Sacramento, CA, 916-278-7809.

Source: U.S. Army Corps Of Engineers



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## Hank Fisher Properties Raises \$33,000 for SPCA



(L-R) Bobby Jackson (Sacramento Kings), Geoff Petrie (Sacramento Kings-President of Basketball Operations), Rick Johnson (Sacramento SPCA Chief Executive Officer), and Tom Peno (Sacramento SPCA Board of Directors) were among roster of amateur golfers participating in Hank Fisher Properties Third Annual Paws, Pals and Putts Golf Tournament annual May event at Del Paso Country Club supporting SPCA's Senior Services program.

Photo courtesy of Rosemary O'Brien, Runyon Saltzman & Einhorn, Inc.

SACRAMENTO REGION to the lives of seniors, many of - Presented by Hank Fisher Properties, the Third Annual Paws, Pals and Putts Golf Tournament has raised \$33,000 for the Sacramento Society for the Prevention of Cruelty to Animals. The annual May event at Del Paso Country Club provides essential support for the SPCA's Senior Services program, which works to ensure area seniors can enjoy animal friends.

"Pets are a wonderful addition

whom live alone and on limited incomes. This SPCA service reaches out to those seniors and makes it as easy as possible for them to maintain their relationship with pets," said Hank Fisher Properties President & CEO, Nancy Fisher.

Through Hank Fisher Properties' support of the Seniors Services Program, the SPCA is able to provide low-cost pet care workshops, discounts on pet adoptions, obedience

training, a helpline for animal behavior consultation, "Love on Loan" pet visits to senior residences, and other services. These services are designed to enable the elderly to enjoy the health and wellness benefits of pet ownership.

"This year, due in large part to the support of Hank Fisher Properties and their 2012 successful golf tournament at Del Paso Country Club, the Sacramento SPCA Senior Services Program will be able to place homeless animals in homes of seniors without it costing seniors a dime," said Rick Johnson, Sacramento SPCA Chief Executive Officer. "In addition, their support allows for hundreds of animals to receive veterinary care and vaccinations."

The annual Paws, Pals and Putts Golf Tournament is hosted each year during May. Hank Fisher Properties created some of Sacramento's first purposebuilt senior living in the early 80's and today maintains five full-service senior residences in the area as well as other apartment communities throughout Northern California. Hank Fisher Properties offers a wide range of services and amenities including: Independent Living, Assisted Living, Memory care, Respite care for short-term stays and Daytime memory care.

For more information, visit hankfisherproperties.com

## **RT Launches Real-Time Bus Tracker**

Transit District (RT) now offers customers the ability to track the location of RT buses in real-time. Recently installed GPS technology allows RT to track buses on routes, display their locations using online maps, and provide estimated arrival times at any bus stop. Customers can also use text messaging to receive estimated

The Sacramento Regional arrival times or sign up to be sent automatic email or text alerts. The real-time system, called RT Tracker, can be accessed at www.sacrt.com/rttracker.

"This technology provides RT riders greater flexibility in using public transportation," Mike Mattos, Chief of Facilities and Business Support Services, stated. "While on-time

performance is high, some delays are unavoidable. Customers can track the locations of buses and adjust their travel plans accordingly."

RT Tracker users will be able to spend less time waiting, leaving more time for other things.

For route, schedule and fare information, call 916-321-BUSS (2877) or visit www.sacrt.com.

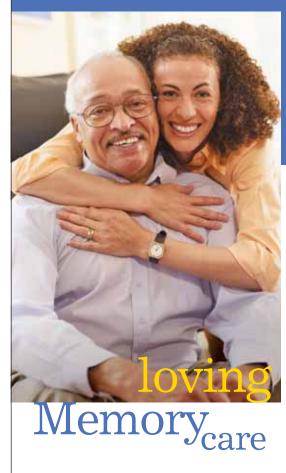




#### By Pastor Rich Reimer

"Bully" the movie is а documentary chronicling a year in the life of America's bullying crisis... It is a wake-up call for parents and educators to be aware and take action, says Dr. Melissa Arca in a recent article in the metro daily newspaper. Did you know a wake-up call for parents about bullying is found in the Bible? It is given by the Apostle Paul twice in his letters to Christians living in the ancient cities of Ephesus and Colossae. Here is what Paul says about bullying.

"Fathers, do not exasperate your children; but bring them up in the training and instruction of the Lord." (Ephesians 6:4) "Fathers do not embitter your children, or they will become discouraged."



#### (Colossians 3:21)

Paul is commanding fathers to stop all behavior that provokes a child into a state of excited irritation. The word translated "exasperate" literally means to stir up or provoke in an evil sense, to inflame the anger of a child. The word translated "embitter" is a strengthen form of the word for anger or wrath. Parents are not to stimulate or rouse a child to the point of fuming anger.

The perfect illustration of this parental prohibition is the old world sport of bull fighting. What happens in the ring? The bull is bullied by being provoked, stirred up to anger by the waving of a red cape and if that doesn't rile him, sharp daggers are thrust under his skin to increase the irritation.

Paul is telling us something that seems to be overlooked in the current discussion about bullying. PARENTS CAN BE BULLIES TO THEIR VERY OWN CHILDREN! A wake-up call indeed. Parents need to take action by correcting their very own bullying words and actions in their own home.

What type of parental words and deeds am I talking about? Let's start with teasing or badgering. If you tease an animal too much look out! I was taught to watch their ears and if they go back it is a warning that they have had too much. Parents

need to pay attention to their child and respect their own child's "NO" "I've had enough". To continue to tease when a child has had enough becomes bullying behavior. Being a parent and now a grandparent I can't imagine when teasing or picking on a child is ever appropriate by a parent. Then what about constant parental criticism? Parents who expect perfection from imperfect children may one day realize that they have broken their child's spirit. The child withdraws in anger and defeat knowing that it is impossible for them to please the parent they love. Their eyes are open but the lights have gone out inside. They have been bullied by constant criticism.

The home should be a safe place for children to be encouraged and nurtured. Bullying should have no place in your family. Parents wake-up.

Reverend Richard Reimer, Lead Pastor

American River Community Church (Campus located next to the Carmichael DMV) 3300 Walnut Avenue www.arcconline.org Also home to Wonder-Land Christian Preschool & Daycare and New Horizons Counseling Center

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Summer is here! And that means many golfers will be dusting off their clubs and heading to the greens. Golf can be fantastic exercise and a powerful source of stress reduction. However, golf can also be hard on the spine, often triggering back disorders. At Chiropractic USA, we teach patients how to keep their spines up to par when hitting the links. Exciting new research shows that regular chiropractic care may boost a golfer's performance.

Chiropractic Boosts Golfers' Swing Performance

New research indicates that chiropractic care may boost golfers' swing performance. In a recent study, investigators followed 143 golfers at two clubs. The participants were divided into two groups. Between the two groups, "average age handicap, and initial swing were comparable."

Both groups took part in a stretching program. In addition, one group also received chiropractic care twice a week for six weeks. At each session, "all golfers performed 3 full-swing maneuvers. Ball range was considered as the average distance for the 3 shots."

After six weeks, golfers who underwent both stretching and chiropractic care enjoyed significant improvement in fullswing performance. On the other hand, full-swing performance did not change significantly in the stretching-only group.

#### Putting for Perfect Posture

Another way that chiropractic care enhances a golfer's performance is by focusing on posture. For instance, a level backswing is dependent on proper posture. A back-swing is actually two motions in one: the up/down movement of the arms and the rotation of the body –



## Chiropractic Care Boosts Golfer's Performance

both are directly dependent on spinal health.

That's why a healthy spine is so vital to a golfer's fame. If the spine is out of alignment, the spinal motion will be affected so the swing will be out of alignment. That's also why so many professional and amateur golfers alike schedule regular chiropractic check-ups.

By correcting a spinal condition called v*ertebral subluxation*, chiropractors help perfect the postures – and golf games – of patients.

#### Is Your Bag to Blame

Although golfers tend to blame back-related problems on suboptimal swings, many golfrelated injuries have nothing to do with the actual game. Golf bags, by themselves, have substantial bulk and weight. Add to that the maximum number of clubs allowed during course play. A back pack strap that fits over both shoulders is always the best way to balance the spine if you are carrying clubs.

#### Cancel the Cart

Here's a simple way to dramatically improve your fitness level: Choose to walk the course, rather than rent a cart. I recommend a push cart over carrying clubs to reduce spinal stress. Walking elevates aerobic activity, increases stamina and boosts immunity: maximizing athletic performance and warding off injury.

#### Back in Shape

injuries Low-back are particularly common among golfers. Why does golf generate and aggravate - low-back pain? According to researchers, the answer is two-fold: poor mechanics of spinal motion and today's more demanding swing. "Stiff hips and back muscles are often the root causes of flawed mechanics. The disks between the spinal vertebrae get less elastic with the years and, therefore, are less able to distribute the stresses that the swing puts on the back."

#### Warm Up Before You Tee Off

Warming up is essential when it comes to staying in the game. However, despite overwhelming evidence supporting the need to warm up, most golfers remain cold to the idea. "Few amateur players adequately warm up before practicing or playing a round of golf. If you don't stretch prior to golfing, you are asking your body to play golf with an added handicap. Muscles that are warm and stretched properly prior to teeing off are supple and loose, which enables your body to perform to its full potential."

Additional benefits related to stretching and warming up are outlined in the "Professional Golf Association (PGA) Tour Golf Academy Student Instruction Manual:

• Greater swing flexibility and motion, allowing for a solid follow-through without straining any muscles.

- Improved muscle endurance.
- •Fewer aches, pain and

lessened chance of injury.Increased enjoyment of the game.

There are countless stretching exercises from which to choose. At Chiropractic USA, we evaluate your posture and muscle balance then outline a routine for you that's tailored to your needs.

#### Leave the Painkillers in the Sand Trap

Before reaching for a pill to ease post-golf soreness, consider this: Doctors of chiropractic don't believe pain should be masked. Instead, our office focuses on the source of the disorder, restoring alignment and motion to the spine with chiropractic adjustments. So, before hitting the links this season, schedule an appointment for a sports chiropractic checkup.

Learn more about our community office; find us on Facebook-Chiropractic USA.

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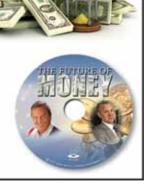
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## THANK A Veteran Today



# It's Not My Father's World Anymore

#### By Rev. James L. Snyder

Celebrating another Father's Day without my father I cannot help thinking how much has changed since he died. If he were to return today, he would find things quite different.

In all reality, this is not my father's world anymore.

I might just as well say it. This is not my father's country anymore, either.

The country my father loves seems to have all but disappeared. During his time, a deep-seated patriotic pride permeated throughout our country. We were proud of what our forefathers had accomplished and we were willing to die to preserve that heritage.

Today, it seems the past is simply the past and has no bearing whatsoever on the present. This may be why history books are being rewritten today. This, however, is a fallacy encouraged by those who do not know the right hand from their left hand. In our country today, you are either far right or far left and nothing in between. Whatever happened to people with common sense?

Perhaps that ancient anonymous philosopher was right when he said the problem with common sense was that it really was not that common anymore. Perhaps the demise of the common man explains this phenomenon. Or it could be that most people today have been educated be on their common sensibilities.

There was a time in my father's country when people were proud of what they did. A few tried to get money without working for it. In my father's country, there was a great deal of pride in working for what you had and not depending upon somebody with a handout. In my father's country, there was a deep sense of accomplishment in earning what you had by the sweat of your brow.

The only people sweating these days are politicians up for reelection.

In my father's country, there was no such thing as arbitrary handouts but plenty of hands out. It was considered our patriotic duty to help our neighbor when they were in trouble. Nobody looked to Uncle Sam to solve his or her problems. It was a community affair not a government mandate. In fact, if the truth were known, and an evidently it is not, they stayed as far away from Uncle Sam as possible only communicating with him once a year on April 15.

In those days, they saluted the flag, recited the Pledge of Allegiance and were right proud to do so. Not one of them could imagine anybody ashamed of doing that in public.

Today a lot is being said about the separation of church and state. My father would not understand the way some people are interpreting it. According to what is going on today they are trying to keep the church out of the state but make good and sure, the state runs the church. Isn't that why we had a revolution in the first place?

In my father's country, there was a separation between government control and people pursuing life, liberty and happiness. Oh, for those good old days.

Also, in my father's country baseball was a national sport not a business. I am not quite sure when it became a business but my father never thought it was. He often took me to the ball field on a Saturday afternoon to have fun, enjoy the game and eat the world's most delicious hotdog. At least he said they were the world's most delicious hotdogs.

Our purpose in going was just to have fun. He did his share of making fun and harassing the other team's fans but it never crossed his mind to physically beat one of them nearly to death. If I remember correctly, wedgies were the order of the day.

When our team won we celebrated and high-fived everybody around us. When our team lost,

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we determined with everything within us to slaughter them the next week on the field. When we said "slaughter," we were talking figuratively.

Credit was something my father's generation frowned on. As a young person, I had in my mind to buy a bicycle. I took my father to the store to look at that prized bike.

"Well," my father stammered, as he looked the bike over. "How much money you've got saved for this bike?" I knew the lecture that was to follow. If you could not afford to buy something, you could not afford to have it. How many times have I heard that?

Perhaps if my father could come back for a day we could send him to Washington DC and explain to them this whole idea that if you cannot afford something you cannot afford something. It seemed to make sense to me and I was only I young person at the time. I guess when you get older you lose a lot of that good common sense. Then if elected and go to Washington DC, you leave all of that good common sense back home with your constituency who wonder what they elected you for.

The verse of Scripture that was very important to my father was, "And let the beauty of the LORD our God be upon us: and establish thou the work of our hands upon us; yea, the work of our hands establish thou it" (Psalms 90:17 KJV).

It may not be the same country my father loved, but I can still operate on the same principles that made him a patriotic father, and pray, "Establish thou the work of our hands."

The Rev. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at (352) 687-4240 or e-mail jamessnyder2@att.net. The church web site is www.whatafellowship.com.

## Railroad Museum Celebrates "Diesels & Dads" on Father's Day

Seven Rarely Seen Diesels from Museum's Impressive Collection to be on Display Inside and Outside the Museum for One Day Only

SACRAMENTO – The California State Railroad Museum is gearing up to celebrate "Diesels and Dads" on Sunday, June 17 (Father's Day), by showcasing seven rarely seen diesel locomotives that will be on special display from 10 a.m. to 2 p.m. The locomotives on display will include two stationed inside the Museum itself: Foley Bros. No 110-1, a pioneering 1929 diesel locomotive, and Southern Pacific No. 6819, a 1970s "Tunnel Motor" hood unit. On the turntable outside the Museum, the unpainted Southern Pacific No. 6402, a F7A Cab unit, will be displayed with open sides exposing the

interior mechanical components. Southern Pacific No. 5208, a 1949 Baldwin road switcher, and Sacramento Northern No. 402, a 1939 switcher originally owned by the Western Pacific Railroad will also be available outside the Museum on Father's Day.

In addition to viewing the special diesels on display, dads will also enjoy taking a relaxing train ride aboard a historic locomotive along the Sacramento River! Weekend excursion train rides are up and operating as usual, departing hourly from 11 a.m. to 5 p.m. General admission weekend excursion train ride tickets are available in-person on a firstcome, first-served basis starting at 10:30 a.m. the day of the train ride at the Sacramento Southern Railroad ticket office, located on Front Street between "J" and "K" Streets in Old Sacramento. Train ride tickets cost \$10 adults; \$5 youths ages 6-17; free for children ages 5 and under (\$15 for first class tickets aboard the first class El Dorado). Advance tickets to ride the first-class El Dorado are available online at www.californiastaterailroadmuseum.org

For more information about the California State Railroad Museum or any of these special activities, please visit the website or call (916) 445-6645.

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meeting monthly is Monday, June 11, 2012 at Crossroads Christian Fellowship, 5501 Dewey Drive, Fair Oaks, 7:00pm-9:00pm, CA, Featuring Guest Speaker Author and Independent Book Publisher, Terry Burke Maxwell of the MaxwellGroupPublishing House. General Public welcome. Refreshments available. Visit www. sactowriters.com.

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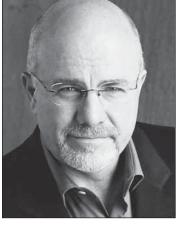


48. Capital of Bahamas 7. Big head 8. Dipping meal 50. Start of a hole, pl. 52. Bo Derek in 1979 9. Russian left 53. T on a test 10. Different spelling for alighted 57. \*Wheelchair-bound of Iran 11. \*\_ 12. Like Tim of "A Christmas 61. \*MC famous for parachute Carol" 15. One who darts 20. Changes to a manuscript 64. Home to largest mammal 65. \*Blanche Devereaux on 22. Not new or borrowed or "The Golden Girls" blue 67. Silent performers 24. Fruit 25. \*Russia's 2-time President 69. Chopin's instrument of 26. Pleasant odor 70. A belief or philosophy 27. Time 71. High society 29. Threesloth 31. Bell sound 73. \*First baseball player to 32. Early stages of illness reach 3,000 hits 33. \*"Superman" to Kidder's 74. Rent again Lane 34. \*a.k.a. Samuel Clemens 1. Consumer electronics 36. \*General Robert E. and director Spike 2. Rainbows, e.g. 38. Seabiscuit's father, e.g. 42. Single-cell protozoan firma 45. Hispanic American

stop

51. \*Known as the "Queen of Disco" 54. Finnofamily of languages 56. Upside down frown 57. Shoshonean people 58. Turns blue litmus red 59. Raised mark on skin 60. \*His last word was "Rosebud" 61. Cannabis plant 62. Male version of Emily 63. Intersecting nerves or vessels 66. North American country 68. Many tennis games make one of these

> 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.

#### Healing the Wounds Dear Dave.

Recently, I discovered that my wife secretly kept and used credit cards over the last several years. I also found out there are two liens on our home from some of this debt. She was hiding the mail from me so I wouldn't find out. I'm angry about the dishonesty, but I want us to get the debt cleaned up. What do you suggest? - Tom

#### Dear Tom,

This debt and the liens are a symptom. What we're looking at here is a repeated pattern of lying and deception. Anyone can become scared or ashamed and make a mistake, but this

## **Book Sale at** Fair Oaks Library

Gently Used Book Sale, Sat. June 16, and Tues. June 19. Most are \$2 to 25 cents. Tues is bargain day everything half price. Community Room of the

FAIR OAKS Community Library, 11601 Fair Oaks Blvd., Fair Oaks, CA 95628. (916)264-2700.



has happened several times. It's called financial infidelity for a reason. Really, it's the same kind of lying as sexual infidelity. It hurts and makes people angry on a lot of the same levels, and that's because it's a broken trust.

Assuming that you guys can talk things out and heal this rift in your marriage, you're going to have to contact these credit card companies and try to settle the debts. You guys aren't bringing home a lot, so you need to start scratching together every nickel and dime you can and make an offer to erase these debts. That will also remove the liens on your home. Many times creditors will settle a debt for pennies on the dollar. If you're lucky, you may be able to get them to accept about 25 percent of the amount owed.

But I think you've got a much bigger problem here. You guys have some serious issues that need to be resolved. I'd advise going to your pastor, if you're in a good church, or finding a reputable marriage counselor. Your wife needs to understand, loud and clear, that this kind of crap has to stop immediately!

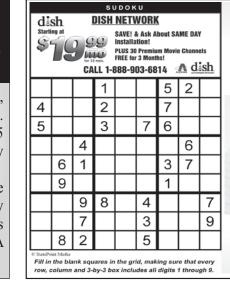
- Dave

#### What Happens Now?

Dear Dave,

What happens to a vehicle if the co-signer on the loan files bankruptcy?

- Robert



Dear Robert,

First, it means that only the co-signer has gone bad. The car is still in your name, and the loan is still in your name. If you were to notify the bank of this, and that you'd be keeping the car and still making the payments on time, then you shouldn't have a problem. It also wouldn't affect your credit score. Just because you partnered with someone who failed with money doesn't mean you're going to do the same thing.

There is one thing to keep in mind, though. It may show up on your credit bureau report that the loan has gone into bankruptcy. It shouldn't indicate that you have gone into bankruptcy, just the loan. That much is true, since your co-signer filed bankruptcy. Still, this shouldn't damage your credit score.

If it does, just stay on top of things, and report what has happened to the credit bureau. Your credit score should not be affected by something you didn't do, as long as the loan involved is paid on a timely basis.

- Dave

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



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For Solution See Page 7.

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morgan@gmail.com (MPG 04-30-12)

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A Country gentleman would like to meet a lady to enjoy life together. Call William 530-227-7681. (MPG 11-30-11) Happy and healthy grand-

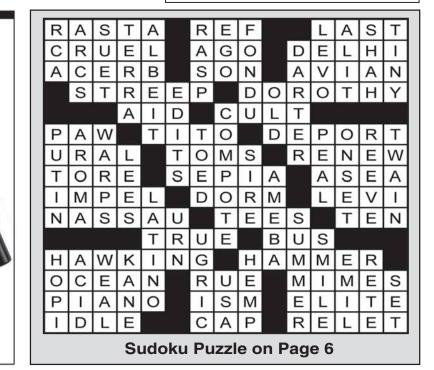
ma Seeks same in grandpa. "Old" not in my vocabulary. Let's talk. **530-626-8682** (MPG 10-19-11) Mature Guy seeking friendship of a mature lady in

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Crossword Puzzle on Page 6



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#### Carmichael Times Page 8

#### Legal Advertising Hotline 916-532-2113 Legal Advertising Fax 916-773-2999

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-034137. Thelma Lisa Jouganatos, 8337 Summerplace Dr., Citrus Heights, CA 95621 is doing business under the Fictitious Business Names "Storage Group Network; SGN" at 6456 Tupelo Dr #A-6, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on May 9, 2012. Publish: May 23, 30, June 6, 13, 2012

STORAG 120504 6-13-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-034106. Lance Clifton Chirporactic, 7880 Old Auburn Road, Citrus Heights, CA 95610 is doing business under the Fictitious "Creekside Name Business Chiropractic Group" at 7880 Old Auburn Road, Citrus Heights CA 95610. Filed with the Clerk of Sacramento County on May 8, 2012. Publish: May 23, 30, June 6, 13, 2012.

CREEKS 120504 6-13-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-034358. Milward Realtors Inc., 3401 West Country Club Lane, Sacramento, CA 95821 is doing business under the Fictitious Business Name "Intero Real Estate Services" at 460 Drake Circle, Sacramento, CA 95864. Filed with the Clerk of Sacramento on May County 17, 2012. Publish: May 23, 30, June 6, 13, 2012

INTERO 120504 6-13-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-034364. Ronald D. Starr, 5417 Tree Side Dr., Carmichael, CA 95608 and George W. Johnson, 1591 Barnett Circle, Carmichael CA 95608 are doing business under the Fictitious Business Name "Starr Johnson Wines" at 5417 Tree Side Dr., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on May 17, 2012. Publish: May 23, 30, June 6, 13, 2012. STARRJ 120504 6-13-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO SUMMONS CASE #34-2010-00068058 NOTICE TO DEFENDANT JOSHUA RISSMAN, and DOES 1-100 inclusive. You are being sued. PLAINTIFF'S NAME IS: KATHY BATCHELDER

You have 30 Calendar Davs after this Summons and legal papers are

Adjudicated For and By the County of Sacramento, Adjudication No. 317294–February 7, 1984 served on you to file a typewritten response at this court and have a copy served on the petitioner. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www. courtinfo.ca.gov/selfhelp.org),

your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your Response on time, you may lose the case by default, and your wages, mone and property may be taken without

further warning from the court. There are other lega requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web side www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/ selfhelp), or by contacting your local court or county bar association

The name and address of the court is: Superior Court of California. County of Sacramento, 720 Ninth Sacramento, CA 95814. The name, address, and telephone number of plaintiff's

attorney, or plaintiff without an attorney, is: Richard E. Lehrfeld, 3350 Watt Ave., Sacramento, 916-482-5000. 95821; CA Dated: Jan. 12, 2010. Publish: May 23, 30, June 6, 13,

2012. 6-13-12 LEHRFE 120504 FICTITIOUS BUSINESS NAME STATEMENT #EBNE2012-04480 BAD, Inc., 443 Stationers Way, Sacramento, CA 95842 is doing business under the Fictitious Name "Impressive Business Exteriors" at 5443 Stationers Way, Sacramento, CA 95842, Filed with the Clerk of Sacramento

County on May 21, 2012. Publish: May 30, June 6, 13, 20, 2012. **IMPRES** 120505 6-20-12 FICTITIOUS BUSINESS NAME

STATEMENT #FBNF2012-03986 Helen Wong, 5643 John Runge Dr., Sacramento, CA 95835 is doing business under the Fictitious

John Runge Dr., Sacramento, CA 95835. Filed with the Clerk of Sacramento County on May 4, 2012 Publish: May 30, June 6, 13, 20, 2012. 120505 6-20-12 LOOKS FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-04285. Hood Funeral Home, Inc. 4221 Manzanita Ave., Carmichael, CA

95608 is doing business under the Fictitious Business Name "I ind Brothers" at 4221 Manzanita Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on May 5, 2012 Publish: May 30, June 6, 13, 20, 2012 LINDBR 120505 6-20-12

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

AND GENDER #34-2012-00124826 WHEREAS, Matthew Owen Beal has filed a petition with this court for

a decree changing name of Matthew Owen Beal to Kristina Maria Beal IT IS ORDERED that all persons interested in the above entitled matte appear before this court at 9:00 a.m. on July 5, 2012 in Department 54 located at 720 9th St., 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: May 23, Shelleyanne W.L. Chang 2012

Judge of the Superior Court Publish: May 30, June 6, 13, 20, 2012

120505 6-20-12 BEAL SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00124702

WHEREAS, Kyle Benjamin Hernandez has filed a petition with this court for a decree changing name of Kyle Beniamin Hernandez toKyleBenjaminHernandezKniesel.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on July 3, 2012 in Department 53, located at 720 9th St., Sacramento CA 95814, and show cause, if any, why the petition for Change 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: May 3, 2012. David I. Brown Judge of the Superior Court Publish: May 30, June 6, 13, 20, 2012. **KNIESE** 120505 6-20-12 SUPERIOR COURT OF

of Name should not be granted.

IT IS FURTHER ORDERED that

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00119350 WHEREAS, Barry Domnich

has filed a petition with this court for a decree changing name of Natalie Paige Dumnich Natalie Paige to Domnich IT IS ORDERED that all persons

interested in the above entitled matter appear before this court at 9:00 a.m. on June 28, 2012 in Department 54, located at 720 9th St., 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: May 3, 2012. Shelleyanne W.L. Chang Judge of the Superior Court Publish: May 30, June 6, 13, 20, 2012 DOMNIC 120505 6-20-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00124701 WHEREAS, Mary Ann Martin Ostensoe has filed a petition with this court for a decree changing name of Mary Ann Martin Ostensoe to Mary Ann Martin. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on July 3, 2012 in Department 53. located at 720 9th St., 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: May 3, 2012. David I. Brown Judge of the Superior Court Publish: May 30, June 6, 13, 20, 2012.

LEGAL ADVERTISING

MARTIN 120505 6-20-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-03852. Heath Guthrie Kendrick Wav. Orangevale, CA 95662 is doing business under the Fictitious Business Name "Moule's Lak-vue Glass by Heath" at 6251 Main Ave., Órangevale, CA 95662. Filed with the Clerk of Sacramento County on May 1. 2012. Publish: June 6, 13, 20, 27, 2012. MOULES 120601 6-6-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-04530. Crestone Mortgage, 8510 Madison Ave. #F, Fair Oaks, CA 95628 is doing business under the Fictitious Business Names "BBV Services; Crestone Innovative Solutions" at 8510 Madison Ave. #F, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on May 24. 2012. Publish: June 6, 13, 20, 27, 2012. BBVSER 120601 6-6-12

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00125230

WHEREAS, Paul Kenneth Bruton has filed a petition with this court for a decree changing name of Paul Kenneth to Paul H. Yenovkian. Bruton

IT IS ORDERED that all persons

interested in the above entitled matter appear before this court at 2:00 p.m. on July 12, 2012 in Department 53. located at 720 9th St., Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

BVM

2012.

PARAMO

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: May 31, 2012. David I Brown

Judge of the Superior Court Publish: June 6, 13, 20, 27, 2012. YENOVK 120601 6-6-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-04150. Mary L. Brown, 7356 Salazar Dr., North Highlands. CA 95660 is doing business under the Fictitious Business Name "Master Barber & Beauty Shop" at 4340 Stockton Blvd., Sacramento, CA 95820 Filed with the Clerk of Sacramento County on May 9, 2012. Publish: June 13, 20, 27, July 4, 2012.

MASTER 120602 7-4-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-04676. Meg L. Hobbs, 6312 Date Palm Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Spectral Studio" at 6312 Date Palm Way, Carmichael, CA 95608. Filed with the Clerk of SacramentoCountyonJune 1, 2012. Publish: June 13, 20, 27, July 4, 2012 SPECTR 120602 7-4-12

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

B&THOU 120602 7-4-12

FICTITIOUS BUSINESS NAME SUPERIOR COURT OF STATEMENT #FBNF2012-03352. CALIFORNIA Enterprises Corporation, COUNTY OF SACRAMENTO 4105 Bannister Road, Fair Oaks, CITATION TO APPEAR CA 95628 is doing business under **RE: ADOPTION** the Fictitious Business Names CASE #0 00070 "Paramount PM Development; IN THE MATTER OF THE PETITION OF: Tamra Lynn Paramount PMO Consulting" at 4105 Bannister Road, Fair Oaks, Winebrinner on behalf of Austin Ray CA 95628. Filed with the Clerk of Winebrinner SacramentoCountyonApril16.2012.

THE PEOPLE OF THE STATE OF CALIFORNIA:

Dated: March 29, 2012.

2012.

Publish: June 13, 20, 27, July 4,

100000

DELIVERY

To: Rebecca Neal Dowdy. 120602 7-4-12 By order of this court you are FICTITIOUS BUSINESS NAME hereby cited to appear before STATEMENT #FBNF2012-04888. the judge presiding in courtroom #121 of this court, located at 3341 James Ling, 2508 "F" St. #2, Sacramento, CA 95816 is doing Power Inn Road, Sacramento, CA 95826, on July 16, 2012 at 8:30 business under the Fictitious Business Name "Ticket Kit" at 1219a.m., to show cause, if any you 1/2 "E" St., Sacramento, CA 95814. have, why the petition of Tamra Lvnn Winebrinner for the adoption Filed with the Clerk of Sacramento of Austin Ray Winebrinner, your County on June 8. 2012. Publish: June 13, 20, 27, July 4, minor child, should not be granted.

2012. 7-4-12 120602 TICKET STATEMENT OF ABANDONMENT

Publish: June 13, 20, 27, July 4,

OF FICTITIOUS BUSINESS NAME FILE #FBNF2011-04512 following The following persons have abandoned the use of FICTITIOUS BUSINESS NAME of B&T Housekeeping Services, located at 4016 Marlow Court, Carmichael, CA 95608 Rebecca L. DeWoody and BarbaraJ.Baker,bothof4016Marlow Court, Carmichael, CA 95608. The Fictitious Business Name Statement was filed on May 18. 2011 in the County of Sacramento. FiledwiththeClerkofSacramento County on May 20. 2012. Publish: June 13, 20, 27, July 4, 2012.



### **Sacramento County DA Reports** Recent cases of interest

CASE: Felisha Mock (06/06/12)

#### **PROSECUTOR: Deputy District Attorney Amber Hawk**

Sacramento County District Attorney Jan Scully announced that 26-year-old Felisha Mock pled no contest to three counts of pimping (one count for each named victim), and was sentenced to 8 years, 8 months in state prison.

Mock targeted young, at-risk, run-away girls for prostitution. She was charged with multiple counts of human trafficking related to pimping and pandering three female victims in 2011. The victims were ages 15, 16, and 20 years old at the time.

District Attorney Jan Scully states, "Sex traffickers prey on the most vulnerable members of our community. I remain dedicated to pursuing those who sexually exploit young women and children and holding them accountable for these crimes."

#### CASE: Larry Paul Gregory (06/06/12) **PROSECUTOR:** Deputy District Attorney Kevin Jones

Sacramento County District Attorney Jan Scully announced that 68-year-old Larry Paul Gregory was convicted by jury of eight counts of felony child sexual assault.

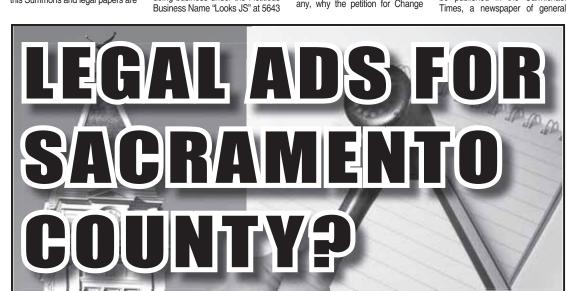
Gregory was considered a good friend to the 5-year-old victim and her family. In the months leading up to the assaults in 2009, Gregory inappropriately exposed himself to the victim on several occasions while playing soccer and swimming with her in the backyard. Additionally, Gregory sexually assaulted the victim in her bedroom and living room.

Gregory has previous felony convictions involving child sexual abuse crimes. In 1998, he was convicted by a Sacramento County jury of molesting a 9-year-old girl.

Gregory faces a possible maximum sentence of 480 years to life in prison. Sentencing is set for June 29, 2012 at 2:30 p.m. in Department 33 in front of the Honorable Lloyd G. Connelly.

#### CASE: Saul Isidoro-Ausencio & Francisco Delgado (06/01/12) **PROSECUTOR:** Deputy District Attorney Donell A. Slivka

District Attorney Jan Scully announced that Saul Isidoro-Ausencio and Francisco Delgado were convicted by two separate juries of three counts of first degree murder for the killings of Robert Corpos,



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Jamir Miller, and Richard Ward. The juries also found true that the defendants shot the victims from a motor vehicle with the intent to kill, and that they committed multiple first degree murders. Isidoro-Ausencio's jury also found true the allegations of the personal and intentional discharge of a firearm, and that the crimes were committed for the benefit of the Sureno Street Gang. The jury for Delgado was unable to reach findings on the gang and firearm allegations.

The victims were shot as they were riding their bikes on Malaga Way in Rancho Cordova because Isidoro-Ausencio was seeking revenge for a beating he suffered at the hands of rival gang members. When he was unable to find the gang members who had assaulted him, he and Delgado drove up behind the victims and shot them instead. They believed that the victims were gang members, even though they had nothing to do with the assault on Isidoro-Ausencio.

Both defendants are scheduled for sentencing on June 22, 2012 at 9:00 a.m. in Department 27 in front of the Honorable Judge Helena Gweon.

#### CASE: Kelvin Peterson & Bernard Reed (06/01/12) **PROSECUTOR: Deputy District Attorney Scott Triplett**

District Attorney Jan Scully announced today that the Honorable Troy Nunley sentenced Kelvin Peterson to life in prison without the possibility of parole, plus 183 years to life in prison, plus 103 years in prison. Reed was sentenced to life in prison without the possibility of parole, plus 1 year in prison.

On September 2, 2010, Peterson and Reed shot and killed store clerk Tania Gurskiy during a robbery at a North Highlands pharmacy store.

Last month, Peterson and Reed were convicted by jury for the first degree murder of Gurskiy with the special circumstance that the murder was committed during the commission of a robbery.



## Carmichael **Chamber of Commerce**

**Carmichael Chamber Luncheon** Tuesday, June 26, 2012 from 11:30pm-1:00pm (a) Cypress Avenue Baptist Church Luncheon meeting is held in the Education Building and is the Chamber General Meeting & Luncheon. Come enjoy a delicious buffet lunch, speaker, and plenty of opportunity to network. Raffle prizes too!

Cost for the luncheon is \$18 for members with reservations, and \$23 for non-members and members without reservations. Go to website to register by Sunday, June 24.

3 in 1 Recycle Event! Saturday June 16, 2012, 9:00 am-1:00 pm La Sierra Community Center 5325 Engle Road, Carmichael 95608

For more info contact Linda Melody at the Chamber Office at 916-481-1002

Board meetings are held at Eskaton Village and require advance notification for a gate pass. Any member wishing to attend needs to contact Linda in advance to have this arranged.

**Carmichael Chamber Mixer** Wed, July 11, 2012 from 5:30pm-7:30pm Location: Sam's Club, 3360 El Camino Avenue Sacramento CA 95821

Hosted by Sam's Club. Free food and drink and great networking opportunities. Bring a raffle prize and plenty of business cards. Contact Linda Melody for more information.

Support the Carmichael Chamber-Buy Your Coffee or Tea from Us! See website for more info.

Contact us for more information on the Carmichael Chamber of Commerce Phone (916) 481-1002 • Fax (916) 481-1003 • www.carmichaelchamber.com





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• Ride the Ducks & AT&T Park Tour Wednesday, Aug 8 • \$120/person • Deadline: July 13

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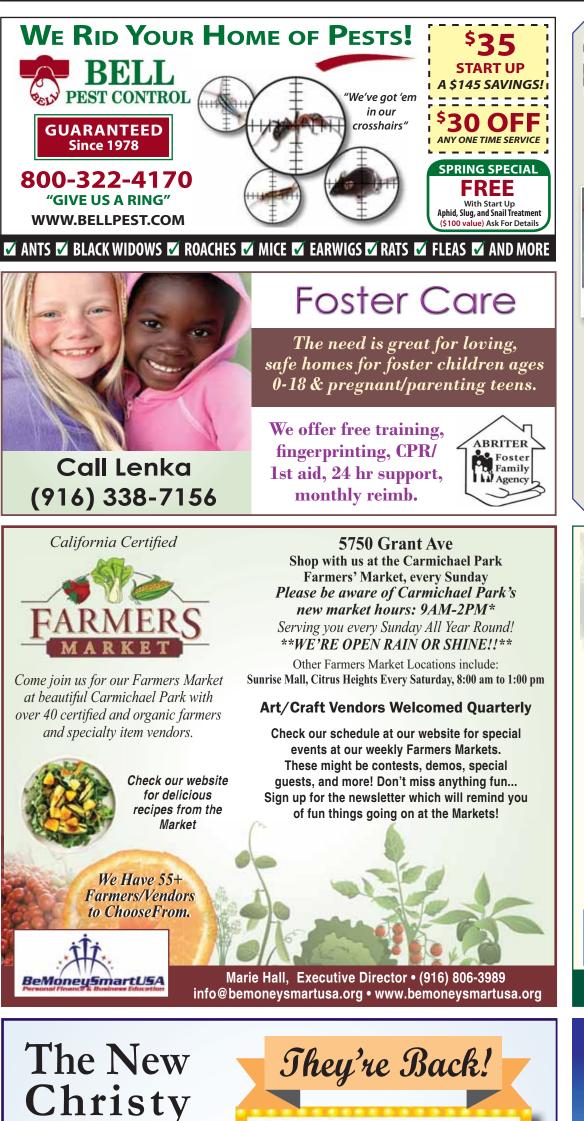
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Sacramento Fine Arts Center

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June 16, 2012

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Be a part of a group to support the needs of children

of the homeless. Details: www.sacfinearts.org

Fiber Arts Exhibit June 5-23, 2012 2nd Saturday Reception June 9, 5:30-8:30pm Special: Open Sunday June 10th



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NCA Membership Show, "Inner Views", Opens June 26th! Join and show! www.sacfinearts.org/nca

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Photo Club June 28th, 7 pm Fiber Arts Group June 20th, 6:30 pm Sculpture Show July 17 – Aug 4, 2012

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Carmichael RECREATION AND PARK DISTRICT



## **Announcements & Events**

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See Community Events at our website for complete list of Summer Events!

### SUMMER CONCERTS IN THE PARK See website for more information

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Proceeds from the concert go to the Fair Oaks Theatre Festival, a non-profit summer theatre company, and the New Christy Minstrels Foundation providing music education, concerts and music to schools throughout the country. Both organizations are Charitable/Education entities under Federal law.



## Saturday July 28th & Sunday July 29th

Veteran's Memorial Ampitheatre 7991 California Ave, Fair Oaks Gates open (a) 6:30 pm

> Thurs: 6/14: Salute to the Red, White & Blue

Q Tool Set

Fri, 6/15: Family Sleepover Sat, 6/16: Fin Fest - Tribute to Jimmy Buffett Pre-game Block Party @ 4 p.m





Sun, 6/17: Father's Day BBQ

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## Nobody's Perfect, but Keep on Trying

know why

"We may not be perfect, but heaven knows we try "But all around even our old

friends put us down

"Let's drop the big one and see what happens"

I don't know what music the Miami Heat's "Big Three" listen to in the locker room, but, taken out of context, they might appreciate this opening snippet from a 1969 Randy Newman special.

With vilified super-duper star LeBron James leading the way, along with co-stars Dwayne Wade and Chris Bosh, the Heat are on the verge of dropping the big one, the first of those seven NBA championships LeBron promised when he so ceremoniously joined the team last season. James (31 points, 12 rebounds), Bosh (19, 8) and Wade (23, 6, and six assists) dropped the hammer on the resilient, but aging Boston Celtics in the fourth quarter of the Heat's 101-88 victory in Game Seven of the Eastern Conference Finals, Saturday. That effort followed up James' dominating epic performance (45, 15, 5) in a Game Six victory (98-79). They will now take on the youthfully exuberant Oklahoma City Thunder for the title.

The Heat have evolved into the antithesis of baseball's Chicago Cubs — The Lovable Losers. The Heat are perceived as The Unlikeable Winners (though they came up short in last year's finals). Beyond Florida, they are viewed with disdain for a number of reasons, warranted or not.

James' "promise" is always a talking-point in conversations about why he and the Heat are so reviled. But I would gladly

"No one likes us — I don't take that boastful guy with lofty goals on my team, rather than a bunch of losers happy to cash their checks and watch the NBA draft unfold to see who might be coming after their jobs the next season (shout-out to the Kings and Warriors).

Other issues have been well-chronicled over the past two seasons. Televising "The Decision" by LeBron to "take his talents to South Beach" hurt some people's feelings. Remember, though, the proceeds went to the Boys and Girls Clubs of America charity. Indeed the exodus from Cleveland and the Heat's overproduced presentation of their new "Big Three" were excessively elaborate. It's called marketing. But it all rubbed the majority of NBA fans the wrong way, apparently.

As former NBA coach and current TV analyst Jeff Van Gundy suggested, hasn't the statute of limitations run out on all that.

When James entered the league out of high school he was immediately a huge fan favorite. Already an incredible physical specimen and great player, he carried an otherwise weak Cavaliers team — if not the entire city of Cleveland ---on his broad shoulders for seven years. He instantly brought new life, excitement and energy to the NBA. But even with LeBron, the Cavs were not about to win any titles. So when the opportunity arose, he left for greener pastures.

Wade was a marvel since being drafted by the Heat fifth overall in 2003. He was roundly admired when he teamed with Shaquille O'Neal for Miami's first NBA title in 2006, and was named Finals MVP.

Bosh was "Mr. Basketball" in high school in Texas. He was drafted fourth in 2003 by Toronto, was a five-time All Star playing there and became the team's all-time leader in several categories while eventually taking the Raptors to their first division title.

But, put them all together and you suddenly have The Three Faces of Evil... Get over it and just watch them play - not perfect, but great. And if the Heat win it all they can ask, "How do you like us now?"

On the other hand, maybe OKC's three-time scoring champion Kevin Durant is the perfect player. After all, at the end of games he goes to the sidelines and kisses his mom! (The perfect son, at least?). This quiet leader and unassuming superstar is all about working hard and getting better — good enough for his team to win a championship. He has led the Thunder since they were 3-29 during his first season to where they are today. Some flaws will just have to be forthcoming.

When it comes to perfection in basketball you must look at the original Dream Team of 1992, assembled to win gold at the Olympics, now celebrating its 20th anniversary. Eleven eventual Hall of Famers were on the roster: Michael Jordan, Scottie Pippen, John Stockton, Karl Malone, Magic Johnson, Larry Bird, Patrick Ewing, David Robinson, Charles Barkley, Clyde Drexler and Chris Mullin.

The twelfth player was a token collegian, Christian Laettner of Duke, chosen over LSU's Shaquille O'Neal, a certain Hall of Famer.



## **5k Championship**

## Saturday July 14, 2012

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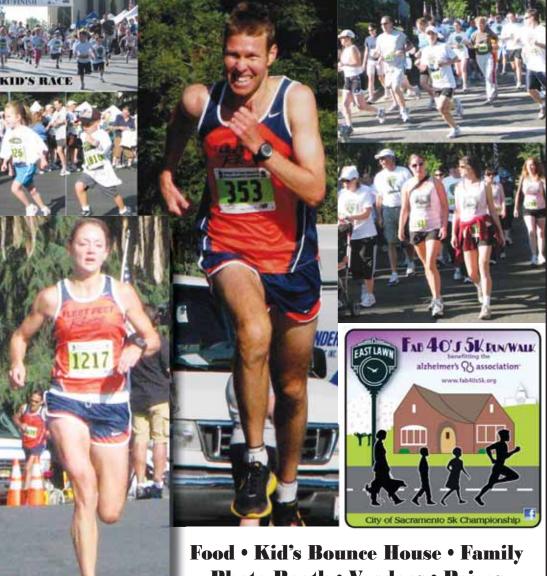


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# Homelessness: How Government Policy Makes It Worse

#### Continued from Page 1

According to Martha Burt of the Urban Institute, three quarters of those who are homeless report having problems with alcohol, drug abuse, or mental illness.

Oftentimes, providing government-funded services to the homeless with no strings attached only makes it easier for some of them to continue their bad habits, whether the problem is substance abuse or an unwillingness to accept responsibility for personal behavior. This explains why homelessness did not decline but increased between the early 1980s and 2007, even though the economy was booming and unemployment and poverty were declining. Christopher Jencks argues that shelters made homelessness less

painful; this meant that the homeless were "less willing to sacrifice their pride, their self-respect or their cocaine fix to avoid" homelessness. For many people, the availability of shelters seems to increase the incentive to become homeless rather than (if possible) choosing to live with a relative or friend.

Not only does the availability of temporary shelters frequently encourage homelessness, but so does federal housing policy. Many single-parent families would like to move into government-subsidized housing. Because it is in short supply, they would have to wait years for a subsidized apartment to open up. By becoming homeless, a family who was living in someone else's home can

move to the front of the line for government-subsidized housing.

Likewise, another form of government assistance is problematic: Government programs that try to provide people with skills and treatment to overcome addictions and psychoses are expensive and have low rates of success. The success rate of some private programs to help the homeless is much higher than government programs-as high as 85 percent. While government programs continue to be funded even if they are ineffective, private charitable organizations' long-term survival depends on getting good results. Successful private programs usually continue to attract donors and volunteers, including former homeless people who themselves

have been helped. It is only natural to feel sympathy for the plight of the homeless. The solution to homelessness,

however, is not more handouts from government. Homelessness can be prevented or overcome when a caring community helps those at risk to develop selfdiscipline and a good work ethic. This is not easy to do, but some private organizations are already

doing good work in this area. Those organizations might grow and multiply and also be more effective if government programs, which often interfere with private efforts, were scaled back or eliminated.

Dr. Tracy C. Miller is an associate professor of economics at Grove City College and contributing scholar with The Center for

Vision & Values. He holds a Ph.D. from University of Chicago.

June 13, 2012

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