

What the Health Reform Law Does for Medicare

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Carmichael Times

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March 21, 2012

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direct link to our online edition!

Project HYPE: Working Towards Healthier Kids



Founded in 2009, each summer HYPE offers a FREE health and wellness camp for Sacramento area children and their families. Photo provided by HYPE

By Kevin Pham *Project HYPE Coordinator*

CARMICHAEL/ARDEN – In the past 30 years, childhood obesity rates have skyrocketed. In California 38.3% of children are considered overweight or obese, a number that has nearly tripled since 1970. Obesity, a condition where the body accumulates excess body fat, is associated with detrimental health effects which include Type II diabetes, high blood pressure, heart disease and even cancer. In addition to these adverse health effects, obese children are more likely to

live a shorter lifespan and become more susceptible to disease.

Due to these issues, Mission Oaks Recreation and Park District (MORPD) decided to create Project HYPE (Healthy Youth for Physical Excellence), a health and wellness program that aims to decrease the prevalence of obesity, educate families on nutritional information, and promote overall well-being.

Founded in 2009, each summer HYPE offers a FREE health and wellness camp for children and their families. Since 2009, our numbers have doubled each summer and this year we are is also required, as families and accepting 100 children and their families to participate in our

Camp activities are centered around having fun yet at the same time becoming educated on health related information. Fun activities in camp include recreation games with camp leaders and structured exercise led by Sacramento State Kinesiology Interns. For the health related portion of camp, Sacramento State Nursing Interns teach the kids nutrition information and wellness education 3x a week. Parental involvement

staff meet at family night meetings to discuss and reinforce health information.

Applications for Project HYPE will be accepted starting April 2nd and will close in June. To apply, please email hype@morpd.com to receive an application form. The first 100 applicants will be notified of their acceptance and the remaining applicants will be placed on a waiting list.

For more information, visit www.morpd.com or call (916) 333-6464.

SCOE Accepting Essays for Operation Recognition Scholarship Program Winning Student Will Receive \$500 College Scholarship from SAFE Credit Union

SACRAMENTO COUNTY -The Sacramento County Office of Education (SCOE) is now accepting submissions for an essay contest designed to honor local military veterans. The winning high school student will receive a \$500 college scholarship, courtesy of SAFE Credit Union.

Every year, SCOE honors the many contributions of local veterans who left high school to serve in the U.S. military during World War II, the Korean War or the Vietnam War through the Operation Recognition

program. Qualifying veterans, who received an honorable discharge, may contact SCOE to receive their high school diplomas. Diplomas are also presented to Japanese American citizens who were forced to leave high school due to WW II internment.

The 2012 Operation Recognition Scholarship essay theme is "How I Can Show My Patriotism in My Community."

Contestants must be high school juniors or seniors who are currently attending public high schools in Sacramento County.

The completed essay, with a cover letter, must be received by the Sacramento County Office of

Education by April 23, 2012. Essays will be judged on how well the student understood, developed and presented the theme. The winning entrant must be able to attend the Operation Recognition diploma ceremony at 6:30 p.m. on May 15, 2012 to read his or her essay, join in honoring the diploma recipients, and receive the \$500 scholarship award from a SAFE Credit Union representative.

Contestants must send submis-

sions to: Tim Herrera

Operation Recognition

Scholarship Contest c/o Sacramento County Office of Education

P.O. Box 269003

Sacramento, CA 95826-9003

For more information, contact Tim Herrera, SCOE Communications Director, at (916) 228-2713 or therrera@ scoe.net. For complete essay scholarship program information please visit www.scoe.net/or.

Senator Gaines Supports Legislative Effort to Repeal Illegal Fire Tax Sacramento

SACRAMENTO - Senator Ted Gaines on March 16th, stood with fellow legislative Republicans and California's rural residents to announce Assembly Bill 1506 (R-Jeffries), a measure to repeal the fire tax. "This \$150 fire tax is illegal and unfair – plain and simple," said Gaines. "Many rural property owners already pay local fire agencies for protection so it is clearly double-taxation and it is being dumped on the backs of rural Californians when the state has 11-percent unemployment and families are struggling just to make ends meet."

Assembly Bill 1506 by Assemblymember Kevin Jeffries (R-Lake Elsinore) would reverse the Governor's and legislative Democrats' decision to raise \$84 million in taxes by charging rural property owners a "fee" for fire prevention services as part of the 2011-12 budget. These communities are located in "State Responsibility Areas" (SRA) designated by the California Department of Forestry and Fire Protection (CalFire), even though their property taxes already contribute to the service contracts that counties have with

This tax will be imposed on the owners of more than 800,000 properties in the state. According to census and CalFire data, Senator Gaines' largely rural district includes nearly 20 percent or approximately 160,000 of the properties whose owners will be subject to the fee. Last summer, Senator Gaines launched a referendum to repeal the fire tax. Working with the California Republican Party and other key supporters to fight for taxpayer rights, the effort gathered thousands and thousands of signatures, but ultimately fell short of the number needed to qualify the

Gaines contends that the fire tax attempts to sidestep Proposition 26, the initiative passed last June that prevents the Legislature from disguising taxes as "fees" and circumventing constitutional requirements for passing higher taxes. "I will stand with legislative Republicans and the Howard Jarvis Taxpayers Association to fight this in every way possible and encourage everyone who might get stuck paying this phony fee to get in the arena and fight it too," said Gaines. "The answer to fire protection in California is not illegal taxes, but budgets that invest in core government services that protect every citizen in the state - rural, urban and suburban."

Assembly Bill 1506 has been referred to the Assembly Committee on Natural Resources. The hearing date is pending.

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



Joe Bergh (left), owner of Ainor Signs in Rocklin, delivers donated replacement memorial plaques to Jack Harrison, District Administrator.

Wall of Honor Gets Restored

The Carmichael Recreation and Park District announces the reinstallation of memorial plaques on the Wall of Honor at Patriots Park.

FAIR OAKS/CARMICHAEL district employees removed the – Wall of Honor plaques were stolen over the weekend of December 17 - 18, 2011. Thieves stole the dedication plaque and four memorial plaques honoring area law enforcement, military, and others who gave their lives in service to the United States or the community. As soon as the theft was discovered, park

remainder of the plaques for safe keeping. Although the suspected thieves were arrested, the stolen plaques were not recovered.

Joe Bergh, owner of Ainor Signs in Rocklin, came forward immediately after the incident to volunteer to replace the stolen plaques without charge. He attended Del Campo High

School and has ties to the Carmichael community. With his generous donation, this community memorial will be made whole once again.

Please visit Patriots Park at 6827 Palm Avenue, Fair Oaks and pay tribute to our heroes.

Source: Carmichael Parks and Rec

www.CarmichaelTimes.com

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Sacramento County Contract and Purchasing Wins 2011 Achievement of Excellence Award

SACRAMENTO COUNTY The Sacramento County Department of General Services' Contract and Purchasing Services Division has been awarded the 2011 National Achievement of Excellence in Procurement Award. The award is given by the National Purchasing Institute, the Institute of Supply Management and the California Association of Public Purchasing Officers.

"We are extremely proud of this award since the division is one of only 177 organizations in the United States and Canada to be recognized with this national award," said Don Nottoli, Chair of the Board of Supervisors. "As part of recognizing the work of

the organization, the County, along with the State of California officially proclaim the month of March as National Purchasing Month."

The award recognizes orga-

nization excellence in public or non-profit procurement based on high scores on standardized national criteria that measures innovation, professional development, eProcurement, productivity and leadership. Also recognized is best practices in the field: Sacramento County included the incorporation of best value procurements in its Charter (which allows award of contracts based on best value, instead of the traditional "low

bid"), for years, continuously implemented an Environmental Purchasing Policy, uses Procurement Cards for low dollar purchases, and encourages employee involvement with professional purchasing organizations (two employees are on the Board of Directors of the California Association of Public Procurement Officials).

Award Winning Programs: Online eProcurement tools for handling vendor registrations, Automated email notifications of bidding opportunities, Online posting of bids including bid responses, Online sale of surplus property (similar to eBay).

Poker Tournament Benefits Local Youth

SACRAMENTO COUNTY The Sheriff's Community Impact Program works to lessen negative influences of juvenile delinquency and gang involvement facing many youth in the Arden Arcade community. To support that effort, SCIP is teaming up the Arden Arcade Rotary Club by sponsoring the "Horsepower and Hold'em" Poker Tournament, Saturday, March 24, at the California Automobile Museum.

For a buy-in donation of \$150 you get the chance to be a winner, have a seat at the table playing in the exciting venue of the Auto Museum with an allocation of poker chips plus receive a deli-

cious Tri-tip barbeque dinner and a raffle entry. Registration opens at 4 pm and the tournament runs between 5:30 to 10:30 pm.

And you have the opportunity to show off your card playing skills against local celebrities including Sacramento County Sheriff Scott Jones. Tournament prizes include tickets to professional sporting events featuring the Sacramento Kings and San Jose Sharks, custom poker table, flat panel TVs, iPads, and more.

Spectators are welcome, too, for a modest \$20 donation.

The big payout, however, goes to the students at Greer Elementary School, Edison Elementary School and Encina 6-12 Prep High School who are involved in SCIP which provides traditional police activities league programs as well as educational opportunities by working hand-in-hand with school administrators and other community based organizations. SCIP members include retired and active law enforcement personnel, school administrators, business and community mem-

Online registration is available at sacscip.org where you can learn more about SCIP and the how the Arden Arcade Rotary Poker Tournament will benefit area youth.

RT Honors 2012 TransitAction Awards Recipients Awards Presented at 4th Annual State of RT Breakfast

SACRAMENTO REGION -The Sacramento Regional Transit District (RT) will honor the 2012 TransitAction Awards recipients at the Sacramento Metro Chamber's 4th annual State of RT Breakfast on Friday, March 23, 2012, from 7:30 a.m. to 9:30 a.m. at the Sheraton Grand Sacramento (1230 J Street).

The annual awards program recognizes models of excellence that have made a significant and positive impact to public transit in the Sacramento region.

This year's TransitAction

• Business of the Year -VSP GlobalSM

• Organization/Agency of the Year Los Rios Community College

• Transit Oriented Development of the Year – La Valentina

• Elected Official of the Year -Councilmember Steve Cohn, City of Sacramento

 Individual/Transit Advocate of the Year – Jan Hall Zolin

communities, and work to improve our environment and quality of life," Mike Wiley, General Manager/CEO, stated. The State of RT Breakfast event provides an annual forum to discuss the Sacramento region's transit priorities. Wiley will outline RT's accomplishments and goals, and address the issues facing transit

For more information about the TransitAction Awards and to register for the State of RT Breakfast, visit www.metrochamber.org/

Short Sale, Foreclosure and Bankruptcy: **Some Frequently Asked Questions**

By Attorney Kristy A. Hernandez

Due to job loss and the poor real estate market, many of my clients are electing to get out of real estate. Most clients that I consult with are families that have always paid their bills on time and, prior to the economic decline, never would have considered bankruptcy or foreclosure as a viable option. However, making smart choices now may mean that a family can bounce back from financial hardship faster and get back into real estate again one day.

I spend a lot of my time in appointments helping families decide what makes more sense for them: foreclosure, short sale, or bankruptcy. The following are some of the most common questions I receive about getting out of real estate, and how I answer

How much will my credit be

affected? Short sale: Credit impact depends on how many months of mortgage payments you miss before the short sale is complete. If you never missed a payment, plan for your credit to drop 85 to 160 points. If you are missing payments, add additional point reductions depending on the number of days late. For 30 days late, plan for an additional drop of 40 to 110 points, for 90 days late or more plan 70 to 135 points.

Foreclosure: 200 to 300 points

depending on how good your credit was to begin with.

Bankruptcy: 130 to 240 points depending on how good your credit was to begin with.

How long will it take before I can buy a house again?

The answers provided are based on current lending guidelines if, at the time of applying for a new mortgage, you have saved enough money for a down payment and your credit has improved.

Short sale: 2 years minimum Foreclosure: 5 to 7 years Bankruptcy: 2 years for FHA

loans; 4 years for most other lenders Will the lender be able to

come after me for any money?

Short sale: No. If a lender approves a short sale, California Senate Bills 931 and 458 provide that the lender cannot seek a deficiency after a short sale.

Foreclosure: Possibly. This depends on whether the loan was a purchase money mortgage or not. It is wise to consult with an attorney to help determine your

Bankruptcy: Generally no. If you surrender real estate and do not reaffirm the debt in your bankruptcy case, then it will be discharged in your bankruptcy.

Can I receive money to assist me in moving out?

Short sale, Foreclosure and Bankruptcy: You may be paid "cash for keys" by agreeing to a specific move-out date with the lender and leaving the property in good condition. The amount of cash upon move-out is negotiable and varies depending on the lender.

Other Important **Considerations**

Short sale: The lender has to approve you to do a short sale. You must show your home to prospective buyers and usually need to hire a real estate agent to list and market the property. Plan for this process to take between 4-8 months.

Foreclosure: Many clients have difficulty tracking the foreclosure timeline and find the move-out date unpredictable. Failure to move out on time could result in an eviction being filed against you.

Bankruptcy: You must meet income eligibility in order to qualify for bankruptcy relief. If you have a foreclosure date set, bankruptcy can give you additional time to move out of the property by stopping the sale date for a period of time. Also, bankruptcy may help get rid of other debts you have accumulated.

Bear in mind that the responses above are general. Your specific income or property may not

If you are interested in learning which way to get out of real estate is right for you, my office offers a free consultation. To set an appointment, call (916) 728-1500 or visit us online at www. hlawinc.com.

"Each year, RT is pleased to honor individuals, businesses and organizations that recognize Awards recipients are: the importance of transit in our stateofrt.

Carmichael Colony Neighborhood

Association to Hold Annual Meeting CARMICHAEL - The Carmichael Colony Neighborhood Association is holding it's annual meeting on Tuesday March 27th

community related issues and for an opportunity to connect with your neighbors. Participants include: Susan Peters Board of - 7pm at The Main Event Bar Supervisor, Paul Tebbel Executive and Grill, Ancil Hoffman Golf Director Effie Yeaw Nature Course; to keep informed on the Center, Allan Davis and Nancy

Emerson, Milagro Investments, new owner/developer Hillside Center (Waffle Barn/Walgreens), Greg Bliek, Superintendent Ancil Hoffman Park. Refreshments served.

Our Apologies to Jacob Gonzalez

Last week we ran a brief article along with a handful of photographs sent in to us by Jacob Gonzalez.

The story and photos were about the Victory

Christian teams winning their championships. Somehow, most possibly my error, we printed the

wrong name as credit for the photographs. The day the newspaper came out, Jacob's mother called to bring it to my attention. She said how he had hoped to have them printed to help him with his dream career in photojournalism.

Sometimes you miss things, sometimes you can fix them. This week, on one of the pages in the back of the newspaper, we are re-running the photos and the story with the proper credit due. Good luck with your career Jacob!

Paul V. Scholl, Publisher

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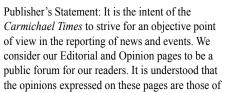
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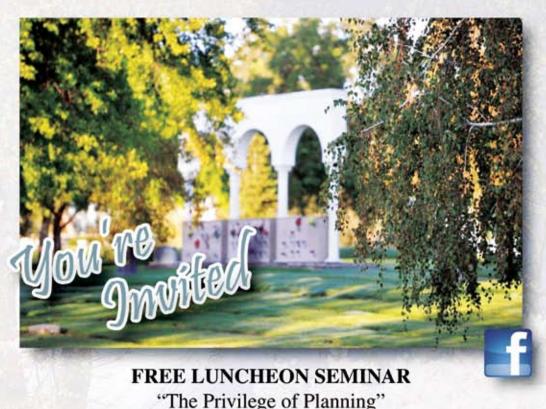






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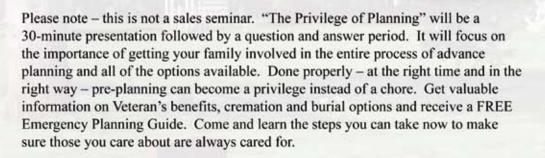
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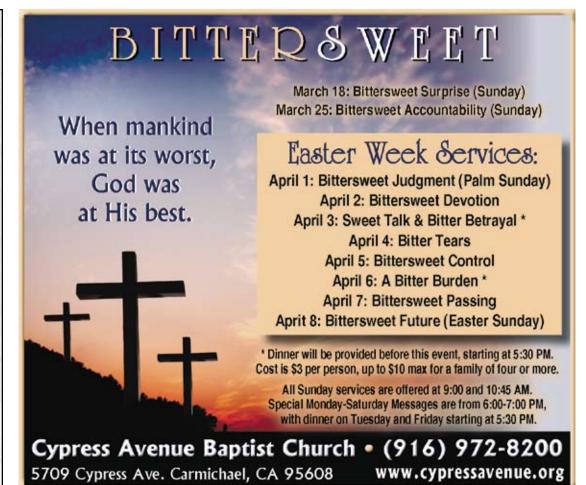
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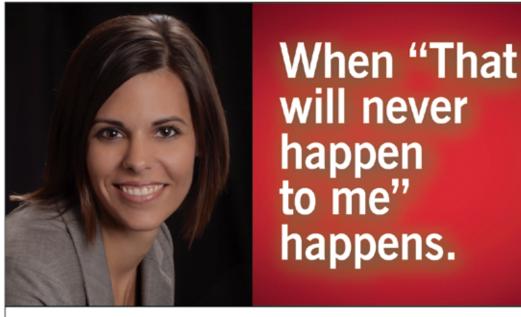
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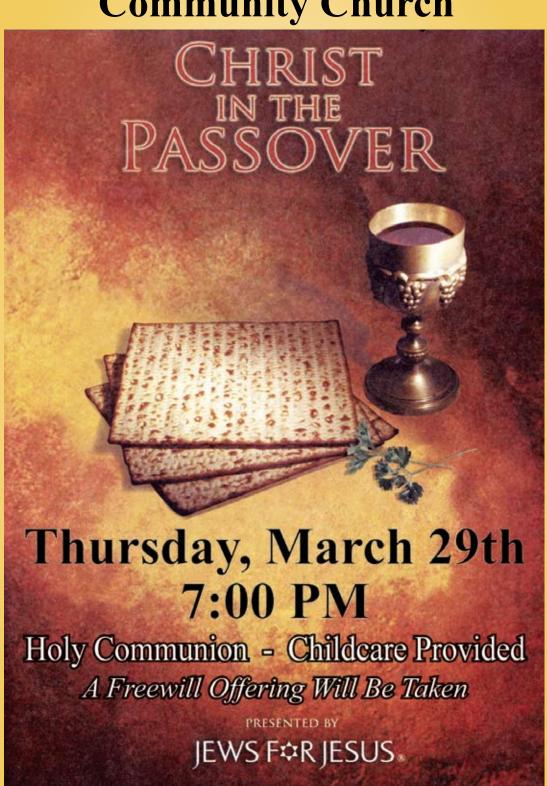


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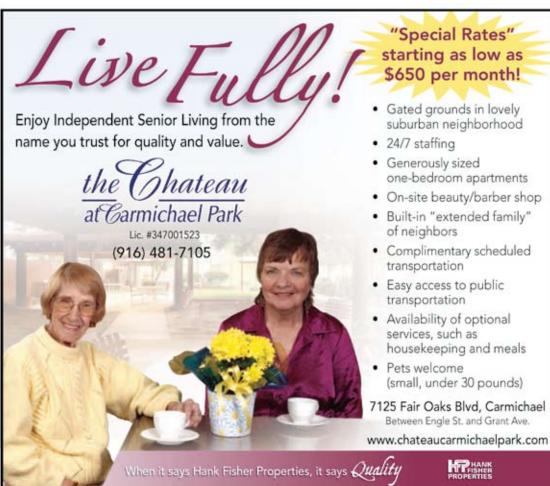
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Sacramento Awarded \$995k for New Homeless Programs for Veterans and Adults with Psychiatric Disabilities

Grants will support local programs never before funded by HUD

SACRAMENTO REGION

– The Housing and Urban
Development Department (HUD)
announced this week that the
Sacramento City and County
Continuum of Care (CoC) was
awarded \$995,598 for new local
homeless programs. Nearly \$201
million has been awarded to 731
programs around the country that
are aimed at helping the homeless. Read HUD news release.

"The grants are awarded competitively to local programs to meet the needs of their homeless clients and fund a wide variety of programs that provide transitional and permanent housing for homeless veterans and their families, and people with psychiatric disabilities," said Don Nottoli, chairman of the Sacramento County Board of Supervisors. The five new Sacramento homeless programs and awards are: \$165,403: WISH Permanent Housing Program to Transitional Living and Community Support, Inc. will provide rental subsidies for 20 homeless adults with psychiatric disabilities \$335,725: DREAM Permanent Housing Program to Transitional Living and Community Support Inc. will provide rental subsidies for 43 homeless adults with psychiatric disabilities \$312,328: Coming Home Supportive Housing Program to Volunteers of America for 26 homeless, disabled veteran families · \$100,396: Veteran's Supportive Housing Program to Volunteers of America for 12 chronically homeless veteran households \$81,746: Sacramento Homeless Management and Information System (HMIS) to Sacramento County Department of Human Assistance to supplement the current HUD mandated HMIS "This funding will help us meet our goal of ending chronic and family homelessness in Sacramento," said Ben Burton, executive director of Sacramento Steps Forward. "It reinforces our commitment to strengthen public-private partnerships to meet the needs of the Sacramento community."

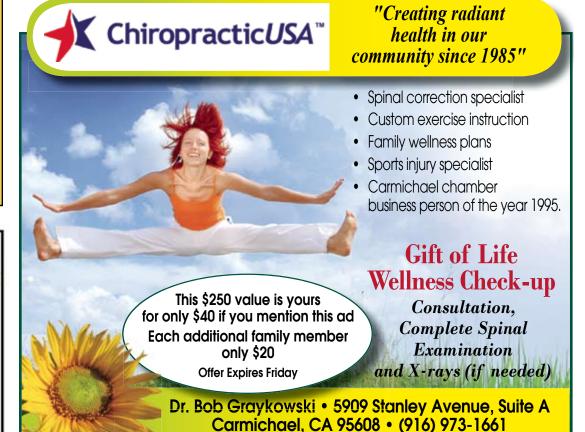
Sacramento's CoC is responsible for housing over 3,200 homeless men, women and children each night in shelters, transitional housing and permanent housing programs. HUD recently awarded Sacramento \$13.9 million to renew funding for 33 existing local homeless programs operating throughout the County. The grand total of funding from the 2011 CoC application was \$14,895,957, ensuring housing and service programs remained operating in 2012.

"These grants will support agencies that are on the front lines everyday helping men, women, and children who might otherwise be living on our streets in unsafe conditions," said Phil Serna, Sacramento County Supervisor. According to the

latest data reported by more than 3,000 cities and counties throughout the U.S., homelessness declined 2.1 percent between 2010 and 2011 and a 12 percent among Veterans. In Sacramento, chronic homeless decreased a remarkable 50 percent between 2007 and 2011, and experienced an overall decrease in homelessness of 15 percent since 2009. Family homelessness, however, increased 11 percent between 2009 and 2011. Sacramento Steps Forward, a non-profit organization, has been working to build its capacity to take over the nearly \$15 million in federal CoC grants and other homeless contracts from Sacramento County.

In early April 2012, SSF will take over one-half (20) of the HUD-funded contracts currently handled by the County's Department of Human Assistance with local non-profit community based organizations. Sacramento Steps Forward recently formed the Continuum of Care Advisory Board to serve as the new mechanism for addressing funding and services for the region's homeless.

The new Board will be responsible for ensuring federal funding continues to come to Sacramento each year, as well as the development of strategic recommendations and policies related tohomelessness. For more information, visit www.sacramentostepsforward.org.



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Money Laundering (by Means of Laundry Detergent)

Commentary by Jeffrey Tucker Whiskey & Gunpowder, Reprinted by permission

The story from The Daily swept through the Internet with blazing speed. The report: Criminals around the country are stealing an inordinate number of bottles of Tide laundry detergent. This is not because the criminals plan to go into the laundry business. There is not a "grime wave." It seems that these Tide bottles are functioning as a store of value, even a form of money, within many black markets.

As the story memorably puts it, on the street, Tide is known as 'liquid gold.' Harrison Sprague of the Prince George's County, Maryland, Police Department says that his undercover agents are asking for drugs but being offered Tide instead. They are busting drug rings and finding more blue liquid than white powder.

To be sure, some news outlets are raising some questions about this story, pointing out that Tide theft doesn't seem to be a national problem. For my part, I have no problem with the credibility of the report. In fact, it seems entirely reasonable that new forms of currency are popping up in black markets. This is why stores are starting to add anti-theft devices to the bottles.

The driving force here is a war on the dollar. Carrying around vast amounts of cash raises questions among the authorities. It is increasingly difficult to "wash" the money through the banking system. And in any case, dollars are always losing value. So it makes sense to look for other ways to facilitate exchange. This is hardly unusual. The digital economy is getting ever better at bartering services and software as an alternative to letting dollars change hands.

But if we are to think of Tide as money, that means its use goes beyond the barter stage. People aren't acquiring Tide to wash their clothes, but rather to trade for other things, like drugs. In a limited sense, then, Tide is being used to facilitate indirect exchange. That is to say, it has become a money.

Actually, there are many connonies can come to exist. You

Halloween night. The kids will gather and first begin to barter, but as the trading term continues, one candy will emerge as the one to get -- not to consume, but to trade for other things. For a brief time, one candy will emerge with monetary properties. As trading comes to an end, that very candy will be demonetized and reemerge as a consumption good.

Money is frequently reinvented under the right conditions, emerging from a commodity currently in use. Cigarettes become money in prison. War zones become hotbeds of currency competition too, in anything from liquor to matches. Throughout history, money has taken many forms, from shells to salt to animal skins. The usual qualities of a commodity that economists say make for good money: durability, divisibility, high value per unit of weight, uniformity of quality (fungibility), recognizability.

Tide doesn't qualify in every respect. However, it is durable in the sense that it doesn't spoil. It is divisible. The tamper-proof top provides a measure of security against counterfeiting. True, it's not as good as a precious metal, but traders aren't worried about that. They are just looking for some marketable commodity that can take the place of the dollar, which has become extremely risky to use for blatantly illegal

The government's war on the dollar as a means to fight the drug war wins nothing in this case. So long as there is a market, so long as there is demand and supply, there will be pressure to come up with some means to make indirect exchange possible. Or so Ludwig von Mises explained in his treatise The Theory of Money & Credit, written in 1912, at the dawn of the central banking age. One major problem is Tide doesn't have a stable supply, so its value as a means of exchange will be subject to inflationary pressures. The more that enters the black market, the more its price falls relative to the goods and services it can buy -- the inflationary tide could rise and rise.

But as you think about it, as bad as Tide might be as a currency, there is a sense in which ditions in which alternative the dollar is actually worse. It costs less to print on linen than can see this among kids when it does to make a bottle of laun- Books they trade candy following dry detergent, meaning that

inflated into oblivion. And whatever is wrong with detergent, if the price falls low enough, the producer doesn't have any reason to keep making it. Profit and loss signals govern how much is produced. Its physicality alone imposes some limit -- and this is not the case for the Fed's data entries that it calls money.

The monetization of Tide demonstrates something critically important about the institution of money itself. Its existence in the market owes nothing to the government or some social contract. Its emergence, as Carl Menger argued in the late 19th century, grows out of market exchange. Selecting which commodity is to become money is a matter for entrepreneurs and market

No central planner -- even one within the black market community -- decided that Tide should become money. Also note that Tide is produced entirely privately, which provides an indication of what could be true of all money today. We don't need government to select it and make it. The market can handle this just fine.

There is a final lesson to observe in this case: It is sometimes asserted that only government is smart enough to be able to select, make and manage monetary affairs. Surely, private parties can't handle this job, and the attempt will just lead to chaos. But this is not so. Private markets can do all these things, including juggling many different currencies in competition with each other and managing the price relationships between them. This goes on in the developing world all the time, with even young children learning the math and workings of the currency market.

The biggest problem Tide money now faces is a security issue. When you see the armored car driving up to the local Walgreens, you'll know that they are working on getting the problem solved. The sight can make us all nostalgic for the old days when our official money was something at least as real and useful as laundry detergent.

Regards, Jeffrey Tucker Executive editor, Laissez Faire

Sounds of Music!

River City Chorale Celebrates 35th Anniversary

Congratulations are in order for the region's longest-standing community choral organization the River City Chorale! The men and women of the Chorale have been bringing high quality music to the region for 35 years.

Unique to the River City Chorale is the wide range of its repertoire, including the classics, folk songs, spirituals, contemporary works, and Broadway show tunes. Auditioned members come from all over the region – some carpooling for as much as an hour — to rehearse weekly from September to May and present an annual series of 3 concerts, in December, March and May. Most recently they performed Rodgers and Hammerstein Broadway numbers, cabaret-style, to four sold-out audiences.

According to local resident Pat Junod, a member for nearly 35 years, "The variety of our performances broadens the interest in music for ourselves and our audiences.'

The Chorale is made up of a congenial group of individuals, voices, and leaders who work and sing well together. Junod goes on to observe that while members' love of singing is their primary focus, "underneath is a strong bond of commitment and friendship". Besides offering fine music to the community, Chorale members do phone-banking for KVIE, participate in outreach programs to schools, offer pre-tour concerts for free, and have sung the national anthem for a River Cats game.

Every 3 years, members of the Chorale pay their own way to participate in international concert tours. Since 1983, this organization has enhanced the Sacramento region's reputation by presenting chorale concerts of fine music in 12 European countries, Great Britain, Brazil, and eastern Canada

For the past 11 years, the Chorale has performed under the baton of Musical Director Richard Morrissey. Mr. Morrissey Richard's musical experience includes serving as conductor and musical director of the 80 voice Yuba-Sutter Oratorio Society Chorus and the 65 piece Yuba-Sutter Symphony Orchestra for 25 years. He recently retired from the Yuba City Unified School District after having served there as District Supervisor of Music and teacher of Orchestra and Theater Arts for 36 years. Board vice president, and Carmichael resident, Lois Wright says about Richard, "I joined the Chorale four years ago because I came to a concert and thought Richard would be a very fun and interesting director to work with." Richard is quoted in a recent KFBK interview, "I love directing River City Chorale because we are the one group in Sacramento that sings all kinds of music from Baroque to jazz, Broadway, folk, and a rock opera."

The River City Chorale invites you to a celebratory 35th anniversary concert. A short reception will be held following the final performance of the year. Accompanied by a 16-piece orchestra, the 65-voice mixed chorus will take attendees on a musical journey across America with a variety of arrangements, including America the Beautiful, New York New York, Shenandoah, I Left My Heart in San Francisco, Battle Hymn of the Republic, and Magnificat, a vibrant work composed in 2007 by American composer Mark Hayes. Former members of the Chorale will be honored and invited to join current members on stage to sing the program finale - Woody Guthrie's This

Land is Your Land! River City Chorale 35th Anniversary Concert May 4, 7:30 pm, Northminster Presbyterian Church 3235 Pope Avenue, Sacramento; May 6, 4:00 pm, Pleasant Grove Community Church, 1730 Pleasant Grove Blvd., Roseville. Tickets: Adults, \$12 in advance (\$15 at door) Children, \$5 For tickets, call 331-5810 or online at rivercitychorale.org.

FBI Seeks Armed, Dangerous "AK-47 Bandit" in Northern California

SACRAMENTO -Federal Bureau of Investigation (FBI) asks the public to help identify an armed bank robber suspected in a bank robbery in Vacaville, California and attempt to access a bank for the purpose of robbery in Sacramento, California. The individual is also believed to be connected to a robbery in Chino, California in which an officer was shot.

The armed suspect is described as a white male, approximately 5' 10" tall, 180-220 pounds and is estimated at 25-40 years old based on the sound of his voice. In each incident, he has been dressed in tactical gear over a short-sleeved collared shirt and blue pants. He also has worn a full-face ski mask and blue ballistic vest and/or a green mesh vest marked "Sheriff." During the robberies, the individual entered armed with a shoulderheld AK-47 assault rifle with a drum magazine.

In each incident, the suspect was seen leaving the scene in a dark grey full-size sedan presumed to be a Nissan Maxima with chrome trim and tinted windows. A flyer with photos of the vehicle and the subject in addition to reward information is available at fbi.gov/ak47.

At approximately 4:50 p.m. on Monday, March 12, 2012, Bank of the West located on the 1000 block of Helen Power Drive in Vacaville was robbed.

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The suspect left the area with an undisclosed amount of cash. The vehicle's license plate may have been covered during this

Three days prior at approximately 9:45 a.m. on March 9, 2012, the suspect attempted to enter the Tri Counties Bank located on the 1700 block of Challenge Way in Sacramento through locked doors at the rear of the building. The doors are always locked and are employeeonly entry doors. The employees refused to open the door and the suspect drove away.

Due to the similarities in weapon, appearance and vehicle, the suspect is also believed to be connected to the February 29, 2012 robbery of California Bank and Trust in Chino. An officer patrolling the area came upon the suspect as he was fleeing the bank. The suspect fired upon the officer, seriously wounding him.

Prior to the Chino robbery, a male call a bomb threat into 911 dispatch center from a payphone in the area. Investigators believe

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that the suspect may have made the call as a diversion to delay officer response to California Bank and Trust.

The robberies and attempted robbery are being investigated by multiple law enforcement agencies including the FBI, Sacramento Police Department, Vacaville Police Department and Chino Police Department.

The suspect is heavily armed and dangerous. Anyone who sees or comes into contact with the suspect is asked to call 911 immediately and refrain from attempts to apprehend the suspect independently.

The FBI is offering a reward of up to \$20,000 for information leading to the arrest of the individual responsible for the above crimes. Individuals who may have information regarding this suspect are asked to contact their local FBI office or law enforcement agency. Information can be provided anonymously.

Chino Police Department: (909) 628-1234 Los Angeles Field Office: (310) 477-6565 Sacramento Field Office: (916) 481-9110 Sacramento Police Department: (916) 732-0100 San Francisco Field Office: (415) 553-7400 Vacaville Police Department: (707) 449-5200

Source: FBI Press Release

▲ Store Front

Windows

& Screen

▲ Table tops

▲ Glass Shelves

▲ Mirror

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BUSINESS

Capitals Re-sign Favorites

his 11th season with Sacramento. Schnack was protected in the fourth round for her second WTT season.

The Capitals used their second round pick to draft Rojer, who returns for his second season in WTT. Rojer played for the St. Louis Aces last year, and was selected by World TeamTennis as the Rookie of the Year for 2011. He has a career high ranking of No. 17 in doubles and has captured five doubles titles on the ATP World Tour. Rojer was an All-American in singles and doubles at UCLA before going pro in 2004.

"There is a long list of legendary players who have come out of the UCLA tennis program, and we are very happy to have three Bruins All-Americans in Knowles, Rojer, and Schnack," said Managing General Partner Ramey Osborne.

Sacramento drafted Coco Vandeweghe as a roster exempt selection prior to the roster draft. Vandeweghe, a 20 yearold Southern California native is currently an active US Fed Cup Team member and has a career high ranking of 89 on the WTA Tour. Vandeweghe is scheduled to play the final week of the reg-

"It's wonderful to welcome some of the best players in tennis in Mark Knowles, Jean-Julien Rojer, Yasmin Schnack, and Asia Muhammed to the best franchise in the League." said coach Wayne Bryan who will be returning for his 11th season.



The team's third round pick went to Asia Muhammed, a young American who won 3 ITF Doubles Titles in 2011. She is currently playing on the ITF Women's Circuit.

2011 Capitals player Vania King's schedule is undetermined due to pending Olympic commitments.

"Last year, our goal was to make the playoffs and we did that. This year, we are looking to make the playoffs again, and give ourselves a chance to win a 7th WTT Championship. We believe we have the talent to get there," said Capitals General Manager Matt McEvoy.

Matches start at 7:35pm at Sunrise Marketplace Stadium, at Sunrise Mall in Citrus Heights during the month of July. For more information about the Capitals, the team schedule, or to purchase tickets, call 916.859.0058 or online at www. saccaps.com

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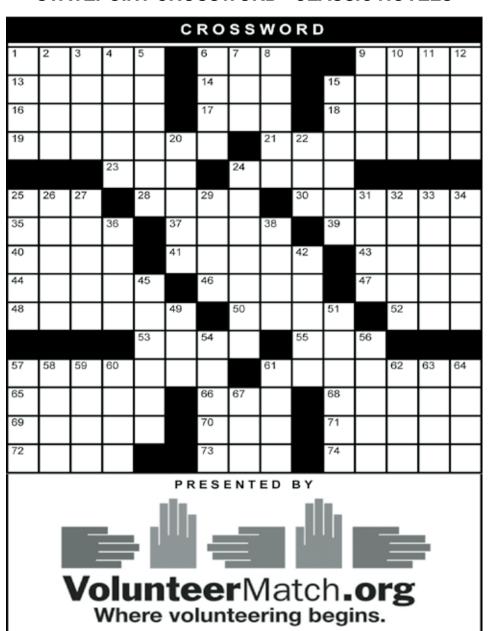
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CLUES

ACROSS

- 1. *Harry Potter's antagonist
- 6. Hole puncher 9. Attention grabber
- Beyond suburban
- 14. Sheepish cry 15. Supports climbing plants
- 16. *Holmes would try to verify this
- 17. Make a mistake 18. Popular jewelry stone
- 19. *Toni Morrison's Pulitzer
- 21. *Emerald City visitor
- 23. Before tac 24. Sports award
- 25. Siesta
- 28. *"A Clockwork Orange" protagonist
- 30. Performed alone
- 35. Away from wind 37. Heart feeling
- 39. Mother-of-pearl 40. Live bait
- 41. "Now
- entertainment!" 43. Not Sunni
- 48. Street of shops, especially in orient 50. Fraud or imposter 52. U Rah

46. Expression of pain

47. Dissenting clique

53. Mixed breed canine _ de Janeiro

attention, pl.

- 57. *It chronicles Leopold
- Bloom's journey through Dublin 61. *Twist and Heep creator
- Protocol on climate change
- 66. Consumed 68. China Grass
- 69. NBA great Baylor
- 70. St. Louis player 71. Speak one's mind
- 72. Make hot and dry
- Lanka
- 74. Used as fertilizer and
- explosive

44. Used to call someone's

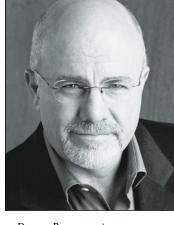
- **DOWN** 1. Not bright
- of thumb" 3. Seed cover
- 4. 15th century North America explorer
- 5. Famous picture book pig
- 6. Tucked in
- 7. *One main topic in Tolstoy's
- 1869 classic
- 8. Hog fat, pl.
- 9. Jumping stick 10. A team reserved for
- emergencies 11. Comedian with red, curly
- 12. 3-point shot 15. Heavy elementary particle
- 20. Enthusiastic approval 22. Roman goddess of fertility
- 24. Car emission, e.g. 25. Honorific title given to
- Muslim rulers
- 26. Central Pacific greeting 27. Actress Rosie
- 31. Lad's counterpart
- 29. Repeating sound

33. *"Fear of Flying" author Jong 34. *It happened in Venice

32. Autumn color

- 36. *Jane Austen classic
- A Sketch 42. African river, also spelled
- "Chari" 45. Delilah's trusting victim
- 49. Street in Paris
- 51. One millionth of a meter
- 54. Former Russian leaders 56. Giraffe-like African animal
- 57. Short for ukuleles 58. Singer/actor Lovett
- 59. Hindu discipline
- 60. Evoke emotion 61. Ashton's ex
- 62. Give off 63. Number of baseball
- 64. Tiresias in "Oedipus Rex,"
- 67. Smoker's lung residue
- For Solution

See Page 7



Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers - The Total Money Makeover, Financial Peace Revisited and More Than Enough. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Why the Need for A Fresh Monthly Budget?

Dear Dave,

I was wondering why you recommend doing a fresh budget every month. Once you've figured out your expenses and income, won't the same budget work month to month?

- Kara

Dear Kara,

I understand what you're saying, but if you look closely at every month, you'll see pretty quickly that they're not all created equal in terms of expenses. On top of that, if you work a commission-based job, your monthly income will fluctuate throughout the year.

Now, there are some things that will remain pretty standard.

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Dave Says

mortgage payment will probably be the same month to month. But what about things like utilities and food? Chances are your electric or gas bills will be higher during certain months as you heat and cool your home depending on the weather. What about holidays and special occasions? It's likely you'll end up spending more on food, gifts and related items around Thanksgiving and Christmas or other months when family and friends have birthdays and other events.

These are just a few of the reasons it's a good idea to customize your budget every month. A good, accurate monthly budget should always reflect your reality, Kara. Not only will this give you a more realistic idea of where your money is going, but the knowledge also helps you control your money instead of it controlling you!

- Dave

Does Payment to Collectors End the Debt?

Dear Dave,

One of my husband's credit card bills was turned over to

SUDOKU

A few things like your rent or a collection agency. They've offered three different payment options. If we accept one of the options, does this mean the original creditor accepts the agreement as well?

- Cheryl

Dear Cheryl,

In a situation like this, the collection agency either owns the debt outright or they're directly representing the credit card company. This is pretty much standard operating procedure when someone has defaulted on a loan.

I'd go ahead with the deal they've offered that makes the most sense for you guys. You'll have a ding on your credit report, showing settlement on a defaulted credit card, but it's really no big deal since you've already got a mark against you for having it turned over to collections. Want another piece of advice?

Never use credit cards again!

- Dave

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



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Sudoku Puzzle on Page 6

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01401. Mutasem Jamaleddin 8575 Elk Grove-Florin Road #237 Elk Grove, CA 95624 is doing business under the Fictitious Business Name "Dybwan Electric" at 8575 Elk Grove-Florin Road #237, Elk Grove, CA 95624. Filed with the Clerk of Sacramento Publish: February 29, March 7, 14, 21, 2012. DYBWAN 20205

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01646 Mikhail N. Levchanin, 7478 Firewood doing business under the Fictitious Business Name "Sacramento Gold Buyer" at 7433-A Madison Ave., Citrus Heights, CA 95610 Filed with the Clerk of Sacramento County on February 22, 2012 Publish: February 29, March 7, 14, 21, 2012

20205 3-21-12 SACGOL FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01517. George Hicks and Himberly Hicks, both of 5914 Larry Way, North Highlands, CA 95660 are doing business under the Fictitious Business Name "Keep On Truckin" at 5914 Larry Way, North Highlands, CA 95660. Filed with the Clerk of Sacramento Publish: February 29, March 7, 14,

20205 KEEPON FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01717. David Palmer Wold, 3996 Sierra 95820 is doing business under the Fictitious Business Name "Able Handyman" at 3996 Sierra Vista Sacramento, CA 95820. Filed with the Clerk of Sacramento County on February 23, 2012 Publish: February 29, March 7, 14,

21, 2012.

20205 3-21-12 **ABLEHA** FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01690. Kam Ming Tse, 3239 Hayground Sacramento, CA is doing business under the Fictitious Business Name "Beyond Reality" at 3239 Hayground Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County on February 23, 2012. Publish: February 29, March 7, 14, 21, 2012

20205 BEYOND 3-21-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2011-07223 River City Real Water, LLC, 8241 El Verano Ave., Elverta, CA 95626 is doing business under the Fictitious Business Names "Real Water Sacramento; River City Real Water" at 8241 El Verano Ave., Elverta, CA 95626, Filed with the Clerk of Sacramento County on August 22. 2011 Publish: February 29, March 7, 14, 21, 2012 20205 3-21-12 **REALWA**

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2012-00118980 WHEREAS, Gwendolyn Ann Covell has filed a petition with this court for a decree changing name of Nicolas Vincent Mestas IS ORDERED that all persons matter appear before this court at 9 a.m. on April 3, 2012 in Dept. 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: February 17, 2012. Shelleyanne W.L. Chang Judge of the Superior Court Publish: February 29, March 7, 14, 21, 2012.

20205 3-21-12 SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00115905 WHEREAS, Nicole Erin Boyd has filed a petition with this court for a decree changing name of

Nicole Erin Boyd to Nicole Erin

Reis. IT IS ORDERED that all

persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 13, 2012 in Dept. 16, 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 SacramentoCounty California once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Dec. 19, 2011. Shelleyanne W.L. Chang Judge of the Superior Court Publish: February 29, March 7, 14, 21, 2012. 3-21-12

20205

SUPERIOR COLIRT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2012-00119048 WHEREAS, Waleed Abdulilah Yahya has filed a petition with this court for a decree changing name of Waleed Abdulilah Yahyato Waleed Abdulilah Alzori. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on April 3, 2012 in Dept. 53, located at 720 9th St., Sacramento, Ca 95814 and show cause, if any, why the petition for change of 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: February 21, 2012. David I. Brown

Judge of the Superior Court Publish: February 29, March 7, 14, 21, 2012.

20205 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01423 Kari Ann Hamilton, 2054 Walnut Ave., Carmichael. CA 95608 is doing business under the Fictitious Construction Accountants and Specialty Services" at 2054 Walnut Carmichael, CA 95608. Filed with the Clerk of Sacramento County on February 16, 2012. Publish: March 7, 14, 21, 28, 2012.

120301

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01767. Rama Family LLC, 8116 Sonoma Way, Sacramento, CA 95828 is doing business under the Fictitious Business Names "LA Boxing; Reaves Academy of Martial Arts: LA Boxing of Sacramento" at 8241 Bruceville Rd. #140, Sacramento, CA 95823. Filed with the Clerk of Sacramento County on February 27, 2012. Publish: March 7, 14, 21, 28, 2012

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01321 April E. Figgess, 5805 Shepard Ave., Sacramento, CA 95819 and Melissa M. Coppa, 5900 Shepard Ave., Sacramento, CA 95819 are doing business under the Fictitious Business Name "White Wall Design Group" at 5805 Shepard Sacramento, CA 95819 Filed with the Clerk of Sacramento County on February 06, 2012. Publish: March 7, 14, 21, 28, 2012.

WHITEW 120301 3-28-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01843. 5248 Whitney Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "D-Bento" at 4128 El Camino Ave. #2. Sacramento, CA 95821. Filed with the Clerk of Sacramento County on February 28, 2012. Publish: March 7, 14, 21, 28, 2012.

120301

3-28-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01596. Consortium of Business Continuity Professionals, Inc., 10 Nellis, Sacramento, CA 95835 is doing business under the Fictitious Business Names "Tech Continuity: Continuity Planning for Business" at 10 Nellis Sacramento, CA 95835. Filed with the Clerk of Sacramento County on February 21, 2012. Publish: March 7, 14, 21, 28, 2012.

D-BENTO

TECHCO 120301 3-28-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01868.. Carol Ann Nutter 4720 Solano Way, Fair Oaks, CA 95628 is doing busi Business Name "Fundraising

We the People

Emporium" at 4720 Solano Way Fair Oaks. CA 95628. Filed with the Clerk of Sacramento County on February 29, 2012. Publish: March 7, 14, 21, 28, 2012. 120301

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01707. SPH Enterprizes, LLC, 213 Bowen Rd., Davenport, FL 33837 is doing business under the Fictitious Business Names "1-GB.NET / PPN Hosting / PPN Studio" at 1930 Apartment Lane #2 Sacramento CA 95825 Filed with the Clerk of Sacramento County on February 23, 2012. Publish: March 7, 14, 21, 28, 2012. 1-GBNET 120301 3-28-12

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

#34-2012-00119812 WHEREAS, Angela Christine Hogy has filed a petition with this court for a decree changing name of Angela Christina Hogy to Alexander Vaughn Hogy. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 13, 2012 in Dept. 53, located at 720 9th St. Boom 102 Sacramento Ca 95814 and show cause, if of name should not be granted. IT IS FURTHER ORDERED that a copy of this order to show cause 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: March 2, 2012. Judge of the Superior Court

120301 3-28-12 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

Publish: March 7, 14, 21, 28, 2012.

CHANGE OF NAME #34-2012-00119213 WHEREAS, Thomas has filed a petition with this court for a decree changing name of Larry Curtis Thomas to Max Kennedy London. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on April 5, 2012 in Dept. 54, located at 720 9th St., Room 102, 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: February 23, 2012. Shelleyanne W.L. Chang Judge of the Superior Court

120301 3-28-12 SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

Publish: March 7, 14, 21, 28, 2012.

#34-2012-00118971 WHEREAS. Emily Elizabeth Jones has filed a petition with this court for a decree changing name of Emily Elizabeth Jones to William Emit Carver. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on April 2, 2012 in Dept. 54, located at 720 9th St., Room 102, 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: February 17, 2012. Shelleyanne W.L. Chang Judge of the Superior Court Publish: March 7, 14, 21, 28, 2012.

120301 SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00119089

Laura WHEREAS, Cecilia Webb has filed a petition with this court for a decree changing name of Cecilia Laura Webb to Cecilia

Laura Portala. IT IS ORDERED that all persons interested in the above entitled matter appear April 3, 2012 in Dept. 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 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: February 21, 2012. David I. Brown

Judge of the Superior Court Publish: March 7, 14, 21, 28, 2012. 20301

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

#34-2012-00119542 WHEREAS, Michael David Soper has filed a petition with this court for a decree changing name of Michael David Soper to Michael David Rossi, IT IS ORDERED that all persons interested in the entitled matter appear above before this court at 2 p.m. on April 10. 2012 in Dept. 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 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: February 28, 2012. David I. Brown Judge of the Superior Court

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

Publish: March 7, 14, 21, 28, 2012.

120301

#34-2012-00119216 Timothy WHEREAS. Betschart and Teal Gavdos have filed a petition with this court for a decree changing name of Rylan Elizabeth Gaydos to Rylan Elizabeth Gaydos-Betschart.. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on April 2, 2012 in Dept. 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 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: February 17, 2012. David I. Brown

Judge of the Superior Court Publish: March 7, 14, 21, 28, 2012. 120301 BETSCH

NOTICE OF PETITION TO **ADMINISTER ESTATE OF** JESUS BELTRAN aka Jesus Magana Beltran

CASE NO. 34-2011-00113998 To all heirs, beneficiaries. creditors, and contingent creditors otherwise interested in the will or estate, or both of JESUS BELTRAN Jesus Bagana A petition has been filed by Maria

Marengo-Puertas in the Superior Court of California, County of Sacramento, requesting that Maria Marengo-Puertas be appointed as personal representative to administer the estate the decedent. petition requests the

decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act. This will avoid the need to obtain court approval for many actions taken in connection with the estate. However, before taking certain actions, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action. The petition will be granted

unless an interested person files

an objection to the petition and

shows good cause why the court

should not grant the authority The petition is set for hearing in Dept. No. 129, at 3341 Power Sacramento,

95826 on April 12, 2012 at 9 a.m. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney IF YOU ARE A CREDITOR

or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Section 9100 of the California Probate Code. The time for filing claims will not expire before four months from the date of the hearing noticed above.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may request special notice of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Section 1250 of the California Probate Code. and stromey is. petitioner's Gordon G. Bones. Chippendale Dr., Sacramento, 916-965-6647. 95841; Publish: March 14, 21, 28, 2012. 120302 3-28-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01913. William Glasser, 4231 Paradise Dr., Carmichael, 95608 is doing business under the Fictitious Business Name "Paso Properties" at 7220 Fair Oaks Blvd. #D, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 2, 2012 Publish: March 14, 21, 28, April 4,

PASOPR 120302 4-4-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-011344 Stacia J. Matheny, 6301 Cazador, Rancho Murieta, CA 95683 is doing business under the Fictitious Business Name "While You're Away Pet Sitting, Etc." at 6301 Cazador Rancho Murieta, CA 95683. Filed with the Clerk of Sacramento County on Feb. 14. 2012. Publish: March 14, 21, 28, April 4,

WHILEY 120302 4-4-12 FICTITIOUS BUSINESS #FBNF2012-STATEMENT 011853. Joseph Raymond Pena 4332 Winje Dr., Antelope, CA 95843 is doing business under the Fictitious Business Name "Fat Lip Industries" at 4332 Winie Dr., Antelope, CA 95843. Filed the Clerk of Sacramento County on Feb. 29, 2012 Publish: March 14, 21, 28, April 4,

FATLIP 120302 NOTICE OF TRUSTEE'S

SALE File No. 7042.22870 Title Order No. 6186886 MIN No. 100274810200254695 272-0122-002-0000 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/28/05 UNLESS YOU TAKE ACTION TO IT MAY BE SOLD AT A PUBLIC IF YOU NEED AN **EXPLANATION OF THE NATURE** OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in §5102 to the Financial code and authorized to do business in this state will be held by duly appointed The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances to satisfy the obligation secured by said Deed of Trust. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein Trustor(s): Donovan Earl Oakleaf an unmarried man Recorded 02/07/05, as Instrument No. Book 20050207 Page 1906,of Official SACRAMENTO Records of County, California. Date of Sale: 04/16/12 at 9:00 AM Place of Sale Radisson Hotel. 500 Leisure Lane Sacramento, CA The purported property address is: 3008 STANTON CIRCLE, CARMICHAEL, CA 95608 Assessors Parcel No. 272-0122-002-0000 The total amount of

1/2012 03/28/2012 04/04/2012 secured by the property to be sold Publish: March 21, 28, April 4, 11,

the unpaid balance of the obligation

and reasonable estimated costs,

expenses and advances at the

time of the initial publication of

the Notice of Sale is \$280,584,93.

If the sale is set aside for any

reason, the purchaser at the sale

shall be entitled only to a return of

the deposit paid, plus interest. The

purchaser shall have no further

recourse against the beneficiary, the

Trustor or the trustee NOTICE TO

POTENTIAL BIDDERS If you are

considering bidding on this property

lien, vou should understand that

there are risks involved in bidding

at a trustee auction. You will

be bidding on a lien, not on the

property itself. Placing the highest

bid at a trustee auction does not

automatically entitle you to free and

clear ownership of the property. You

should also be aware that the lien

being auctioned off may be a junior

lien. If you are the highest bidder

at the auction, you are or may be

responsible for paying off all liens

senior to the lien being auctioned off,

before you can receive clear title to

the property. You are encouraged

to investigate the existence, priority

and size of outstanding liens

that may exist on this property by

contacting the county recorder's

office or a title insurance company,

either of which may charge you

a fee for this information. If you

consult either of these resources.

vou should be aware that the same

lender may hold more than one

mortgage or deed of trust on the

property, NOTICE TO PROPERTY

OWNER The sale date shown

on this notice of sale may be

nostponed one or more times by the

mortgagee, beneficiary, trustee, or

a court, pursuant to Section 2924g

of the California Civil Code. The

law requires that information about

trustee sale postponements be

made available to you and to the

public, as a courtesy to those not

present at the sale. If you wish to

learn whether your sale date has

been postponed, and if applicable

the rescheduled time and date for

the sale of this property, you may call

877-484-9942 or visit this Internet

Web site www.USA-Foreclosure

com or www.Auction.com using

the file number assigned to this

case 7042.22870. Information

about postponements that are very

short in duration or that occur close

in time to the scheduled sale may

not immediately be reflected in the

telephone information or on the

Internet Web site. The best way to

verify postponement information is

to attend the scheduled sale. Date:

March 15, 2012 NORTHWEST

Dver Road, Suite 250, Santa Ana.

CA 92705 Reinstatement and Pay-

Off Requests: (866) 387-NWTS

THIS OFFICE IS ATTEMPTING

TO COLLECT A DEBT AND ANY

BE USED FOR THAT PURPOSE

ORDER # 1002.210756: 03/2

SERVICES,

Trustee Victoria Gutierrez

1241 E.

TRUSTEE

Authorized Signatory

120303 **NORTHW**

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01330 Tijuana Lynne Herron and Jeffrey Marlon Herron. both of 8700 Spruce Ridge Way, Antelope, CA 95843 are doing business under the Fictitious Business Names "The House of Refuge Ministries of Sacramento; Man2Man: V.I.N.E. Ministries" at 8700 Spruce Ridge Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County on February 14, 2012. Publish: March 21, 28, April 4, 11, 2012.

120303 FICTITIOUS BUSINESS NAME #FBNF2012-STATEMENT 02151. Ronald C. Ogg, 7712 McMullen Way, Sacramento, CA 95828; Joseph M. Freitas, 6221 La Cienega Dr., North Highlands CA 95660; Barbara L. Ogg, 7712 McMullen Way, Sacramento, CA 95828; and Myrtle J. Freitas, 6221 La Cienega Dr., North Highlands, CA 95660 are doing business under the Fictitious Business Name "Cake Castle Bakery" at 7907 Fair Oaks Blvd., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 9 2012 Publish: March 21, 28, April 4, 11,

CAKECA 120303 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01961. Jennifer Bale, 5132 El Camino Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Balance Organizing" at 5132 El Camino Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 5, 2012. Publish: March 21, 28, April 4, 11, BALANC 120303

SUPERIOR COURT OF COLINTY OF SACRAMENTO AMENDED ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2011-00114567 WHEREAS, Myesha Patterson has filed a petition with this court for a decree changing name of Nicholas Loren Reed to Nicholas Loren Stevenson. IT IS ORDERED above entitled matter appear before this court at 1:30 p.m. on April 13. 2012 in Dept. 16, located at 720 9th St., Room 102, 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.

Judge of the Superior Court Publish: March 21, 28, April 4, 11,

PATTER 120303 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00115938 WHEREAS, Angie K. Singh

has filed a petition with this court for a decree changing name of Pria Temple Singh Hernandez to Pria Temple Singh, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 13 2012 in Dept. 16, located at 720 9th St., Room 102, 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: November 23, 2011. Kevin R. Culhane Judge of the Superior Court Publish: March 21, 28, April 4, 11,

SINGH 120303 4-11-12 SUPERIOR COURT OF

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00110354 WHEREAS. Nicholas Quellet

has filed a petition with this court for a decree changing name of Nicholas Quellet to Nicholas Alexander Ouellet. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on April 24, 2012 in Dept. 53. located at 720 9th St., Room 102, 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 Carmichae 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: November 23, 2011. David I. Brown Judge of the Superior Court

Publish: March 21, 28, April 4, 11 120303

DELIVERY ROUTES **AVAILABLE**



LEGAL ADS FOR SACRAMENTO COUNTYP

Dated: November 23, 2011.

We Can Do That!



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All Legal Ads Published in the Carmichael Times



Carmichael **Chamber of Commerce**

Carmichael Chamber Luncheon Tue, Mar 27, 2012 from 11:30am - 1:30pm (a) Cypress Avenue Baptist Church Education Building

Guest speaker is Sacramento Mayor Kevin Johnson. 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 and \$23 for non-members.

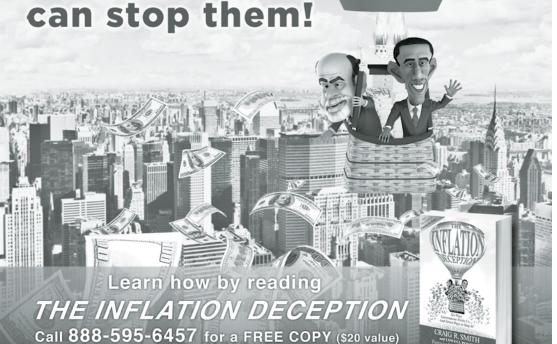
Carmichael Chamber Board Meeting Tue, April 20 13, 2012 from 12:00pm -1:30pm @ Eskaton Village Carmichael

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, April 11, 2012 from 5:30pm - 7:30pm Free food and drink and great networking opportunities. Bring a raffle prize and plenty of business cards. Location TBD.

For information about these events contact: Linda Melody Email: linda@carmichaelchamber.com Phone: 481-1002

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



SWISS AMERICA

THE GOLD STANDARD

Victory Christian Wins Championships

CARMICHAEL - Carmichael has a lot to be proud of as Victory Christian, a school of not much more than 100 students, won two championships earlier this month.



The boys varsity team (20-5) beat Sacramento Adventist (14-9) by a score of 65-46 to take the division crown at the Sac-Joaquin section division basketball championships held at Galt High School.

The boys were led by Senior Robby Maxey with 11 points, Senior Clayton Coppernoll with 14, and Senior Blake Owen with 13 points.



The Victory Christian varsity girls team (20-6) beat Wilton Christian (18-5) by a score of 45-37. It was their first basketball championship. They were led by Junior Molly Huffman who had 18 points, Senior Laura Neville who had 8 points and Junior Angela Frentzen who had 7 points.



Congratulations Victory Christian!

All photos for this story by Jacob Gonzalez, Yearbook Photographer, Victory Christian School



Aruen Hills Swimmer Nick Johnson Wakes the Ulympic Irials Cut

the recent 2012 Columbus Grand Prix competition, the fourth stop on the 2011-2012 USA Swimming Grand Prix Series, Arden Hills swim athlete and University of Southern California (USC) sophomore Nick Johnson successfully made his 400-meter free Olympic trials cut on Saturday, March 10. The 2012 Columbus Grand Prix took place March 9-11 in Columbus,

Trained by Arden Hills USA Swim Team Head Coach & Director of Aquatics Brian Nabeta since 2005, the talented Jesuit High School alumni had previously achieved a num-

the following: High School Swimming All American, USA National Junior Team 2010, USA National Team to Barcelona, Spain in 2010, USA Junior National Finalist and USA Swimming Academic All American.

"It is incredibly exciting and satisfying to watch Nick compete so well at this level," explained Coach Nabeta. "I'm thrilled he is now reaping the rewards of years of training, hard-work and dedication. I look forward to watching him continue to reach his potential, the sky's the limit for this talented young athlete."

SACRAMENTO - During accomplishments that include to skill level, Arden Hills Resort Club & Spa has a year-round USA Swim Team that is recognized by USA Swimming as a Silver Medal team, one that is classified in the top two percent of all teams in the United States. First opened in 1954, Arden Hills Resort Club & Spa has trained an amazing number of world champion swimmers. In fact, athletes that have trained at Arden Hills have collectively set more than 200 world and American records, earned 31 Olympic medals, 21 gold, seven of which were won by legendary swimmer Mark

Source: T-Rock Communications

Open to all swimmers with athletes being placed according ber of prestigious swimming MONTHLY MILITARY RETIREE/SPOUSE MEETING Our next monthly meeting will be held on DMV Ombudsman, who will talk about

10 Apr 2012 at the North Highlands Park and Recreation District, 6040 Watt Ave, North Highlands 95660.

Our meetings always start promptly at 1030 hrs. Guest Speaker will be John Locher,

Senior Driving Issues. A very interesting subject for those of us who are aging or ailing, whichever applies.

Direct any questions to our volunteers at our new number: 916-923-4979

COMPUTER CLASSES

Computer Classes for seniors 50+ are run by senior volunteers at the beginning of each month. Classes include: Computer Fundamentals I & II, Internet, Windows Vista/7, Quicken, Graphics I & II, Genealogy,

Spreadsheet, and Database. The lessons are from six to eight sessions (2 1/2 hours a session) on MWF or T/Th from 9:30 a.m. noon or 1 - 3:30 p.m. Cost: \$30. Need volunteers. Info: SeniorNet at (916) 485-9572.

LEGAL ADS FOR SACRAMENTO COUNTYP We Can Do That! MPG To place your legal advertising, go to

CarmichaelTimes.com



Call Lenka (916) 338-7156

Foster Care

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

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





From Triangle to Circling the Bases

All set to delve into the Peyton Manning-Alex Smith-San Francisco Forty Niners love-triangle story, my train of thought was abruptly derailed by the announcement that Manning was going to de-Tebow the Denver Broncos' lineup.

Hall of Fame quarterback John Elway, now Executive VP of Football Operations for Denver, was caught by the cameras more than a couple times cringing at the quarterbacking style of fanfavorite Tim Tebow last season, even when the Broncos were winning their way into the playoffs.

When future Hall of Fame QB Manning, aiming for a comeback while recuperating from multiple neck surgeries over the past two years, was set free by the Indianapolis Colts, Elway set his sights on the prize. When the two of a kind got together, it turned into a Hall-of-Fame-level love fest.

Since the 49ers and coach Jim Harbaugh also courted Manning's services, where does that leave the teams' relationship with their free agent QB Alex Smith, who led them to within a young punt returners' miscues of a Super Bowl?

There will be some love lost, for sure, but possibly the best resolution for both parties would be a compatible reunion. With the overall strength of the 49ers' roster, a dominating defense kept mostly intact, superior special teams performance, and recent upgrades to the receiving corps that will boost the offensive unit, perhaps they can join forces to take the next step to throwing a post-Super Bowl victory party.

Smith, who led the 49ers to the NFC West title and a 13-3 regular-season mark under Harbaugh's first-season tutelage, may

blossom further next year with a full training camp and preseason, which were both shortened last season. He's young enough (27), smart enough and, dog gone it, most of his teammates and many fans like him. (Thanks for the nod old SNL fans). Smith, reportedly, was offered

a three-year, 24-million-dollar deal to return, but decided to wait and shop around. Clearly, Smith's best opportunity for success would be to stay with the Niners, and the team's best option, with Manning out of the picture, appears to be to resign Smith. The 49ers should up the offer a bit to a little more than coveted, but inexperienced Matt Flynn received from Seattle. Smith was greatly overpaid, based on his performance, through his original contract and then was a bargain after resigning on the cheap to stay with the team. At this point, he deserves more than a guy with two career starts under his belt.

Laden a new contract with progressive incentives for repeating as division champs, returning to the NFC Championship Game, reaching and winning the Super Bowl. Throw in that Harbaugh will have to carry Smith's golf bag at the next AT&T Pro-Am at Pebble Beach and those two can hug and make up and be on their merry ways. Seeing newlysigned receivers Randy Moss and Mario Manningham split out to either side should keep them both happy, let's hope.

With that out of the way I need to take a cue from Buster Posey and circle the bases quickly and see if the ankle holds up:

It appears I was right that St. Mary's was just a little overrated. The Gaels lost their usuallygreat shooting touch and fell, 72-69, to Purdue in their opener

in the NCAA Men's Division I Basketball Tournament.

• It appears I was a little off; the Pac-12 really was as bad as everybody else said it was. Cal's Bears turned in an awful performance in their play-in game, getting blown out in the first half by South Florida. Colorado tried hard, upsetting UNLV, but then was ousted by Baylor. Stanford, Arizona, Oregon and Washington were all shunned to NIT status. UCLA and USC are messes.

• No. 1 seeds North Carolina and Syracuse are in trouble after losing players to injury and suspension, respectively. The designated favorite, Kentucky, is looking like a solid pick, but I'm pulling for Michigan State, with former 49er coach Steve Mariucci's old college roommate and best man, Tom Izzo, strolling the sideline and Charles Barkley clone, Draymond Green, doing it all on the court.

 Randy Moss, good or bad, will provide plenty to talk about. Put backup QB Colin Kaepernick and his powerful arm in once or twice a game and tell Randy, "Go long!"

• Unfortunately, it doesn't sound like Posey or fragile second baseman Freddy Sanchez will be at full strength to start the baseball season. Good thing the Giants are well stocked with catchers and infielders. Fortunately, the pitching staff is still first-rate.

· Jeremy "Linsanity" has diminished since the New York Knicks started playing better opponents and are on the verge of falling out of the playoff picture. Star Carmelo Anthony returned from injury but was not mellow with coach Mike D'Antoni, who since "resigned."



MISSION OAKS COMMUNITY CENTER

Extended Tours

• Canadian Rockies, Glacier National Park July 28-August 4, 2012 • \$2,999 pp double

• Russian River Cruise

September 3-12, 2012 • \$4,099 pp double

• Washington DC October 10-16, 2012 • \$2,329 pp double

Luxury Motorcoach

• Feather Falls Casino Monday, May 7 • \$15 /person, \$12 cash back/ \$3 food coupon • Deadline: April 23

• Sunset Magazine Celebration Weekend

Saturday, June 2 • \$86/person • Deadline: May 16 • Ride the Ducks & AT&T Park Tour

Wednesday, Aug 8 • \$120/person • Deadline: July 13

Monthly newsletter available online and at the community center for additional classes and events. For more information call (916) 972-0336 or go to www.morpd.com.



New Van Trips

SWANSTON COMMUNITY CENTER

Lincoln Coffee Factory • April 5 • \$20 Daffodil Hill • April 12 • \$20 Jelly Belly Factory & Budweiser • April 19 • \$20 Asparagus Festival • April 27 • \$20

MISSION OAKS RECREATION & PARK DISTRICT

Office Hours: 8 am-5 pm **Registration Hours:** 8:30am-4pm Monday-Friday www.morpd.com

DISTRICT OFFICE (916) 488-2810 • Fax (916) 488-4349 3344 Mission Ave., Carmichael CA 95608

MISSION OAKS COMMUNITY CENTER (916) 972-0336 • Fax (916) 972-7371 4701 Gibbons Dr., Carmichael CA 95608

SWANSTON COMMUNITY CENTER (916) 333-6464 • Fax (916) 488-4349 2350 Northrop Ave., Carmichael CA 95825 Carmichael Times Page 10

California Certified

Come join us for our Farmers Market at beautiful Carmichael Park with over 40 certified and organic farmers and specialty item vendors.

Check our schedule at our website for special events at our weekly Farmers Markets. These might be contests, demos, special guests, and more! Don't miss anything fun...

Sign up for the newsletter which will remind you of fun things going on at the Markets!





3eMoneySmartUSA

5750 Grant Ave

Shop with us at the Carmichael Park Farmers' Market, every Sunday, 8-1 Serving you every Sunday All Year Round! **WE'RE OPEN RAIN OR SHINE!!**

Other Farmers Market Locations include: Sunrise Mall, Citrus Heights Every Saturday, 8:00 am to 1:00 pm

Interested in being an **Easter/Spring Themed Crafter?**

Contact us at info@bemoneysmartusa.org to sign up for a booth space on March 24 or 25!

It's not too late to sign up for our FREE Money Smart: Teen Personal Finance workshops! Youth ages 12-21 can reserve their space today.

March 31, April 14, April 21, April 28, May 19, May 26. Please See Website For More Information.

Interested in special pricing to see the Sacramento Kings on April 20 possibly their last game in Sacramento EVER??

Come by the Farmers' Market's BeMoneySmartUSA booth to get more information!



Marie Hall, Executive Director • (916) 806-3989 info@bemoneysmartusa.org • www.bemoneysmartusa.org

Carmichael RECREATION AND PARK DISTRICT

Carmichael Recreation and Park District is announcing these upcoming events

FREE Weight Loss Program Commit Under 200 Slim 4 Life (CU200)

Meets weekly on Tuesdays from 6-7:30pm, at La sierra Community Center, Room 810 at 5325 Engle Road 483-7826 or 485-5322

TINY TOTS YEAR ROUND PROGRAM For Kids 3 to 5 years old

FUN, LEARNING ENVIRONMENT!!!

Kindergarten Readiness Ages: 4-5 years Monday-Wednesday-Friday

9am-12nm \$265 00 (6 years) \$265 00 (6 Social Skills Ages: 3-4 years Tuesday & Thursday 9am-12pm \$180.00 (6 weeks) Sessions: 2/28 - 4/12, 4/24 - 5/31 Your child will be enriched daily with the activities listed below :

Choice Time: Social Time • Tactile Activities • Dramatic Play • Music Circle Time: Days of the Week • Calendar & Weather • Alphabet & Numbers • Songs, Games and Story Time • Sharing & Public Speaking • Puzzle Time • Art • Snack Time • Physical Education Writing: Alphabet and Numbers • Fine Motor Exercises

Instructor: Kelly Stapp • For more info. call: (916) 485-5322 (Hrs: 8:30am-5:00pm) Tiny Tots Room: (916) 972-7647 (Hrs. 9am-12pm)

You can also email Alaina@carmichaelpark.com or Visit us on our website at www.carmichaelpark.com

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



March 21, 2012

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AUTHENTICITY

Are you really making the decisions that are right for you? How would you like to start living the best for you ever? Kathleen McIntire, Transformational Teacher, has created "Guiding Signs 101." It's 52 weeks of Authenticity with practical ways to make 2012 the year you finally get real and start a year that shines, is more fulfilling, more authentic, more you. Authenticity is a word we toss around quite a bit these days, but Kathleen says that, consciously or not, most of us let the expectations of others drive the decisions we make everyday from the major we choose, to the kind of house we buy, to where we go on vacation. As Kathleen puts it, "So many of us live out our lives as slaves to the tyranny of should. We couldn't cover all 52 ways on the POPPOFF Radio Show, and I can't in this column either. But I will give you a few samples that hit home She covers all aspects of our lives, so here goes.

I. YOUR AUTHENTIC SELF 1) Come to terms with what

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really matters to you. Get comfortable with it.

2) Whatever you decide to do (or not to do), own your

3) If you decide a lifestyle change is needed, be realistic in goal-setting.

4) Break an unwritten "rule" made by others and reject any

II. AUTHENTIC

FRIENDSHIPS

1) Learn to say no. Sometimes it takes an authentic no (to something you don't want to do) to say an authentic yes (to something you long to do.

2) Learn to say yes when your heart guides you to. Be flexible and fun.

3) Gently tell the truth. You don't want to hurt feelings, but don't withhold crucial insights to spare them either.

4) Be vulnerable. Show your insecurities. Admit the house is a wreck or your marriage is struggling.

III. AUTHENTIC

MARRIAGE/RELATIONSHIPS 1) Ask yourself, Am I married

to the right person or am I just

2) State your intention. Don't stay married or make it work. Then do what it takes to make it

3) End the blame game. If you blame your partner for your unhappiness, you're denying your own power.

4) Tell the truth about something you've been stewing over. Tell it gently and lovingly. Make it an "I" statement versus a "You" statement.

IV. AUTHENTIC PARENTING

1) Be as honest with your kids as you possibly can be without upsetting them with information too advanced for their ages.

2) Are you perpetuating the myth of parental perfection? When you screw up, admit you screwed up.

3) Pay attention to your child when he talks. Really listen. Tuning him out or half/listening sends the message that what he has to say is not important.

4) Every day, make a sincere effort to truly engage your child. Turn off the TV, walk away from the computer. Set aside the bills...and talk.

There are so many more tips, but you'll just have to get them at "Guiding Signs 101" a set of divination cards and guidebook using everyday road signs to tap into your intuition and own inner guidance. Kathleen McIntire is dedicated to bringing forth truth, liberation, and awakening. Check out www.GuidingSigns101.com. It seems to me we just have to be open enough to admit what we are doing and accept change. Just another day in the life of the POPPOFF Radio Show. We present all the possibilities!

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Lungren Votes For Pro-Growth Jobs Bill



Congressman Dan Lungren

Congressman Dan Lungren (R-Gold River) recently voted to increase the growth of startups and small businesses, increase capital formation, and pave the way for more small-scale businesses to go public and create new jobs. The bi-partisan JOBS (Jumpstart Our Business Startups) Act – H.R 3606 – passed the House by a 390 - 23 vote.

Congressman Lungren released the following statement after the vote:"Americans need jobs and today's passage of the JOBS Act will help accomplish this goal. Small businesses are the risk takers that drive job creation across America and I voted to give them the tools they need to succeed. "I was pleased to hear the President supported this legislation along with the U.S. Chamber of Commerce, the American Bankers Association, the Financial Services Forum, the Small Business and Entrepreneurship Council, Independent Community Bankers of America, SecondMarket and SIFMA.

"This common sense legislation will remove Washington red tape and help small business prosper - not stand in their way. The JOBS Act specifically

regulatory costs of going public so that smaller companies can go public sooner; allowing small companies to advertise or solicit investors to obtain capital; allowing entrepreneurs to raise equity capital from a large pool of small investors, i.e. crowdfunding; removing barriers to capital formation for small companies by modernizing shareholder thresholds adopted in 1964; strengthening community banks so they can make more loans. "I will continue to support any and all legislation that creates jobs for my constituents and all Americans. I hope Senator Reid will bring the JOBS Act up for a vote as soon as possible.'

Congressman Dan Lungren serves as the Chairman of the House Administration Committee in addition to serving on the Judiciary and Homeland Security Committees.

Carmichael Chamber Mixer for March



CARMICHAEL - On March 14th Vince and Julia Nocito of Nocito Benefit Insurance Services hosted the monthly mixer. Many chamber members and friends attended to taste the treats and show their support for the company as they officially ymously receive notice of his

joined the chamber.

Vince vowed "to become more active in supporting the chamber and its efforts in community". He was unknowingly elected to three committees after the mixer in the parking lot. He will anon-

new duties with the chamber in the coming weeks!

You can find out more about what Nocito Benefit Insurance Services has to offer by contacting them at 6728 Fair Oaks Blvd #304, Carmichael, or by calling

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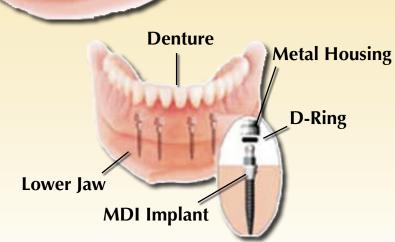
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March 21, 2012

What the Health Reform Law **Does for Medicare**



Commentary by David Sayen

We hear a lot of back and forth these days about the Affordable Care Act – aka the federal health reform law - but not much about how it affects people with Medicare. When you sort through all the rhetoric, one thing is clear: the 2-year-old reform law contains some real benefits for those who get

their coverage through Medicare. Take the so-called "donut hole" in the Medicare prescription drug program, Part D. The donut hole is a gap where you don't have coverage even though you're still paying premiums. After you've paid a certain amount out of pocket, your coverage resumes. Congress intended the hole to hold down costs in the drug program, the biggest expansion of Medicare benefits in many years. Under the Affordable Care Act (ACA), the hole is being gradually closed until it completely disappears in 2020.

This year, the law gives people with Medicare a 50-percent discount on covered brand-name drugs in the donut hole, and a 14-percent discount on covered generics. In 2011, more than 319,000 Medicare beneficiaries in California saved a total of \$171 million in the donut hole. That's an average savings of \$538 per person.

The ACA also helps people with Medicare by eliminating coinsurance and deductibles on vital preventive health services. Such services can help keep people healthy and detect disease in its earliest. most treatable stages. As a result. Medicare now offers a long list of preventive health services with no out-of-pocket costs, including screenings for cancer, diabetes, cardiovascular disease, osteoporosis, and shots for flu and pneumonia.

The health reform law also adds new preventive screenings and counseling for obesity, alcohol abuse, and depression. More than 2 million Californians with Medicare received at least one Medicare-covered preventive health benefit in 2011. The health reform law also creates another important benefit for people with Medicare: annual wellness visits.

If you've had Medicare Part B for longer than 12 months, you can get a yearly wellness visit with your doctor to develop or update a personalized plan to prevent illness based on your current health and risk factors. (The annual wellness visit is in addition to the one-time "Welcome to Medicare" preventive visit when you first enroll in Medicare.)

More than 165,000 Californians with Medicare took advantage of a wellness visit last year. Because of financial incentives in the ACA,

seniors also can expect to see better quality in their Medicare Advantage health plans. Such plans are operated by private insurers and generally require you to stay within a network of physicians and other providers or face higher out-of-pocket expenses. Medicare Advantage plans that receive quality ratings of three stars or more under our Five-Star Rating System will get bonus payments.

We believe the bonuses will motivate other plans to improve their quality as well. Medicare Advantage plans that receive five stars - the highest rating - will be able to market to and enroll seniors year-round, not just during the open enrollment period in the fall. That means seniors can switch to the best plans at any time. (To check your plan's rating, go to www.Medicare.gov.)

Lastly, the ACA provides a variety of new tools to crack down on Medicare fraud. The law not only toughens federal sentencing guidelines for fraud (meaning crooks will spend more time in prison), it also allows us to suspend payments to providers suspected of trying to rip off Medicare.

In addition, we're now using sophisticated predictive analytics software to identify patterns of fraud and target crooks. This is the same type of software credit card companies use to stop fraud. David Sayen is Medicare's regional administrator for California, Arizona, Nevada, Hawaii, and the Pacific Trust Territories. You can get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227)...



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