



What the Health Reform Law Does for Medicare

Commentary by David Sayen

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PLUS: Sacramento awarded \$995k for new homeless programs

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Carmichael Times

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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 accepting 100 children and their families to participate in our camp.

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

is also required, as families and 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.

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 CalFire.

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 measure.

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.

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 submissions 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.



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Joe Bergh (left), owner of Aino 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 – 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

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

Joe Bergh, owner of Aino 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

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 organization 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).

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 Awards recipients are:

- Business of the Year – VSP GlobalSM
- Organization/Agency of the Year – Los Rios Community College District
- 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

"Each year, RT is pleased to honor individuals, businesses and organizations that recognize the importance of transit in our

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 today.

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

Carmichael Colony Neighborhood Association to Hold Annual Meeting

CARMICHAEL – The Carmichael Colony Neighborhood Association is holding its annual meeting on Tuesday March 27th - 7pm at The Main Event Bar and Grill, Ancil Hoffman Golf Course; to keep informed on the

community related issues and for an opportunity to connect with your neighbors. Participants include: Susan Peters Board of Supervisor, Paul Tebbel Executive Director Effie Yeaw Nature Center, Allan Davis and Nancy

Emerson, Milagro Investments, new owner/developer Hillside Center (Waffle Barn/Walgreens), Greg Blik, 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

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 members.

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.

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 them.

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 liability.

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 apply.

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.hlwin.com.

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- April 7: Bittersweet Passing
- April 8: Bittersweet Future (Easter Sunday)

* Dinner will be provided before this event, starting at 5:30 PM. Cost is \$3 per person, up to \$10 max for a family of four or more.

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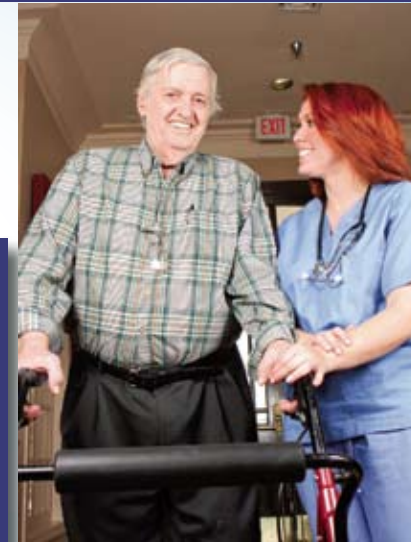
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**Sacramento Awarded \$995k for New Homeless Programs
for Veterans and Adults with Psychiatric Disabilities**

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 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 to homelessness. 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 conditions in which alternative monies can come to exist. You can see this among kids when they trade candy following

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 re-emerge 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 purposes.

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 the dollar is actually worse. It costs less to print on linen than it does to make a bottle of laundry detergent, meaning that

the dollar is more likely to be 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 forces.

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 Books

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 -- The 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 shoulder-held 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.



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

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 employee-only 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

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

Capitals Re-sign Favorites

SACRAMENTO -- returns for 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 year-old 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 regular season.

"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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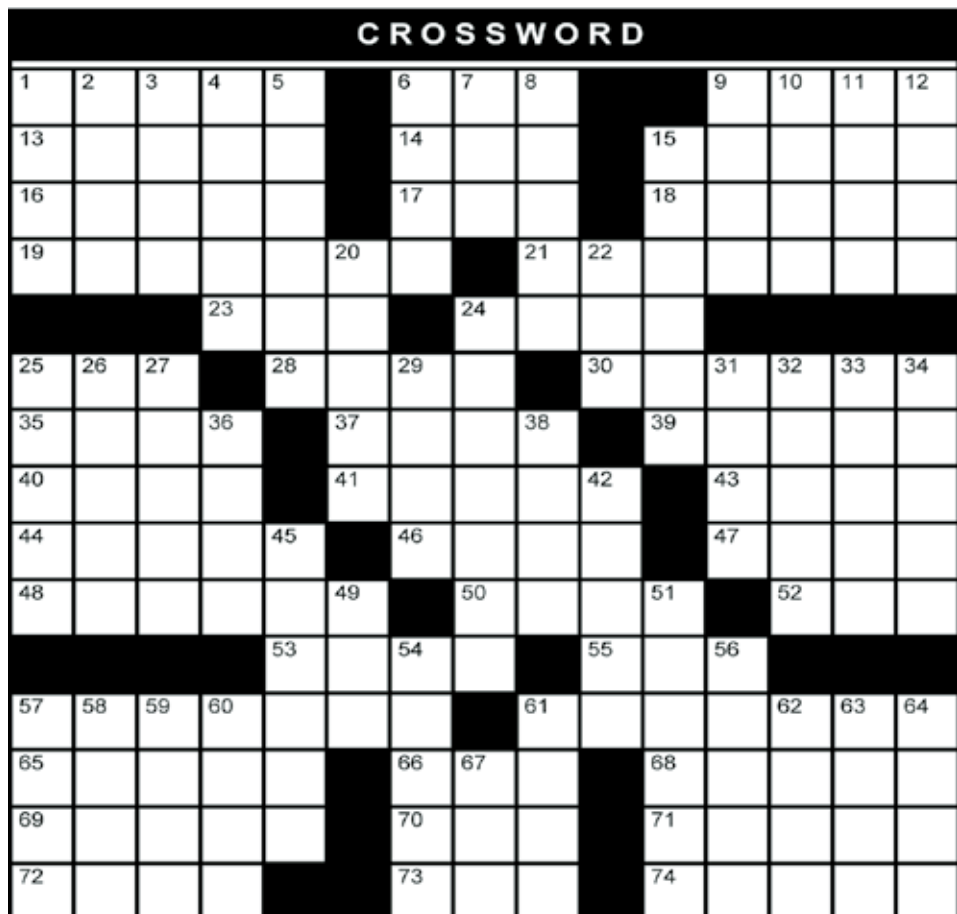
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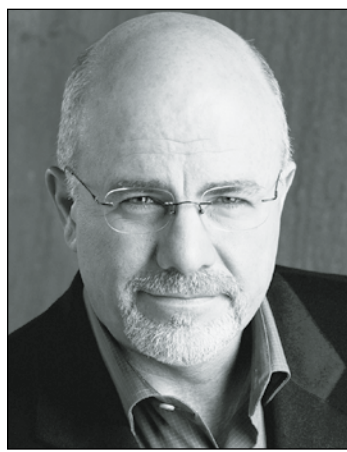


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CLUES

- ACROSS**
1. "Harry Potter's antagonist
 6. Hole puncher
 9. Attention grabber
 13. 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 winner
 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
 44. Used to call someone's attention, pl.
 46. Expression of pain
 47. Dissenting clique
 48. Street of shops, especially in orient
 50. Fraud or imposter
 52. U Rah ____!
 53. Mixed breed canine
 55. ____ de Janeiro
 57. "It chronicles Leopold Bloom's journey through Dublin
 61. "Twist and Heep creator
 65. ____ 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
 73. ____ Lanka
 74. Used as fertilizer and explosive
- DOWN**
1. Not bright
 2. "____ 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 hair
 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
 29. Repeating sound
 31. Lad's counterpart
 32. Autumn color
 33. "Fear of Flying" author Jong
 34. "It happened in Venice
 36. "Jane Austen classic
 38. ____ A Sketch
 42. African river, also spelled "Chari"
 45. Delliha'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 fielders
 64. Tiresias in "Oedipus Rex," e.g.
 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 best-sellers – *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

A few things like your rent or 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

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

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Come back every week for Sudoku!

For Solution See Page 7.

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01517. George Hicks and Himerly Hicks, both of 5914 Larry Way, North Highlands, CA 95660...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01717. David Palmer Wold, 3996 Sierra Vista Ave., Sacramento, CA 95620...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01690. Kam Ming Tse, 3239 Hayground Way, Sacramento, CA 95835...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2011-07223. River City Real Water, LLC, 8241 El Verano Ave., Elverta, CA 95626...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01321. April E. Figgess, 5805 Shepard Ave., Sacramento, CA 95819...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01843. 5248 Whitney Ave., Carmichael, CA 95608...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01596. Consortium of Business Continuity Professionals, Inc., 10 Nellis, Sacramento, CA 95835...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01688. Carol Ann Nutter, 4720 Solano Way, Fair Oaks, CA 95628...

Emporium" at 4720 Solano Way, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on February 29, 2012.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01707. SPH Enterprises, LLC, 213 Bowen Rd., Davenport, FL 33837...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01942. WHEREAS, Waleed Abdullah Yahya has filed a petition...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01717. David Palmer Wold, 3996 Sierra Vista Ave., Sacramento, CA 95620...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01423. Kari Ann Hamilton, 2054 Walnut Ave., Carmichael, CA 95608...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01423. Kari Ann Hamilton, 2054 Walnut Ave., Carmichael, CA 95608...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01767. Rama Family LLC, 8116 Sonoma Way, Sacramento, CA 95828...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01843. 5248 Whitney Ave., Carmichael, CA 95608...

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01688. Carol Ann Nutter, 4720 Solano Way, Fair Oaks, CA 95628...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01688. Carol Ann Nutter, 4720 Solano Way, Fair Oaks, CA 95628...

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

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.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01913. William Glasser, 4231 Paradise Dr., Carmichael, CA 95608...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-011344. Stacia J. Matherly, 6301 Cazador, Rancho Murietta, CA 95683...

WHEREAS, Timothy S. Betschart and Teal Gaydos have filed a petition with this court for a decree changing name of Rylan Elizabeth Gaydos...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-011853. Joseph Raymond Pena, 4332 Winje Dr., Antelope, CA 95843...

NOTICE OF TRUSTEE'S SALE File No. 704222870 Title Order No. 6186886 MIN No. 100274810200254695 APN 272-0122-002-0000

NOTICE OF PETITION TO ADMINISTER ESTATE OF JESUS BELTRAN aka Jesus Magana Beltran CASE NO. 34-2011-00113998

1/2012,03/28/2012,04/04/2012 Publish: March 21, 28, April 4, 11, 2012. NORTHW 120303 4-4-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01330. Tijuana Lynne Herron and Jeffrey Marlon Herron, both of 8700 Spruce Ridge Way, Antelope, CA 95843...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-02151. Ronald C. Ogg, 7712 McMullen Way, Sacramento, CA 95828; Joseph M. Freitas, 6221 La Cienega Dr., North Highlands, CA 95828...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-01961. Jennifer Bale, 5132 El Camino Ave., Carmichael, CA 95608...

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-011344. Stacia J. Matherly, 6301 Cazador, Rancho Murietta, CA 95683...

WHEREAS, Myesha Patterson has filed a petition with this court for a decree changing name of Nicholas Loren Reed...

BALANC 120303 4-11-12 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO AMENDED ORDER TO SHOW CAUSE

Kevin R. Culhane Judge of the Superior Court Publish: March 21, 28, April 4, 11, 2012. PATTEN 120303 4-11-12

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 Prita Temple Singh...

WHEREAS, Nicholas Ouellet has filed a petition with this court for a decree changing name of Nicholas Ouellet to Nicholas Alexander Ouellet...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00110354

WHEREAS, Nicholas Ouellet has filed a petition with this court for a decree changing name of Nicholas Ouellet to Nicholas Alexander Ouellet...

OUELLE 120303 4-11-12 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO AMENDED ORDER TO SHOW CAUSE

WHEREAS, Myesha Patterson has filed a petition with this court for a decree changing name of Nicholas Loren Reed...



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Carmichael Chamber of Commerce Carmichael Chamber Luncheon Tue, Mar 27, 2012 from 11:30am - 1:30pm Carmichael Chamber Mixer Wed, April 11, 2012 from 5:30pm - 7:30pm

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 Coppemoll with 14, and Senior Blake Owen with 13 points.

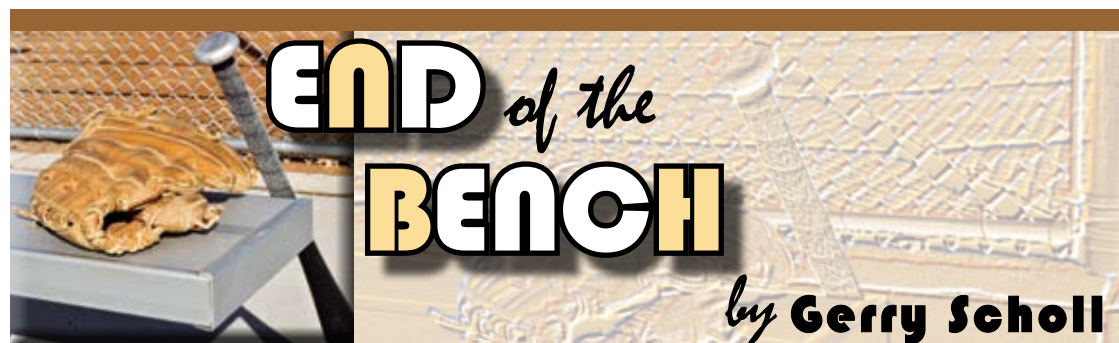


The Victory Christian varsity girls team (20-6) beat Wilton Christian (18-5) by a score of 45-37. It was their first basketball championship. They were led by Junior Molly Huffman who had 18 points, Senior Laura Neville who had 8 points and Junior Angela Frentzen who had 7 points.



**Congratulations
Victory Christian!**

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



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 fan-favorite 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 newly-signed 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 usually-great 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."

Arden Hills Swimmer Nick Johnson Makes the Olympic Trials Cut

SACRAMENTO - During 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, Ohio.

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 number of prestigious swimming

accomplishments that include 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."

Open to all swimmers with athletes being placed according

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 Spitz.

Source: T-Rock Communications



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• 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.

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MONTHLY MILITARY RETIREE/SPOUSE MEETING

Our next monthly meeting will be held on 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, DMV Ombudsman, who will talk about 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@916.485.9572.

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Carmichael Recreation and Park District is announcing these upcoming events

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

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 Kindergarten Readiness Ages: 4-5 years Monday-Wednesday-Friday 9am-12pm \$265.00 (6 weeks) Sessions: 2/27 - 4/13, 4/23 - 6/4
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- 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.

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POPPOFF!

with Mary Jane Popp

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

really matters to you. Get comfortable with it.

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

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 shame.

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 married?

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

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!

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

addresses the following: reducing 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

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 anonymously receive notice of his

new duties with the chamber in the coming weeks!

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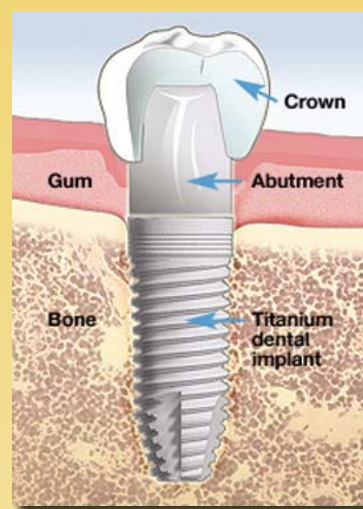
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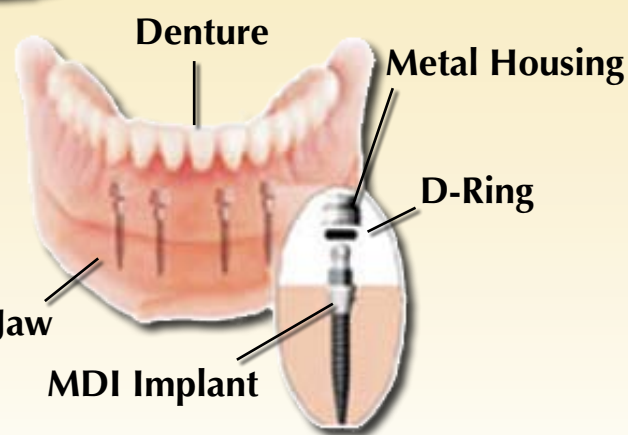
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What the Health Reform Law Does for Medicare



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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Peaches and Cream.....	John Philip Sousa
Blue Bells of Scotland.....	Arthur Pryor
Soloist: David Rollins, Trombone	
O Mio Babbino Caro from Gianni Schicchi.....	Giuseppe Verdi
Musetta's Waltz from La Boheme.....	Giacomo Puccini
Soloist: Cheryl Blalock, Lyric Coloratura Soprano	
Presidential Polonaise.....	John Philip Sousa
§===== Intermission =====§	
Nobles of the Mystic Shrine.....	John Philip Sousa
Carrier Pigeon.....	John Philip Sousa
Ms. Blalock	
There Was a Composer of Genius.....	Daniel Kallman
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Looking Upward Suite "Mars and Venus".....	John Philip Sousa, ed. Bourgeois
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