Carmichael Times

Volume 31 • Issue 51

Serving Carmichael and Sacramento County since 1981

December 21, 2011

Slaton Elected SMUD Board Vice President



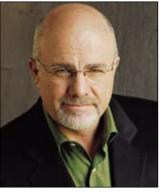
Page 2

Gifts from Home for the Holidays



Page 2

Sound Financial Advice from Dave Ramsey



Page 5



Scan our QR Code for a direct link to our online edition!

Santa Checks Carmichael List



Carmichael Water District Responds to Public Hearing

By Chris Nelson, Pio, CWD

CARMICHAEL - On December 12, 2011 the Carmichael Water District (District) Board of Directors held a public hearing to give rate payers an opportunity to voice their opinion regarding the District's proposed revenue increase. In attendance were 89 members of the public. Of the 89 attendees 24 chose to speak regarding the proposed increase.

Prior to the public hearing ratepayers were afforded the opportunity to submit a written protest to the District. Only 284 written protests were submitted to the District.

During the District's rate study, rates were analyzed and assumptions took in to account anticipated fluctuations along with the new requirement of the State of California's 2009 Water Conservation Act calling for the reduction of water production by 20% by the year 2020. For Fiscal year 2011-2012 the District rate study planned for water production to drop to about 15% of the historic average. The past 12 months actual water production figures are 25% lower than the District's historical average and 5% lower than the State of California's 2009 Water Conservation Act.

Typical of all water utilities, 80% of CWD's costs to provide water service to our customers are fixed costs and 20% variable. Over the past few years, the District experienced increases in these costs due to economic and regulatory conditions. Those increased expenditures were: Power, Chemicals, Fuel & transportation, Materials.

CWD acted to reduce expenses significantly based on projected shortfalls. The results are a 10% reduction for the FY 2011-2012 budget. The cuts are: 1) Layoff of 5 employees, 2) A reduction in pay and frozen wages for management/exempt employees,

3) There will be no cost of living increases and the pay scale has been frozen for all non-represented employees, 4) Significant reductions in the District's Operation and Maintenance budget, 5) Reduction of the meter installation program 6) Reduction in capital improvement projects until further notice.

When water consumption falls so do revenues, even though the fixed costs remain the same. Even with severe budget cuts, an increase in revenue is necessary in order to safely operate and maintain the District's water system.

Sac Metro Fire Announces Board Vacancy

SACRAMENTO REGION -The Sacramento Metropolitan Fire District is accepting applications to fill a vacant position of Director for Division 4 on its nine-member Board of Directors. The selected applicant will serve the remainder of a four-year term expiring the first week of December, 2012. Applicants must be a registered voter, residing within the jurisdictional boundaries of the Sacramento Metropolitan Fire District.

While all interested applicants within the District will be considered, preference will be given to applicants from Division 4. The approximate boundaries for Division 4 are Elkhorn Boulevard to Auburn Boulevard on the north, Cypress Avenue to Edison Avenue on the South, Manzanita Avenue on the east, and Watt Avenue to Elkhorn Boulevard on the west.

Interested persons may apply for the position by submitting the Board of Directors District Employment Application and a letter of interest to Board Clerk Charlotte Tilson, Sacramento Metropolitan Fire District, 10545 Armstrong Avenue, Suite 200, Mather CA 95655. Application must be received by noon on Friday, January 6, 2012. A Special Board of Directors meeting will be held on Wednesday, January 11, 2012 at 6:00 p.m. at the City of Rancho Cordova City Hall, 2729 Prospect Park Drive, Rancho Cordova, CA for the purpose of interviewing qualified candidates.

Additional information may be obtained by contacting Charlotte Tilson, Clerk of the Board, at 859-4305, or visiting the District website at www.sacmetrofire. ca.gov for the Board of Directors District Employment Application form and division map. Posted: 12/12/2011.

Unclaimed Checks Listed on SMUD.org

SACRAMENTO REGION - The Sacramento Municipal Utility District has posted the names of customers and vendors with checks dated October 1, 2008 or earlier who have not yet cashed them. The list of names will remain online until December 27, 2011.

Each year SMUD posts this information in an effort to locate the money's rightful owner. Claims against these uncashed checks should be filed on or before December 27, 2011 with SMUD Unclaimed Monies, 6201 S Street, Mail Stop B302, Sacramento, CA 95817-1899 or by calling (916) 732-5556. Replacement checks will be issued only to the payee whose name is on the list. Checks not claimed by December 27, 2011 become SMUD property under California Code Section 50050-50056.



www.CarmichaelTimes.com



Carmichael Times Page 2 December 21, 2011

Slaton Elected SMUD Board Vice President



Bill Slaton, elected vice president of the SMUD Board of Directors

SACRAMENTO - Sacramento Municipal Utility District (SMUD) Director Bill Slaton

was elected vice president of the SMUD Board of Directors. His term as vice president will run from January 2012 through December 2012. Slaton was first elected to the SMUD Board of Directors in November 2002 and represents the customers of Ward 7, which includes North Highlands, Carmichael, Antelope and Foothill Farms. He served as Board President in 2005. A Sacramento-area resident since 1974, Slaton is active in community and religious affairs throughout the region. Slaton is a former chairman of the board of KVIE-Channel 6, Sacramento's public television station. He is the current Audit Chair for the station.

Slaton is a former member of Point West Rotary and the WEAVE Business Advisory Council. Slaton served three terms as president of the Jewish Federation of the Sacramento Region and is a co-founder of the Jewish Community Foundation of the West. Slaton graduated from the University of Texas with a bachelor's degree in business administration. He retired in 2002 after a 33-year career in technology and finance. From 1997 until 2007 he served on the boards of directors of Sacramento Commercial Bank and Placer Sierra Bancshares, a statewide bank holding company.

Director Nancy Bui-Thompson was elected president. Bui-Thompson was elected to the SMUD Board of Directors in 2008.

Gifts From Home for the Holidays



(NewsUSA) – If it's truly better to give than to receive, why not give more than gifts from the store this holiday season? Home-baked treats are the perfect way to warm a heart and satisfy a sweet tooth for the people on your "nice" list.

Take a break from the hustle and bustle of holiday shopping, and spend a pleasant day in your cozy kitchen making homebaked gifts, like little loaves of Chocolate Hazelnut Fruit Bread," said Martha White® baking expert Linda Carman. "Giving someone a homemade gift is special because it's a priceless gift of your time."

To make your gift even more meaningful, consider pairing the mini loaves with a wooden cutting board, a spreader and a small butter crock filled with a

Lots'a Fudges

Taffy Galore

🔑 Lots'a Jerky

Licorices/Vines

homemade spread that's delicious and easy to make.

Chocolate Hazelnut Fruit Bread

Bread Crisco & reg; Original No-Stick Cooking Spray 2 (7.4 oz.) pkgs. Martha White Chocolate Chip Muffin Mix 1/2 cup sour cream 3/4 cup milk

1 teaspoon vanilla extract 3/4 cup mashed ripe banana (about 2 large) 1 cup fresh cranberries, coarsely chopped

3/4 cup chopped hazelnuts

Orange Butter and/ or Chocolate Hazelnut Spread, optional (below)

1. Heat oven to 350 degreeF. Coat bottoms only of four 6 x 3 1/2-inch foil loaf pans with no-stick cooking spray. Stir together all bread ingredients in large bowl until well blended. Divide batter among prepared

2. Bake 40 to 45 minutes or until toothpick inserted in center comes out clean. Cool in pans 5 minutes. Remove and cool completely on wire rack. Wrap

Orange Butter or Chocolate Hazelnut Spread, if desired.

and store in refrigerator. Serve

Makes 4 small loaves.

Orange Butter: Beat 1/2 cup softened butter in small bowl with electric mixer at medium speed until light and fluffy. Beat in 1 teaspoon grated orange peel and 1 tablespoon orange juice. Store in refrigerator. Bring to room temperature before serving. Makes 3/4 cup.

Chocolate Hazelnut Spread: Grind 1 1/2 cups toasted hazelnuts and 1/4 teaspoon salt in food processor until very fine and getting creamy. Add 1/2 cup powdered sugar and 1/2 cup semi-sweet chocolate chips, melted. Pulse until blended. Store in refrigerator. Bring to room temperature before serving. Makes 1 cup.

Crisco is a trademark of The J.M. Smucker Company.







Toys & Gifts

Chocolates By Barbara B.

Soda Pop'n

Glass Bottles

Kettle Corn, Carmel Corn &

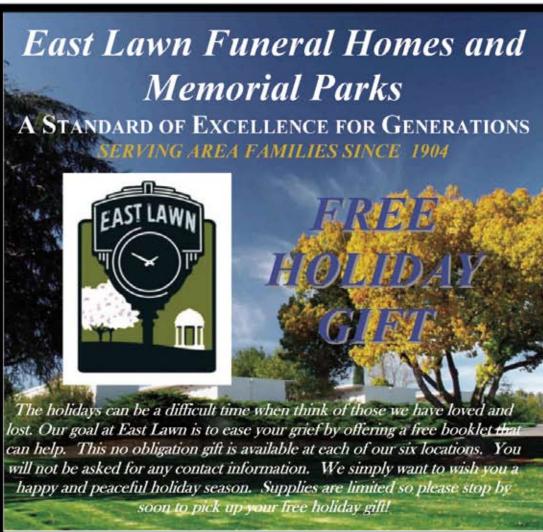
530-295-1007 866-409-2763

Voted BEST Candy Store

www.CandyStrike.com

398 "Historic" Main St. Placerville, CA 95667

Online coupon at www.CarmichaelTimes.com



East Lawn Memorial Park

Cheese Corn, 12 Flavors

4300 Folsom Blvd Sacramento, CA 95819 (916) 732-2000

Andrews & Greilich Mortuary

3939 Fruitridge Road Sacramento, CA 95820

(916) 732-2026

Lic. #FD-136

East Lawn Elk Grove Memorial Park & Mortuary

9189 E. Stockton Blvd Elk Grove, CA 95624

(916) 732-2031

Lic. #FD-1455

www.EastLawn.com

East Lawn Pet Loss Center

6700 Verner Avenue Sacramento, CA 95841

(916) 732-2037

Sierra Hills Memorial Park & East Lawn Mortuary

5757 Greenback Lane Sacramento, CA 95841

(916) 732-2020

Lic. #FD-1242

Albert Brown Mortuary

3476 Piedmont Avenue Oakland, CA 94611

(510) 652-1873

Lic. #FD-242

www.AlbertBrown.com



Publisher, Paul V. Scholl

Carmichael Times is a member of **Messenger Publishing Group**



Carmichael Times

"Written by the people and for the people"

the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors. The Carmichael Times is not responsible for unsolicited manuscripts or materials. The entire

contents of the Carmichael Times are copyrighted.

public forum for our readers. It is understood that

the opinions expressed on these pages are those of

Ownership of all advertising created and/or composed by the *Times* is with the publishing company and written permission to reproduce the same must be obtained from the publisher. Subscriptions should be mailed to Carmichael

Times, P.O. Box 14, Carmichael, CA 95609. Subscription rate is \$39 per year within Carmichael, \$49 within Sacramento County. The Carmichael Times is published weekly. Call 916-773-1111 for more information. (ISSN # 1948-1918).

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@CarmichaelTimes.com. Be sure to place in the subject field "Attention to Publisher".

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

Advertising Sales

Graphics & Layout Contributing Writers

Distribution Assistant

Accounting

Web Master News Services

Photography

Gabriel Scholl Nicholson & Olsen CPA RJ at thesitebarn.com • JWS Promotions • Mikahn Design Whiskey & Gunpowder • StatePoint Media • NewsUSA • PRWEB NewsWire North American Precis Syndicate • Blue Ridge Press • ARA Content

Susan Skinner • Mary Jane Popp • Marlys Johnsen Norris • Tim Reilly

David Dickstein • Dave Ramsey • Dr. E. Kirsten Peters • Kay Burton

Pastor Rich Reimer • Pastor Cary Duckett • Ronnie McBrayer David Graulich • Perry Hartline • Gerry Scholl • Trish Tatterson

California News Service • Family Features • WorldNetDaily

Paul V. Scholl • Perry Hartline • Marion Solo

Banerjee Designs • Stump Removal Graphics

Dr. Bob Graykowski • Julie Parker • Leslie Carrara

Allyse Weaver • Harry Sidhu • Ken Pogue • Max H. Peters

Amanda Morello • Susan Skinner Member of Carmichael, Citrus Heights, Fair Oaks,

and Orangevale Chambers of Commerce We are proud members of these newspaper associations.









www.CarmichaelTimes.com

December 21, 2011 Carmichael Times Page 3

Senior Homecare By Angels.

Select Your Caregiver.

Experienced Caregiver Thoroughly Screened.

Providing Peace of Mind to thousands across America each and every day!



- Up to 24 Hour Care
- Meal Preparation
- Errands/Shopping
- Hygiene Assistance
- Medication RemindersRespite Care for Families
- Low Hourly Rates
- Temporary/Long Term

Schedule an appointment now for a FREE In-Home Assessment

916-971-9333

www.visitingangels.com/sacramento

Each Visiting Angels agency is independently owned and operated.



Visiting Angels

WINDSOR EL CAMINO Care Center

CARMICHAEL, CA

Finest 24-hour Skilled Nursing Care 7 Days a Week

Tel: (916) 482-0465

2540 Carmichael Way, Carmichael WindsorCares.com

- **◆ Comprehensive Rehabilitation Services**
- Personal Touch Services
- **♦** Restaurant Style Dining
- ◆ Social Services for Resident & Family
- **♦** Health Services Available



Providing superior people delivering highly sophisticated skilled nursing and rehabilitation care in the best possible environment.

WE WISH YOU A MERRY CHRISTMAS

Air Design Heating & Cooling

Dennis Moffett 7836 Fair Oaks Blvd., Carmichael 944-2484

Carmichael Recreation & Park District

All the staff
5750 Grant Avenue, Carmichael
485-5322

Carmichael Water District

Steve Nugent, General Manager & Staff 7837 Fair Oaks Blvd., Carmichael 483-2452 Fax 483-5509

Coffman's Furniture Gallery

From Dave, Lisa, Owners & Staff 6443 Fair Oaks Blvd., Carmichael 482-9663 Fax 482-4276

Hoshall's Salon & Spa

From The Team at Hoshall's
7330 Fair Oaks Blvd., Carmichael
485-4941

www.hoshallscarmichael.com Now Open Sundays 10am-4pm

Hungry Hollo

From Richard Rawling & Staff
4756 Manzanita Ave.
(in Crestview Center next to Ross)
487-8167 Open 7am - 3pm
Closed Christmas Day,
Open New Year's

Little Bo'tique Upscale Children's Resale

Alexandra & Staff
4201 Manzanita Ave., Carmichael
485-2229

Live Well at Home with Eskaton

From the Live Well Team
Call for information
339-4507

5105 Manzanita Ave., Carmichael

Marie Callender's

from Cindy, Manager & Staff 3129 Arden Way, Sacramento (Between Watt & Morse) 481-0778

Thanksgiving Dinner 11am - 6pm Closed Christmas • New Year's 9am-4pm

Mr. Pickle's Sandwich Shop

J. R., Manager & Staff
We do catering
5900 Fair Oaks Blvd,
at the corner of El Camino
Walk in or phone 483-1434

Suburban Pest Control

Rid Your Home of Nasty Bugs 1-888-436-0726 Cell 916-284-0443 Office 916-706-2159 Ask about our First Time Service

The Chateau at Carmichael Park

It's All About Choices
Independent Living, Assisted Living,
Memory Care, Day Care
& Respite Care
7125 Fair Oaks Blvd, Carmichael
481-7105

The Orient Express Chinese Cuisine

Ling & Staff
4005 Manzanita Ave., Carmichael
489-1895 or 489-8817
Open Christmas & New Year's.
Call for Hours

Dr. Charles Newens, DDS, Inc.

3609 Mission Ave., Carmichael 332-9240 for appointment Same Day Emergencies Discounts for Seniors and Cash



A Slice of Carmichael for Christmas

A book that received three statewide awards – for portraying a small American town in the process of change – will be offered in Carmichael at a Holiday bargain price.

In tune with the economy, Susan Maxwell Skinner is discounting her limited edition "Carmichael – Americana on the Move" to \$18.

The \$8 saving continues through January 1st. As an author gift, each purchase includes a free CD of the popular "Carmichael Song," written by Susan and recorded with the John Skinner band. Susan's book on Princess Diana – based on her years as a Buckingham Palace correspondent – is available at the same discounted price.

Singer and photojournalist Maxwell Skinner produced her Carmichael opus in 2006, as "a history book for the future." Already, many businesses and buildings featured in the book have vanished. With hundreds of color pictures and captions, the book is considered an easy way to lean about our 102 year old community's history, traditions, beauty spots, wildlife and eccentricities. Each copy can be signed and dedicated to the recipient on request. Learn about "Carmichael Americana on the Move" at www.susanmaxwellskinner.com.





Carmichael photos include many antique buildings. Left: the 150-year-old Rancho del Paso farmhouse remains stately in Carmichael. Right: a water tank tower near Mission Ave. Photos by Susan Maxwell Skinner.

purchased directly from the author.

Contact Susan for this offer at (916) 481-0334.

This Holiday discount applies only to books

Would you like to save money on next summer's electricity bills?

You may be able to save if you can reduce your electricity use between 4 p.m. and 7 p.m.

SmartPricing Options are being offered to a small group of randomly selected SMUD customers for a limited time. If your home is selected to be part of this pilot, you'll be among the first to take advantage of new pricing and tools that will let you take control of next summer's electricity bills. You'll also reduce the impact of electricity use during peak hours.

To find out if your home was randomly selected to participate in this pilot, visit smud.org/smartpricing



Powering forward. Together.

© SMUD-11/11



Carmichael Times Page 4 December 21, 2011







Appointments or Walk-ins Welcome (Near Lido Cafe)

Time To Enjoy The Life You Deserve

Nestled in the heart of Carmichael, there's a retirement community called Carmichael Oaks. This beautiful community offers:

- Social & Activities program
- Scheduled transportation
- Beauty salon & exercise room
- Theatre & computer center
- Weekly housekeeping
- 24 hour emergency staff

Independent & Assisted Living as well as





LIC# 347003685

Save \$1500

or more!

Carmichael Senior Living Oaks

916-944-2323 office www.carmichaeloaks.com



Dr. Bob Graykowski



When you cut your finger, it bleeds within seconds. When you break your leg, the bone snaps immediately. But when you suffer a whiplash injury, you may not know it for months even years.

Many patients fail to connect the trauma with their current condition. Why? Because months - or years - passed before the onset of pain or because the accident was minor and they experienced no initial symptoms. However, delayed onset whiplash associated disorder (DOWAD) is a well-documented, common instigator of neck, head and shoulder pain.

Chiropractors are concerned about the lack or public awareness regarding DOWAD, a condition that causes thousands of individuals to suffer needlessly.

The Biomechanics of Whiplash Injury

When a vehicle is rear-ended, the victim's head and neck are hurled back and up. Next, the head and torso are thrown forward against the seat belt and shoulder harness. This abrupt back and forth movement forces the neck beyond its normal physiological limits. Muscles, ligaments and tendons are pulled and torn. Injuries such as strains, sprains and concussion result. In addition, vertebral subluxation

Whiplash Symptoms Often Delayed and Devastating to Your Long Term Spinal Health

(Areas in the spine where movement is restricted or spinal vertebral bones move slightly out of alignment.)

Scientific studies confirm that whiplash symptoms may take months or years to appear. Whiplashinduced vertebral subluxations spark biomechanical shifts in the spine -including a reversal of the neck's normal curve.

Specific indicators predict a delayed or complicated recovery. Symptoms associated with a poor long-term outcome are: impaired neck movement, history of headache, history of head trauma, advanced age, neck pain and nervousness.

A comprehensive assessment immediately following injury enables chiropractors to identify patients at risk of delayed recovery and to focus on preventing DOWAD.

But My Car's OK...

Whiplash doesn't have to involve high-speed or high-impact collisions to spur vertebral subluxations and related disorders. Most injuries occur at six to 12 miles per hour, according to the Spine Research Institute of San Diego.

In addition to car accidents, amusement park rides can also trigger whiplash injuries. Even extended bouts of coughing – associated with chronic allergies or bronchitis – can cause whiplash injuries.

Why Choose Chiropractic for Whiplash Relief?

A study published in the Journal of Orthopedic Medicine highlights the superiority of chiropractic care for chronic whiplash patients. The report showed that spinal manipulation, which chiropractors call chiropractic adjustments, is more effective than other options in mitigating longterm whiplash pain.

In addition to adjustments, chiropractors advise patients to engage in specific exercises. Studies show that active treatment (exercise and physiotherapy) is far superior to rest and soft collar use.

Don't Take Risks with Your Health

It's imperative to have a chiropractic checkup whenever you are involved in a motor vehicle accident – even one that seems like "no big deal". Although immediate intervention is preferable, it's never too late. If you did not visit a chiropractor after a precious accident, do so now. Even a fenderbender that occurred 30 years ago and produced to symptoms may have spurred the subtle spinal shifts that provoked DOWAD.

Although DOWAD is common, the general public remains largely unaware of the condition. Please help educate others and spare them from chronic pain. Share this article with your friends and family who have been involved in an automobile collision or any other accident. Learn more about our community office; find us on Facebook-Chiropractic-USA.

Creating a Healthy Community

Dr. Bob Gravkowski Chiropractic-usa.com (916) 973-1661

Monthly Workshops Available

Please call for information and reservation.

Support is encouraged.. Bring a friend or family member!

Workshop is at 6:00 – 7:00pm. Advanced Workshops are 6:00 – 7:30

> Reservations can be phoned at 916-973-1661 or faxed to 916-973-8273



This \$250 value is yours

for only \$40 if you mention this ad

Each additional family member

only \$20

Offer Expires Friday

"Creating radiant health in our community since 1985"

- Spinal correction specialist
- Custom exercise instruction
- Family wellness plans
- Sports injury specialist
- Carmichael chamber business person of the year 1995.

Gift of Life Wellness Check-up

Consultation, Complete Spinal Examination and X-rays (if needed)

Dr. Bob Graykowski • 5909 Stanley Avenue, Suite A Carmichael, CA 95608 • (916) 973-1661 Chiropractic-usa.com Join our Facebook Fan Page - Chiropractic USA



Carmichael **Chamber of Commerce**

Kitty's Glitter • Friday, January 6, 2012

Start Time: 6:30 pm End Time: 9:30 pm Location: La Sierra Community Center, 5325 Engle Road Carmichael CA 95608 US

Carmichael Chamber of Commerce will honor broadcaster and humanitarian Kitty O'Neal of KFBK Radio as 2012 Carmichael

Person of the Year. Also honored will be Earl "Ranger Jack" Koobs as Veteran of the Year and Lola and Jim Warrick as Patriots of the Year

Admission is \$50 per person (includes dinner and a no host bar) Corporate and table sponsorships are available.

This event is a fundraiser for the Carmichael Chamber of Commerce. A portion of the proceeds will go to assist The Sacramento Children's Home.

Online reservations close on January 2, 2012. Contact: Linda Melody

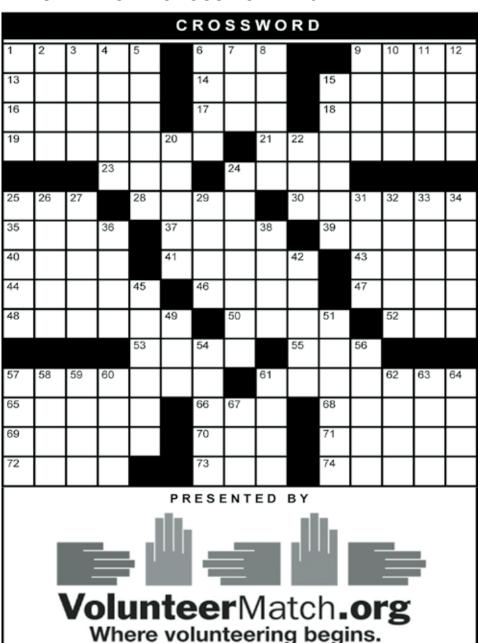
Email: linda@carmichaelchamber.com Phone: 481-1002 or 203-1681



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



STATEPOINT CROSSWORD • 2011 IN REVIEW



© StatePoint Media

CLUES

ACROSS

- 1. Presumptuously daring 6. He has final say at the
- 9. Where to get pampered,
- . 13. Scoundrel
- 14. Needlefish 15. Diver's lung
- 16. Independent African
- 17. Big Island necklace 18. Type of paint
- 19. *Deposed despot
- 21. *Atlantis was the last one 23. Right-angle building
- extension 24. Another spelling for #16
- Across
- __ Bon Jovi 28. Like Jekyll and Hyde's
- personality

- 35. Stratfor-upon-Shakespeare's birthplace

3

5

6

6

4

3

- 37. "The Man Who ____ Too 39. Become established
- 40. Holy Father 41. It cuts edge of yard Verde National
- 44. A rooster to farmers?
- 46. Ready and eager 47. Eurasian duck
- 48. Scandinavian, e.g.
- 50. It can be wringed? 52. Greed or sloth, e.g.
- 53. Diamonds or hearts, e.g.
- 55. Nervous twitching
- 57. *They were super
- 61. *Royal beau 65. Autumn color
- 66. Witness 68. Polynesian kingdom
- 69. Like a new car
- 70. Employ 71. Homework assignment
- 72. *Pitched at Occupy Wall

SUDOKU

PRESENTED BY

VolunteerMatch.org
Where volunteering begins.

9

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.

5

8

9

 Big talk 2. "Rome" in Italy

74. Reminiscent of the past

3. Matured, as in wine

73. 6th sense?

DOWN

- 4. Like Elvis's famous shoes Official messenger of news
- 6. Tangerine/grapefruit hybrid
- 7. Legendary West
- 8. Rainbow-producing device
- 9. Jazz singing
- 10. Stroke on a green
- 11. Cain's unfortunate brother
- 12. Original home of the Saxons
- 15. Eats noisily 20. Stroke of luck
- 22. Her counterpart
- 24. Graceful or refined 25. *Site of nuclear disaster

8

5

3

4

- 26. Convex molding 27. With no face value
- 29. *Retired from "60 Minutes"

- 31. Roentgen Equivalent Man, pl.
- 32. Particulars 33. One born to Japanese
- immigrants 34. Chewed on
- 36. Smart but awkward
- 38. "The Way We _ 42. Straight muscles
- 45. It loves company
- 49. Mixed breed puppy
- 51. Out of 54. October's "Time," e.g.
- 56. Bring to an end
- 57. Well-mannered Emily 58. Heart feeling
- 59. Body part that can double 60. Superman's last name
- 61. "Read'em and 62. In or of the present month
- 63. Petri dish gel
- 67. Female suffix

For Solution See Page 7

LEGAL ADS FOR

SACRAMENTO

Call to place

your legal

advertising

532-2113

All Legal Ads Published in the

Carmichael Times

COUNTYR

Can Do

That!

We

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.

Where Does the Donation Go?

Dear Dave,

Our financial situation is pretty good now, and my husband and I feel it is time to start giving something back. There are several organizations we're interested in helping, but how can we know if they're legitimate and will use our money wisely?

- Laura

Dear Laura,

I really appreciate your giving spirit, but the truth is you can never be 100 percent certain about this kind of thing. About the best you can do is put in some serious time researching and digging beneath the surface of various organizations to find

Dave Says

My wife and I give the majority of our donations to Christian ministries. It's not unusual for us to take a tour of the place to see what kind of feel we get while we're there. If they're secretive or not forthcoming with what we consider to be basic information about how they operate, or if we see signs of opulence or superluxury, you can bet we'll be ask-

ing lots of questions. Talk to the leaders and administrators about what they plan to do with the money from your donation. You have a right to know this. I mean, if they're going to give the money to hurricane victims, you want the victims to get the money, right?

People who work for a charitable organization need to make a decent living just like everyone else. But if they're ultra-rich, it could be a sign that they're not being responsible with their donations. Take a look at their administrative costs - what percentage of donations goes directly to the cause - and anything else you feel would help you make the right decision.

Giving is like anything else. It takes time and work to do it responsibly and with excellence!

Where Does Debt Go When Filing Bankruptcy?

Dear Dave,

What happens to the money that is owed when someone files

some that are a comfortable fit bankruptcy? Do creditors just have to write it off, or do other people pay the price through taxes or higher interest rates?

Dear Grace,

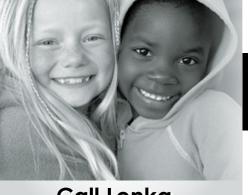
In most cases the creditor just loses the money. That's one of the risks businesses face. Of course, any bankruptcy is also a seriously bad mark against the filer's credit record.

Chapter 13 filings may be considered a little less severe than Chapter 7 because you're showing an interest in retiring the debts. They often allow - if you have a regular income and limited debt - to keep some of the property you might otherwise lose. Also, some debt balances may be partially discharged, with the filer agreeing to make monthly payments to the trustee for distribution among remaining creditors.

A Chapter 7 bankruptcy is lots tougher on the one who files. It involves liquidating all assets that aren't exempt. Some of the filer's property may be sold by a court-appointed official - a trustee - or just turned over to creditors.

It's really a lose-lose situation, Grace. The business loses money, and the filer suffers the emotional pain of participating in a shameful process.

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





CALL 773-1111 TO ADVERTISE

www.CarmichaelTimes.com

Weekly Support Meeting for Widowed Men and Women

Ongoing Program - Weekly throughout the year

Realizing how difficult it is to go into new social situations when one is first widowed, the Widowed Persons Association of California encourages widowed men and women to come to Sunday Support each Sunday from 3:00 pm - 5:00 pm with some going to dinner as a group following the session. Doors open at 2:30 pm. The Widowed

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

Where: In the meeting room of the WPAC office.

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

California Office Hours 10:0 am - 3:00 pm Monday through Friday 916-972-9722

Sacramento's Best Wedding Planning Resource

in print

Pick up your **FREE** copy at bridal and jewelry stores.

dream team Engaged Wedding Librar Sacramento online

Find all your local wedding vendors, plus FREE planning tools, and your own wedding web site. http://sacramento.pwg.com



facebook.com/SacramentoPWG



JAMES L. STIRTON **DOCTOR OF** CHIROPRACTIC Lic. # DC28432



Sacramento's Premier Mobile **Chiropractic Provider**

Stirton Mobile Chiropractic PO Box 278282 Sacramento, CA 95827-8282 • Office (916) 825-3140

California State Board of Equalization Submission of Alumni "Pay it Forward" Specialists Verify Business Permits in Support of Education **Specialists Verify Business Permits**

Businesses in Specific Zip Codes Notified of Upcoming Visits

The California State Board of Equalization (BOE) announced December 16th that letters were sent to more than 20,600 retail businesses in 22 different zip codes statewide, notifying them of upcoming visits by BOE specialists. Businesses receiving letters this month include Carmichael (95608), Citrus Heights (95621) and Elk Grove (95624).

These visits are part of the Statewide Compliance and Outreach Program (SCOP) that was launched in September 2008. The BOE specialists have visited more than 270,000 businesses statewide, with 384 zip codes receiving notifications. The goal of the SCOP program is to provide outreach, educate business owners on their sales and use tax reporting responsibilities, and increase tax compliance to help make our tax system fair.

One of the main functions of the program is to verify that all businesses are properly registered so there are no noncompliant businesses with an unfair advantage over those businesses that are properly registered and reporting their taxes and/or fees. The SCOP program has found that about 2 percent of businesses operating in California do so without the appropriate permits or licenses that allow for collection of sales and use tax, as well as other taxes and fees. Noncompliance is a part of the more than \$2 billion sales and use tax gap — the difference between the amount of taxes owed and the amount of taxes paid.

The BOE specialists conduct checks for seller's permits of all storefronts and other known business locations. When the specialists visit, business owners are asked business-related questions but are not asked for personal financial information. If an owner has specific questions about the inquiries from the BOE specialists, they should call their local SCOP Team (SCOP contact information). For general information, contact the Taxpayer Information Call Center at 800-400-7115

There are seven teams of approximately eight people each,

located throughout the state, that conduct door-to-door visits based on zip code. Registered retailers, as well as service industry businesses, will be checked for appropriate permits and licenses. Those businesses found to be out of compliance will be given instructions on how to register with the BOE and given information about other necessary licenses. The fivemember California State Board of Equalization is a publicly elected tax board.

The BOE collects more than \$50 billion annually in taxes and fees supporting state and local government services. It hears business tax appeals, acts as the appellate body for franchise and personal income tax appeals, and serves a significant role in the assessment and administration of property taxes. For more information on other taxes and fees in California, visit www.taxes. ca.gov. For more information on the Statewide Compliance and Outreach Program (SCOP), visit www.boe.ca.gov/sutax/SCOP Overview.htm.

Money for these grants comes

Editorial from Vinnie Guidera

When funding for education gets tight, non-profit education foundations can play an important role, but only with the help of the community.

The phrase "budget cuts" is dreaded by both parents and educators. Schools already seriously impacted by fewer resources and larger classrooms struggle to provide the quality of education that will enable future generations to be competitive in a global economy.

One glimmer of hope for public schools in the absence of sufficient government funding is the assistance of nonprofit agencies. One such organization is San Juan Education Foundation (SJEF), which provides directto-teacher grants in support of science, technology, arts, and reading- the programs that suffer the most from cuts to education.

from various sources. Recently, SJEF held its annual "Evening with the STARS" event, which boasted a night of upscale entertainment.

This year's event included appearances by distinguished alumni from San Juan schools, such as bassist Timothy B. Schmit of The Eagles, journalist Joan Lunden, Olympic medalist swimmer Debbie Meyer, and Hollywood car king George Barris, with MC duties by Emmy award winning comedian Jack Gallagher. These entertainers lent their celebrity to support the education system that enabled them to follow their dreams. SJEF's fall event is followed in the spring by

a golf tournament and a 5K run. In addition to events, the Foundation relies on individual and corporate donations as well as entrepreneurial activities like an online store with over 1,300 participating vendors and a car donation program.

Organizations like the San Juan Education Foundation can only thrive with the support of community members, especially alumni. Even smaller contributions enable education foundations to continue their investment in the community's future. Many students have reaped the rewards of learning programs supported by SJEF over the years. For those who do, many recognize a responsibility to "pay it forward."

The continued success of nonprofit organizations like SJEF and their contribution toward improving our education system depends on a community that gives back. I hope more alumni will consider donating financially as well as volunteering to support our schools.

Vinnie Guidera is a student at CSU Sacramento, studying Public Relations.

AARP Auto Insurance Program from The Hartford Now available from your local independent agent! Call Today for your FREE, no-obligation quote:

916-484-0314

Steve Nakamura Insurance Agency 7144 Fair Oaks Blvd

Suite 8 Carmichael, Ca 95608 insurewithsteve@att.net www.nakamura-insurance.com 0D10897



The AARP Automobile Insurance Program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford CT 06155. CA license number 5152. AARP membership is required for Program eligibility in most states. AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. The premiums quoted by an authorized agent for any Program policy include the additional costs associated with the advice and counsel that your authorized agent provides

107446 2nd Rev

PG&E Making \$148 Million in Property Tax Payments to California Counties

SACRAMENTO – More than \$148 million is on its way to 49 California counties, as Pacific Gas and Electric Company (PG&E) delivers its property tax

The amount, which PG&E is paying this week to the counties in which it operates, represents full, timely payment of property taxes due for the last six months of 2011, from July 1 to December 31. "Local governments are

tackling public safety, environmental protection, health care, and education needs with limited financial resources these days," said Mark Caron, PG&E's vice president of tax. "Our timely and substantial payments to

✓ FREE VISA Debit Card

✓ FREE Senior Checking

√ FREE Internet Banking

✓ FREE Online Bill Payment

✓ FREE Telephone Banking

with Check Images

✓ VALUE Checking

✓ Interest Checking

Checking

FDIC

✓ Business Checking

✓ Investors Money Market

✓ FREE Direct Payroll Deposit Checking

with Interest

local governments for property taxes and other fees will help communities address those vital services.'

The company's total tax payments to counties for the last six months of 2011 increased by almost \$7.5 million over the same period in 2010. The overall increase is tied to higher assessments as PG&E invests in key infrastructure projects throughout its Northern and Central California service area. PG&E's investments have included building new power-generating stations and upgrading equipment to boost electric reliability.

Local counties are receiving the following property tax payments: Colusa, \$4,385,070; El

Thinking of Changing Banks?

√ Check the El Dorado Advantage

✓ Gold Money Market Savings

✓ Purchase & Refinance Loans

Friendly, Personal Service

Consistently Awarded the

Line of Credit Loans

at No Extra Charge

√ Fixed & Adjustable Home Equity

35 ATMs at El Dorado Branches

Highest 5 Star Rating by Bauer

Financial Reports as One of the

SAFEST and **STRONGEST**

Banks in the U.S. Since 1993

✓ In 2010, we completed our 22nd

consecutive year without any foreclosed properties on our books

Dorado, \$1,059,344; Nevada, \$883,337; Placer, \$3,382,563; Sacramento, \$2,859,800; Sierra, \$60,220; Solano, \$3,702,681; Yolo, \$1,495,882; and Yuba, 1,024,243.

Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is one of the largest combined natural gas and electric utilities in the United States. Based in San Francisco, with 20,000 employees, the company delivers some of the nation's cleanest energy to 15 million people in Northern and Central California. For more information, visit http://www. pge.com/about/newsroom/.

A-TEK GLASS CENTER Your One Stop **Serving Carmichael**

Local Glass Shop

Community for 17 Years

AUTO - HOME - BUSINESS

Free Windshield Chip Auto Glass Repair with Insurance Windshields

Coverage

▲ Power Windows

▲ Truck Slider

▲ Sunroofs

▲ Single & Dual **Pane Glass**

▲ Store Front **Windows**

▲ Mirror

& Screen

▲ Glass Shelves

▲ Table tops

Fast, Professional Glass Repair • Direct Approved Insurance Billing

Call 7 Days a Week • 481-9966

Located at the corner of Fair Oaks Blvd. & Sutter, next to La Bou



CALL 773-1111 TO ADVERTISE

Serving our local communities for over 53 years

www.eldoradosavingsbank.com **CARMICHAEL**

4701 Manzanita Ave. • 481-0664



being investigated for uneven and unsafe tire wear. Drivers may experience loss of control on wet roads as well as rapid, uneven and premature tire wear of less than 24,000 miles.

As an owner, you have legal rights and may be entitled to compensation. Contact Attorneys Hank Bates or John Thomas today by calling:

1-888-551-9944

HICKS 1 THOMAS LLP

CARNEY WILLIAMS

CARNEY WILLIAMS BATES BOZEMAN & PULLIAM, PLLC

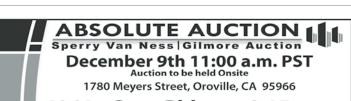


DISH Network delivers the BEST VALUE on TV!



Call 7 days a week 8am - 11pm EST Promo Code: MB0811 Offer expires 1/31/2012. Restrictions apply. Call for details.





4964± Com. Bldg. on 0.15± ac.

Zoned: CLM, Commercial Light Manufacturing Commercial Retail Store

800-254-1280

I Sperry Van Ness GILMORE www.gilmoreauction.com vid E. Gilmore, CCIM, CAI, AARE • Francis Braud, Broker

Adoption

PREGNANT? CONSIDERING ADOP-TION? Talk with caring adoption expert. You choose from families nationwide. LIVING EXPENSES PAID. Call 24/7 Abby's One True Gift Adoptions 866-413-6296 (NANI)

Antiques

Antiques Wanted: License plates and frames, pre-1969. Military emblems. 707-448-8942. Ask for Dave. (MPG 06-15-11)

Old Railroad Items Wanted: lanterns, locks, china, paper, etc. Call (916) 663-2463 (MPG 04-20-11)

Old Porcelain Signs Wanted: oil & gas, highway, RR, etc. Call (916) 663-2463 (MPG 04-20-11)

Auctions

ADVERTISE YOUR AUCTION in 240 California newspapers for one low cost of \$550. Your 25 word classified ad reaches over 6 million+ Californians. Free brochure call Elizabeth (916) 288-6019.

Autos Wanted

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. 888-600-9846 (MB 08-10-11)

DONATE YOUR CAR! Breast Cancer Research Foundation. Most highly rated breast cancer charity in America! Tax deductible/Fast. Free Pick-up! 888-620-0854 (MB 08-10-11)

DONATE A CAR - HELP CHILD-**REN FIGHTING DIABETES.** Fast, Free Towing. Call 7 days/week. Non-runners OK. Tax Deductible. Call Juvenile Diabetes Research Foundation 1-800-578-0408 (NANI)

CARS/TRUCKS WANTED! Top \$\$\$\$\$ PAID! Running or Not, All Years, Makes, Models. Free Towing! We're Local! 7 Days/Week. CallTollFree: 1-888-416-2330 (NANI)

DONATE YOUR CAR to CHILD-REN'S CANCER FUND of AME-RICA and help end CHILDHOOD CANCER. Tax Deductible. Next Day Towing. Receive Vacation Voucher. 7 Days 1-800-469-8593. (NANI)

DONATE YOUR CAR SUPPORT OURVETERANS & U.S. TROOPS! #1MILITARYSUPPORTCHARITY! 100% Volunteer Free same Day Towing. Tax Deductible. Call and Donate Today! 1-800-471-0538

DONATE YOUR CAR, truck or boat to Heritage for the Blind. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. 888-902-6851. (Cal-SCAN)

SELL Your CAR, TRUCK or SUV Today! All 50 states, fast pick-up and payment. Any condition, make or model. Call now 1-877-818-8848. www.MyCarforCash.net (Cal-SCAN)

Beauty

FALL SPECIAL \$25 DEEP **CLEANSING FACIAL** by Kathy at Siena Salon. 11727 Fair Óaks Blvd. Fair Oaks, Ca. Tues. through Sat. 10-5 expires 11-5-11 (916) 718-0666 (MPG 10-11)

Business Opportunity

START NOW! Open Red Hot Dollar Plus, Mailbox, Discount Party, Discount Clothing, Teen Store, Fitness Center from \$51,900 worldwide! www.DRSS25. com. 1-800-518-3064. (Cal-SCAN)

Business Services

ADVERTISE a display BUSI-NESS CARD sized ad in 140 California newspapers for one low cost of \$1,550. Your display 3.75x2" ad reaches over 3 million+ Californians. Free brochure call Elizabeth (916) 288-6019 (Cal-SCAN)

ADVERTISE Your Truck DRIVER JOBS in 240 California news papers for one low cost of \$550. Your 25 word classified ad reaches over 6 million+ Californians. Free brochure call Elizabeth (916) 288-6019.

REACH CALIFORNIANS WITH A CLASSIFIED IN ALMOST EVERY COUNTY! Experience the power of classifieds! Combo-California Daily and Weekly Networks. One order. One payment. Free Brochures. . One payment. Free Brochures. elizabeth@cnpa.

com or (916) 288-6019. (Cal-SCAN) **Career Training**

WORK ON JET ENGINES - Train for Aviation Maintenance Career. FAA approved. Financial aid if qualified - Job placement assistance. CALL Aviation Institute of Maintenance (888) 242-3382 toll free. (Cal-SCAN)

Cash for Houses

We pay CASH for houses! Call today! 916-222-7573 (MPG03-09)

Computers

Call-A-Geek Mobile Service. Software, Spyware, Hardware Microsoft Certified.

879-3514. (MPG 07-13-11) Counseling

Affordable sliding scale counseling. Licensed staff. Cash only. Children, couples, families. (530) 888-7958 (MPG 06-01-11)

Real solutions to your problems and issues www. lifeadvisorforeveryone.com Dave (916) 821-5768 (MPG)

Day Care

Infant Openings Now First free Lic # SAC53133 FCCH 916-489-5824 (MPG)

Elder Care

PROVIDING PERSONAL CARE w/ love and dignity. Rooms available Call 916-721-4721 (MPG)

Electrical Services

RETIRED MASTER ELECTRICIAN Expert troubleshooter, 30 years experience. Old panel repairs/ upgrades, Lic.# 877532 Call 916-595-3052 (MPG 10-27)

Visit & Estimate For Free. 24Hour,7Days.916-213-7575(MPGM)

Fencing

Cal State Fence and Construction Since 1986 Quality, Trustworthy, Affordable, Reliable. Redwood, Chain Link, Ornamental Iron, Vinyl, Trellis, Decks. Residential

Commercial FREE ESTIMATES! #494306 916-966-1103 (MPG 09-15) ily.com Sierra Pacific Fence, Fences,

decks. Retaining Walls 100% neighborhood discounts XLNT 1883 License 606100 (MPG)

Financial

Need Fast CASH? Short term loans up to \$1500 deposited into your bank account OVERNIGHT! Call for quick approval. 877-290-0052 (NANI) LAWSUIT MONEY NOW for in-

jury/accident cases. Pay us only if you win. Quick approval. No credit check. No monthly payments. Lawyer operated. 1-877-953-8631 www.excellegalfunding.com (NANI) Ever Consider a Reverse Mortgage? At least 62 years old?

Stay in your home & Increase cash

Safe & Effective! Call Now for your FREE DVD! Call Now 888-644-5346 (MB 08-10-11) Buried in Credit Card Debt? Over \$10,000? We can get you out of debt quickly and save you thousands of dollars! Call CREDIT

tation 1-888-505-1183 (MB 08-10-11) **For Rent**

CARD RELIEF for your free consul-

Charming 3-bedroom home. Great neighborhood near Carmichael, Big backyard, trees, separate art studio. \$1900. **916-485-3404** (MPG 12-31-11)

Lovely upstairs condo, 1br, 1bth in Woodside gated community (Howe and Sierra Blvd area), utilities included except electricity. Small pets okay. 916-947-0394 (MPG 10-26-11)

SUMMER SAVINGS!!! \$299.00 MOVES YOU IN!!! o.a.c. The biggest summer savings deal is going on right NOW! Call now for details Oakwood Aprtments @ 916-481-4042. bedroom \$625/Month. 2 bedroom \$750 - \$830/Month. 2 bedroom Townhouse \$950/Month. *Pool *Laundry facility *Assigned parking *Gated Community *Pet friendly Security (MPG 07-13-11)

Health/Misc.

ATTENTIONDiabeticswithMedicare Join America's Dia-betic Savings Club and receive a FREE diabetic Qualify for meter upgrades, prescription delivery and free give aways. Call 1-888-621-8031 (MB 08-10-11)

Attention Joint & Muscle Pain Sufferers: Clinically proven allnatural supplement helps reduce pain and enhance mobility. Call 888-577-8681 to try Hydraflexin

RISK-FREE for 90 days (MB 08-10-11) ATTENTION SLEEP APNFA with Medicare SUFFFRERS Get FREE CPAP Replacement Supplies at NO COST, plus FREE home delivery! Best of all, prevent red skin sores and bacterial infec-

tion! Call 888-654-6310 (MB 08-10-11) Canada Drug Center is your choice for safe and affordable medications. Our licensed Canadian mail order pharmacy will provide you with savings of up to 90 percent on all your medication needs. Today 877-560-8637 for \$25.00 off your first prescription

Diabetes/Cholesterol/Weight Loss Natural Product for Chole sterol, Blood Sugar and weight Physician recommended, backed by Human Clinical Studies with fast acting results within 30 days Call to hear about our special of fer 888-623-7990 (MB 08-10-11)

and free shipping. (MB 08-10-11)

Local STD/HIV Testing Did you know you can have an STD and show no symptoms? Early detection and treatment can pre-vent permanent damage? Highest levels of privacy and discretion. Call 1-888-645-7571 (MB 08-10-11)

Heating & Air

AC Repair Low Prices 487-4609 (MPG)

Help Animals

SPCA Thrift Shop Helpless animals need your donations. The Real Non-Profit. Will pick up. Call 916-442-8118. 1517E Street for donations-10-4pm (MPG)

Help Wanted

Mystery Shoppers Needed. Earn up to \$150 per day. Undercover Shoppers Needed to Judge Retail & Dining Establishments. Experience Not Required. Call Now 888-380-3513. (NANI)

Adult Residential Facility is in Need of Live-In Caregiver with experi-ence in an ARF facility, good DMV record, and hardworking. Please call Orlando or Hermie at 916-487-4482. (MPG)

DRIVERS - CHECK THIS OUT! New Pay Increase! 34-40 cpm Excellent Benefits. Need CDL- A & 3 months recent OTR, 877-258-8782. www.MeltonTruck.com (MPG)

Caring Compassionate Seniors WANTED! SENIORS HELPING SENIORS®, a leader in the Senior in-home service industry has immediate PT openings for Providers. Qualified candidate will have life experience, an interest in making a difference in the lives of other seniors and be comfortable working with senior citizens. Flexible schedules...we'll work around your schedule! Valid driver's license and use of auto

is required.Call us today for more information.(916) 372 9640 (MPG)

Urgent F/PT Sale Reps need**ed** Latest telecommunications \$\$\$ Commission, Residuals Training Bonuses. available call 916 612-6621 (MPG)

MAKE A DIFFERENCE. More Information: (916) 383-9785 ext. 15 (MPG)

Wanted: 29 Serious People to Work From Home using a computer. Up to \$1,500-\$5,000 PT/ FT www.REBVision.com (MPG)

STRESSED OUT? Work from home & get paid daily! www.happyandhealthyfam-888-211-4268 (MPG)

DRIVER - DRY and REFRIGER-ATED. Single source dispatch. No Tractor older than 3 years. Daily Pay! Various hometime options! CDL-A, 3 months current OTR experience. 1-800-414-9569. www.DriveKnight.com (Cal-SCAN)

Drivers/CDL Training - CAREER CENTRAL. No MONEY Down. CDL Training. Work for us or let us work for you! Unbeatable Career Opportunities. *Trainee *Company Driver *Lease Operator Earn up to \$51k *Lease Trainers Earn up to \$80k. 1-877-369-7126. www. CentralDrivingJobs.net (Cal-SCAN)

DRIVER - STABLE CAREER No Experience Needed! Sign On Bonuses Available! Top Industry pay & quality training. 100% Paid CDL Training. 1-800-326-2778. www.JoinCRST.com (Cal-SCAN)

Help Wanted Engineering

Software Engineer for Freight Solution Providers, Rancho CA. Software appli-Cordova, cation user analysis, design, dev. of client server web based solutions. Req. M.S. in Comp. Sci. or CIS, 3 yrs exp. and proficiency in Java, Hibernate, Wicket & Spring frameworks, AJAX, Aspect programming, XSLT and XML. Send resume to ITcareers@shipfsp.com and reference job code 6433.

Help Wanted Medical

Geriatric Home Care Specialists is currently seeking CNAs, HHAs and Caregivers willing to work in Placer, Sacramento, and El Dorado counties, with at least two years experience in caring for the elderly. We offer hourly, overnight, and live-in shifts. Please call 916-630-8588 for more information. (MPG)

Help Wanted Sales

OVER 18? A can't miss LIMITED OPPORTUNITY to travel with a successful business group. Paid Training. Transportation/lodging provided. Unlimited Income Potential. Call 1-877-646-5050. (Cal-SCAN)

Home for Lease

Home For Lease. Three Bedroom Two Bath home in Rollingwood. Real 916.549.6673 (MPG 10-26-11)

Home Health Care

In your home health care/ helper. 20 years experience. Fingerprinted, reliable, local. Call

Jenny at 530-889-1737(MPG 08-25) Housecleaners

HouseCleaners Do You Love Being Part of a Winning Team? Do You Love to Clean? Do You Love Making Customers Happy

If You Answered YES! We Want YOU! HouseCleaners is recruiting for our Sacramento area team. Please call Sylvia at (916) 955-6089, or e-mail your resume to: sachousecleaners@hotmail. com. All applicants must be willing to undergo background

checks and drug testing. (MPG 08-15)

House Painting PAINTING, sheet rock, texturing, book cases, fence repair, gutter cleaning. Roger (916) 969-4936 or (916) 410-5545 (MPG

Landscaping

Affordable Landscape Service Makeovers! Clean-ups & Clean-ups & Makeovers: Main-tenance starting at \$60/ mo. Dependable family business. Lic. # 887351. 916-338-2001. sacyards.com (MPG 09-08)

Lawn and Garden Service Bi-weekly or monthly Call for FREE estimates 965-8224 (MPG)

Lawnmower Service Mow & Edge your lawn 4 times per month for a fee. Call Bob 916-456-5281 (MPG)

Tall Weed Cutting Low Rates

Full Yard Maintenance, one time clean-ups & tree trimming. See our website: www.terrabe lagarden.com or ctc Randy for info

at 454-3430 or 802-9897. (MPG) Lawn Service - I can mow and edge your lawn. Reasonably priced. Call for a free estimate at 916-934-9944 (MPG)

Legal Services

Auto Accident Attorney. INJURED IN AN AUTO ACCIDENT? Call Jacoby & Meyers for a free case evaluation. Never a cost to you Don't wait, call now, 888-685-5721. (Cal-SCAN)

SOCIAL SECURITY Disability You Win or Pay Us Benefits. Nothing. Contact Disability Group, Inc. Today! BBB Accredited. Call For Your FREE Book & Consultation. 877-490-6596. (Cal-SCAN)

Need Attorney? Have legal situation? Looking for extra money? Call Eicka Mitchell 916-617-8069 (MPG 07-20-11)

ArrowSharp Process Services Civil & Family Law - Lisa Sharp @ 916-342-6714 (MPG 06-15-11)

Massage

Massage therapy by CMT. Louise is a licensed therapist for many vears: the cabin is clean, bright and quite; call Louisa 916 729-0103. Open 10 to 8 by appointment.

"Old" not in my vocabulary. Let's talk. 530-626-8682 (MPG 04-20-11) (MPG 10-19-11) Medical Supplies Mature Guy seeking friendship

CLASSIFIED ADVERTISING

(MPG 08-03-11)

(MPG 10-19-11)

Happy and healthy grandma

of a mature lady in the 60's and

70's. Call Jim **530-823-7765**.

Pets

Pet Sitting Professional loving

pet care. Established reputation.

Kennel free environment, Lots of

TLC. Call Madeline 916-723-1608.

Piano Lessons

Piano Lessons - 25 years ex-

perience teaching all ages 916-

723-8440 www.pianobychris.com

Piano Lessons - All ages

1st lesson free. Rancho Cordova 916/858-1571 (MPG)

Piano lessons for children

and adults by experienced, creative teacher. Citrus Heights.

www.anitraalexander.com, or call

Pool Service

Weekly Pool Service & Repair.

\$50 off 1st Service or Repair.

Real Estate

Auction

Nominal Opening Bid: \$10,000

Sells: 1:45PM Thu., Dec. 22 on site

Many properties now available for

Auctioneer: Williams & Williams

Real Estate

Commercial

I BUY HOUSES "QUICK" CASH

No Equity No Problem. Need Repair

OK. 916-715-4751. (MPG 11-30-11)

3801 Watt Avenue at Edison.

Interested in trade with similar

property in Orangevale or Rose-

ville. Ór \$350,000, OBO. Could

be used as child/adult day care.

Equipped for home business. Steel

fenced area, 7 parking spots. Call

987-6600 anytime. (MPG 07-20-11)

Schools /

Education

AIRLINES ARE HIRING! Train for

hands on Aviation Career. FAA ap-

proved program. Financial aid if qua-

lified. Job placement assistance. CALL TOLL-FREE! Aviation Insti-

tute of Maintenance, 888-889-1346

Call

ext.

SouthEasternHS.com (Cal-SCAN)

training - Attend college 100%

online. Job placement assistance.

Aid if qualified. SCHEV certified. Call 800-481-9409. www.

EARN COLLEGE DEGREE

*Medical,

*Criminal Justice. Job placement

assistance. Computer available

Financial Aid if qualified. SCHEV

certified. Call 888-210-5162 www.

Timeshares

Ask yourself, what is your TIMESHARE worth? We will

find a buyer/renter for CA\$H. NO

GIMMICKS JUST RESULTS!

www.BuyATimeshare.com.

888-879-8612

Tutoring

TUTOR - Cred. Teacher & Spec.

Ed. All levels. Reasonable/Results!

Grades 3-9 Reading & Written

Language. Credentialed Teacher.

\$40/Hour. 971-9885. In Carmichael.

TV

AT&T U-Verse for just \$29.99/ mo! SAVE when you bundle

Internet+Phone+TV and get up

Limited Time Call NOW! 1-866-944-0906 (NANI)

Upholstery

B&T Upholstery and Repairs

Specializing in Decco & Modernism

Furniture. 916-392-1959 (MPG 02-09)

Vacation

Properties

ADVERTISE Your VACATION

PROPERTY in 240 California

newspapers for one low cost

of \$550. Your 25 word classi-

fied ad reaches over 6 million+

Californians. Free brochure call

Elizabeth (916) 288-6019. (Cal-SCAN)

Video

Video Photo Montages for all occasions from \$49.95 - On

site video recording from \$99.95

Additional info & pricing www.puti-

tonvideo.com or call Len Edwards

Volunteers

Needed

Domestic Violence Intervention

Center needs caring people to as-

sist victims of domestic violence.

For more information call 728-5613

or visit our office at 7250 Auburn

Blvd., Citrus Heights, CA (MPG)

Needed:

Volunteers

The

Transfer 8mm-VHS to DVD.

to \$300 BACK! (Select

530-885-3396 (MPG 03-16-11)

Computer available.

CenturaOnline.com

CenturaOnline.com

SCHOOL DIPLOMA!

60

HEALTH CAREER

Now! 1-866-

WWW.

Financial

(Cal-SCAN)

*Business.

(Cal-SCAN)

HIGH

Graduate

Brochure.

562-3650

ALLIED

ONLINE.

Auc Lic Auc Bond No. 6830812

CA Broker: KEN SWITZER,

6728 Sylvan Rd, Citrus Heights

4BR 2BA 2.229 sf +/-

williamsauction.com

online bidding! Williams & Williams

Broker. Lic.# 261559

800-801-8003

Licensed, Insured, Reliable

916-390-8488 (MPG 12-31-11)

For more information,

(916) 725-1054 (MPG)

same in grandpa.

/ Equipment Wheelchairs, walkers, incontinence, bath safety, lift chairs, canes, stethoscopes, compression gar-ments, diabetic care. Excellent service & quality at low prices from AMD MEDICÁL SUPPLY. 916-485-

ATTENTION DIABETICS with Medicare. Get a FREE Talking Meter and diabetic testing supplies at No Cost, plus FREE home delivery! Best of all, this meter eliminates painful finger pricking! Call 888-781-9376.

2500. (MPG 03-30-11)

Attention SLEEP **APNEA** SUFFERERS with Medicare. Get FREE CPAP Replacement Supplies at No Cost, plus FREE home delivery! Best of all, prevent red skin sores and bacterial infection! Call 888-699-7660. (Cal-SCAN)

Miscellaneous

SOCIAL SECURITY DISABILITY **BENEFITS.** You WIN or Pay Us Nothing. Contact Disability Group, Inc. Today! BBB Accredited. Call For Your FREE Book & Consultation. 888-630-1757 (MB 08-10-11)

for less! Packages starting at \$24.99/mo, Local channels included! FREE HD for life! Free BLOCKBUSTER® movies for 3 months. 1-888-582-4023 (MB 08-10-11) Get TV & Internet for UNDER

DISH Network delivers more

Back! - select plans. Limited Time ONLY Call NOW! 866-944-0906 (NANI) CASH PAID for unexpired, sealed DIABETIC TEST STRIPS - up to \$17/Box! Most brands. Shipping Prepaid. FAST payment. Ask for Emma 1-888-776-7771 www.

\$50/mo. For 6 mos. PLUS Get \$300

cash4diabeticsupplies.com (NANI) DIRECTV \$29.99/mo \$0 Start Costs! Free HBO CINEMAX SHOWTIME STARZ! FREE HD/ DVR!FreeInstallation!We're"Local" Installers! 800-355-4203 (NANI)

WORK ON JET ENGINES - Train for hands on Aviation Maintenance Career. FAA approved program. Financial aid if qualified Job placement assistance. Call AIM (866) 854-6156. (NANI)

CASH FOR CARS: All Cars/ Trucks Wanted. Running or Not! Top Dollar Paid. We Come To You! Any Make/Model. Call For Instant 1-800-864-5960

OLD GUITARS WANTED! Fender, Gibson, Martin, Gretsch, Prairie State, Euphonon, Larson, D'Angelico, Stromberg, and Mosrite. Gibson Mandolins/Banjos. 1930's thru **1970's.** TOP CASH PAID! 1-800-401-0440

AIRLINES ARE HIRING - Train for hands on Aviation Maintenance Career, FAA approved program. Financial aid if qualified - Housing available Call AIM (888) 686-1704 or visit www.fixiets.com (NANI)

DIRECTV - up to \$31 off/mo.! 150+ Channels & FREE SHOW-TIME for 3 mos - ONLY \$29.99/ mo for one year. New customers Call NOW! 866-397-2788 (NANI)

COLLEGE DEGREE ONLINE *Medical, *Business, *Criminal Justice. Job placement assistance. Computer available. Financial Aid if qualified. SCHEV www.CenturaOnline.com

ATTEND COLLEGE ONLINE from Home. *Medical, *Business, *Paralegal, *Accounting, *Criminal Justice. Job placement assistance. Computer available. Financial Aid if qualified. Call 800-510-0784

www.CenturaOnline.com (NANI) Reach over 20 million homes nationwide with one easy buy! Only \$2,795 per week! For more informa tion, contact this publication or go to www.naninetwork.com (NANI)

TUPPERWARE Please call for a Free Catalog. Chris Krcmar 916-483-1671 (MPG)

Miscellaneous

Items for Sale Save up to 50 percent off your next heating bill. Advanced Portable Infrared iHeater® Heat 1000 sq. ft. for about 5 cents hour! Free Shipping! Call 1-888-807-5741. (Cal-SCAN)

MEMORY FOAM THERAPEUTIC NASA MATTRESSES T-\$299 Q-\$399 ADJUSTABLES DELIVERY LIFETIME WARRANTY 90 NIGHT TRIAL 1-800-ATSLEEP1-800-287-5337 WWW.MATTRESSDR.COM (NANI)

Wood Chipper 5HP Yard ma-- runs good, needs work \$250 (916) 725chine 3824 or (916) 769-1698 (MPG)

READERS & MUSIC LOVERS. 100 Greatest Novels (audio books) ONLY \$99.00 (plus s h.) Includes MP3 Player & Accessories. BONUS: 50 Classical Music Works & Money Back Guarantee. Call Today! 1-888-841-5761 (MB 08-10-11)

Mobile Home for Sale

\$17,500 obo 2/1, completely refurbished, 2 sheds, fenced yard 530-828-4828 (MPG 10-19-11) **Painting**

All Pro Painting Res/Com.

Auburn Mobile in Senior Park.

Quality work free est. sen disc lic 914715 Ph 607-0523 (MPG) Personal

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

Mature Lady seeking friendship of a mature gentleman in his seventies. Call Helen 967-6289 Want to Buy

FAST PAYMENT for sealed, unexpired DIABETIC TEST STRIPS up to \$17/Box! Most brands Shipping Prepaid. Call today & ask for Emma 1-888-776-7771 www. cash4diabeticsupplies.com (NANI)

GET CASH NOW!! We Pay CASH for DIABETIC TEST STRIPS. Help others by selling your unused strips. Call Donna: 916-729-5154 (MPG 08-31-11)

WANTED: OLD POSTCARDS 483-0622

Wood Floor Repair

Patch or repair wood floor? Available - 3/8 x 2in oak strip floor c1958, ~300sf. Matl only. 916-764-7735. (MPG 12-31-11)

Yoga Classes

Hatha yoga: this easy does it yoga class is designed to meet needs of people 40 & more. We meet at the cabin; Thursday nights 7-8:30. Want to feel more alive, rid your body of pain, Yoga is the way; apply a beneficial pres-sure on organs, glands, muscles and tissue. Call for more info;

7-inch Portable LCD Television

Louise 916 729-0103. (MPG 04-20-11)

NEW!!!

7 inch portable LCD television NEW! Comes with carjack and battery. Paid \$120 two months ago, will take \$50 or best offer by 12/31. Call 365-1767

Classified Advertising

Sell Your Stuff! Reach 1000's of Readers



Home Delivery

Routes



773-1111

jobs that total \$500 or more (labor and/or materials) be licensed by the Contractors State License Board. State law also requires that contractors include their license numbers on all advertising. Check your contractor's status at www.cslb.ca.gov or 800-321-CSLB (2752). Unlicensed persons taking jobs that total less than \$500 must state in their advertisements that they are not licensed

NOTICE TO READERS

DISCLAIMER Be wary of out of area companies. Check with the local Better Business Bureau before you send any money for fees or services. Read and understand any contracts before you sign. Shop around for rates.

PLUS

Equals total

PART

INFO

GETTING

by the Contractors State License Board.





HAVING AN OUT-OF-BODY EXPERIENCE WOULD BE A GOOD WAY TO LOSE WEIGHT



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

We've made a lot easier.

The Community Employment Connection brings your local employment resources into focus.

You look to us for your local news, and now you can rely on us for the most comprehensive job resources in our region. That's why our website is linked to the Community Employment Connection, provided by Northern California's most-respected career and employment resource, JobJournal.com. With a few clicks, you can zero in on employment information, upcoming job fairs, career resources and job listings from local media, as well as nearby employment centers. So if you're searching for a new job or career,

Carmichael Times

Advertising Sell Your Stuff! Reach 1000's of Readers Every Week!

Classified

IDEA SHARING government connecting. Get info. Find answers. Share ideas

USA.gov Your connection begins at USA.gov the official source for federal, state 1 (800) FED-INFO and local government information

ELWOOD FIGURED THAT

TENT ESPRETRO Crossword Puzzle on Page 5

Sudoku Puzzle on Page 5 finding local 10bs

start by taking a closer look at us.

www.CarmichaelTimes.com

LEGAL ADVERTISING

Adjudicated For and By the County of Sacramento, Adjudication No. 317294–February 7, 1984

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

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00114084

WHEREAS. Zhen Quan Weng has filed a petition with this court for a decree changing name of Erika Li to Kelly Li. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on March 9, 2012 in Dept. 16, located at 720 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, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 16, 2011. Kevin R. Culhane Judge of the Superior Court

Publish November 30, December 7, 14, 21, 2011. 11105

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00114068

WHEREAS, Thuy Thi Tran has filed a petition with this court for a decree changing name_of Thuy Thi Tran to Theresa Thi Tran IT IS ORDERED that all persons interested in the above

entitled matter appear before this court at 1:30 p.m. on March 9, 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, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 16. 2011. Kevin R. Culhane Judge of the Superior Court

Publish November 30, December 7, 14, 21, 2011. 12-21-11 FICTITIOUS BUSINESS NAME

STATEMENT #11-09939. Jose Zarazuci, 102 Thomas St., Roseville, CA 95678 is doing business under the Fictitious Business Name "Carmichael Auto Detail" at 5832 Gibbons Dr., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on November 28, 2011. Publish: December 7, 14, 21, 28, CARAUT 11201 12-28-11

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00114068 WHEREAS, Thuy Thi Tran has filed a petition with this court for a decree changing name of Thuy Thi Tran to Theresa Thi Tran.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on March 9, 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, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: November 16, 2011. Kevin R. Culhane

Judge of the Superior Court Publish: December 7, 14, 21, 28, 11201 12-28-11

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO PETITION FOR LETTERS OF ADMINISTRATION and

TO ADMINISTER ESTATE #34-2011-00113247 re: the ESTATE OF: Michael Thomas Sanderson, decedent. Petition for: Letters of Administration and to Administer Estate.

A Petition for Letters of Administration and to Administer Estate will be held at 9 a.m. on January 27, 2012 in Dept. 129, located at 3341 Power Inn. Road, Sacramento, CA 95826. Publication will be in the

Carmichael Times Newspaper. Petitioner: Donald Sanderson requests that Travis Hawkins be appointed administrator and that full authority be granted to administer under the Independent Administration of Estates Act.

Decedent died on July 29, 2011 at 5701 Manzanita Ave., Carmichael, CA 95608; Sacramento County; a resident of the county named above personal Proposed

representative nominee a person entitled to Letters. Petitioner related to the decedent as son. Proposed personal representative California.

The decedent is survived by no spouse as follows: divorced; children follows: natural or adopted. Decedent was not survived by a stepchild or foster child or children who would have been adopted by decedent but for a legal barrier. Decedent had spouse.

predeceased Listed below are the names, relationships to decedent, ages, and addresses, so far as known to or reasonably ascertainable by petitioner, of (1) all persons mentioned in decedent's will or any codicil, whether living or deceased; (2) all persons named or checked in items 2, 6, 7, and 8; and (3) all beneficiaries of a trust named in decedent's will or any codicil in which the trustee and personal

representative are the same person. Name, age, address and relationship to decedent: Brandy Wine Mareno, daughter, 8031 Rushriver Pl. #5. Sacramento, CA 95824, 33; Donald Thomas Sanderson, 1125 Park West Sacramento, CA 95691,

21; Gabriella Kathleen son, Sanderson, 99 Water St., N. Little Rock, Arkansas, daughter, 19; Heather Sanderson, daughter. (age and address unknown);. Dated: October 28, 2011. Publish: December 14, 21, 28, 2011.

11202 11-28-11

NOTICE OF SALE OF ABANDONED PERSONAL

Notice is hereby given that under and pursuant to Section 1988 of the California Civil Code the Property listed below believed to be abandoned by SHANIKA and ANTHONY WILLIAMS, whose last address was 7161 Surreywood Way, Sacramento, CA 95823 will be sold at Public Auction at 7161 Surreywood Way, Sacramento, CA 95823 on Tuesday, January 11, 2012 from 10 am until 11 am. DESCRIPTION OF PROPERTY:

Household Personal Property consisting of but not limited to Assorted kitchen items, including dishes, pots, pans, refrigerator; twin bed, dresser, assorted young adult clothes, metal bunk beds, assorted children's toys, books, clothes, queen bed, night tables, lamps, chest of drawers, dresser, assorted faux plants, assorted bedding. Dated: December 16, 2011 Carol Milobar 916-337-5641

Publish: December 21, 28, 2011. MILOBA 11203

FICTITIOUS BUSINESS NAME STATEMENT #11-09754. William R. Boxold, 7128 Circlet Dr., Citrus Heights, CA 95621 business under the Fictitious Business Name "Carbon Xpress Composites" at 7128 Circlet Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on Nov. 17, 2011. December 14, 21, 28, 2011, January 4, 2012. CARBON 11202

FICTITIOUS BUSINESS NAME STATEMENT #11-10421. Robert Neverkovel, 4925 Durland Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "RNS" at 4925 Durland Way, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento on Dec. 15, 2011. Publish: December 21, 28, 2011, January 4, 11, 2012. RNS 11203





We Can Do That!



MPG Call to place you.
legal advertising Call to place your

532-2113

All Legal Ads Published in the Carmichael Times

Thrift Shop

We sell pre-owned furniture, large appliances, toys, linens, collectible items, sporting goods, housewares and clothing for men, women and children. We have anything you need and if we don't we will find it for you.

R Thrift Shop offers seniors a fifteen percent discount every day, and a portion of the store's proceeds is dedicated to the Carmichael Park and Recreation District. Once a month we sponser a child in a sport

of their choice by paying for enrollment fees and uniform costs. Donations to the store can be made daily

and pick-up service is available by request.



6634 Fair Oaks Blvd • Carmichael, CA 95608 Store: 916-973-8081 • Cell 916-915-7166

Store Hours: 9am-7pm Daily



Construction

Western Construction Company

Licensed /Bonded. License # 318177.

HELP ANIMALS

SPCA THRIFT SHOP

The Real Non-Profit

Helpless Animals

Need Your Donations

Will Pick Up

PET SITTING SERVICE

Professional, Loving

PET CARE

Established Reputation

Kennel Free Environment

Lots of TLC

Call Madeline

(916) 723-1608

Call 916-442-8118

1517 E Street

for donations

10-4pm

Serving Northern California since 1976

All Home Repairs & Home Inspections

Remodels, Roofing, Drywall, Painting, Tile

Concrete, Fencing, Electrical, Landscaping

(916) 817-0225

(916) 838-1427

WINDOW/GUTTER CLEANING

Grahams Window

Cleaning

Starting at 139.00

Up to 20 Windows

Gutter Cleaning Service

Starting at only \$89

Licensed and Insured • Call Today

916-604-2389

www.grahamswindowcleaning.com

Dog Rescue

DOG RESCUE

Gary

(916) 334-2841

Please

Adopt or Foster

Because so many really

great dogs are dying

for a good home...

ShelterMOU

@hotmail.com

LOCALLY OWNED & OPERATED

Business & Service Directory

MEDICAL SUPPLY AND EQUIPMENT



Tel/Fax: (916) 485-2500 www.amdmedsupply.com 3108 Arden Way, Sacramento, CA 95825

HELP FOR STRESS

Worried? Stressed Out? Depressed?

There are answers in this book. **Buy and Read**

DIANETICS

The Modern Science of Mental Health

By L. RON HUBBARD

May you never be the same again

Contact Valerie Beardon (916) 448-5891 • E-mail: Dianetics.Sac@gmail.com

PHOTO RESTORATION

Restore **Old Photographs**

Share memories of special places and times with your family.

(916) 483-6051

Laws Studio, Crestview Center Manzanita at Winding Way in Carmichael

HANDYMAN

QUALITY LABOR & MAINTENANCE

Yard Work, Hauling, Gutter Clean, Odd Jobs



You Name It! (916) 613-8359

Funeral Service



FUNERALS & CREMATIONS

FD 1404

7960 WINDING WAY Fair Oaks, CA 95628 Tel (916) 9611265 Fax (916) 9612430

LEGAL SERVICES

BONES LAW FIRM

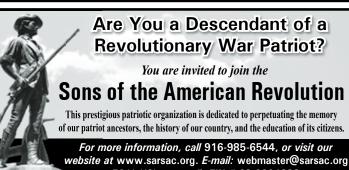


P: 916.965.6647 F: 916.965.4218

Gordon G. Bones

gbones@boneslawfirm.com

JOIN THIS ORGANIZATION



FINGERPRINTING SERVICES

501(c)(3) non-profit EIN # 68-0004288

- ★ Walk-in Service
- ★ Digital Inkless Process
- ★ Electronic Submission to DOJ & FBI

916.725.1345

PLUS:

- * Copies & Faxing **★** Notary Services
- ★ UPS Next Day Air®
- * Shredding Services
- ★ Ship Heavy Freight

The UPS Store

ALTERATIONS

ALTERATIONS by Patina

SPECIALIZING IN BRIDAL & FORMAL 11082 Coloma Rd., Suite 7

(916) 853-1078 WWW.ALTERATIONSBYP.THENETMARK.COM

Specialties Plus

- Toner Cartridge Refills (Using Cartridge World?
- We are Local

• High Volume Copying

(save wear & tear on your machine)

PRINTING & SUPPLIES **Specializing in Digital** Printers, Copiers, Fax & Multifunction

> E-mail: specplus@comcast.net

Take 10% off their price & try mine) • Free Cleaning (with our cartridge)

Machines

(916) 723-8430

Service Contracts

Coloma Village Shopping Ctr. • Rancho Cordova (monthly or yearly) Lease or Rent



Arts, Entertainment and Other Fun Things to do!



E-Waste Recycling Fundraiser at Dewey Fundamental Elementary School



Do you have an old computer lying around? Telephone/Cell Phone? Stereo? Clock?TV? VCR/ **DVD player? Printer?**

Fax? Copier?

PLEASE DON'T THROW

THEM AWAY!

Dewey School PFO (Parent Faculty Organization) and Advanced Computer Recycling are organizing a recycling day at Dewey Fundamental Elementary School located at 7025 Falcon Road in Fair Oaks on Saturday, January 7, 2012, from 9:00a.m. – 3:00 p.m. (rain or shine)

Please bring any office equipment that you no longer use and drop it off for FREE and help Dewey School earn money. We will accept almost all electronic equipment (except for kitchen appliances). Please visit www.acrinc.biz to see a list of acceptable items.

Please mark your calendars for this great program! Call Dewey School at 916-867-2020, if you have further questions.

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.

Info: SeniorNet at (916) 485-9572.

Need volunteers.



Carmichael Recreation and Park District is announcing these upcoming events

Happy Holidays!

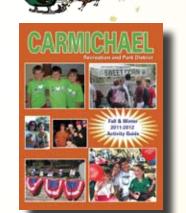


Balletone

Taught by Catherine Graham, Certified Group Fitness Instructor & Personal Trainer This class is a ballet inspired strength workout that is an explosion of graceful movement. Balletone develops core strength, muscular endurance, dynamic balance and flexibility. It is designed for the non-dancer at any level of fitness.

> Monthly • Tuesdays 7:15pm-8:15pm Sierra Rooms 1-28

\$28/month or \$8 drop-in La Sierra Community Center 5325 Engle Road, Carmichael, CA 95608 See website for more programs.



See our website for our Fall & Winter Activity Guide

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

California Certified



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

Mark your calendars...we will be closed on December 25 and January 1! And be on the lookout for our new market magazine coming soon-- with recipes, coupons, articles, and more!





5750 Grant Ave

Shop with us at the Carmichael Park Farmers' Market, every Sunday, 8-1

Serving you every Sunday All Year Round! Other Farmers Market Locations include:

Sunrise Mall, Citrus Heights Every Saturday, 8:00 am to 1:00 pm

Specialty Items:

- Trinidad Farms Fresh Squeezed Orange Juice Gold Rush Kettle Corn • El Dorado Coffee Company • The Pasta Queen • The Cultured Kitchen
- The Basket Guy Four Seasons Sauces and Jams Gourmet Veggie Chips • The Crazy Gringo Taco Wagon • California Pistachios • Z-Pies Gourmet Pot Pies • Chacewater Extra Virgin Olive Oils • Mother Earth
- homemade food cart Upper Crust Baking Company Knife Sharpening Services • Skylake Ranch Pomegranite Sauces, Juice and Marinade • All things lavender from the Lavender Farm • Davis Breads and Deserts

New Arrivals:

• Azolla Organic Farms • Capay Organic Farms • Sunshine Organic Farms • Nicasio Cheese • Penrod/Howze Honey • Butte Family Farms Organic Eggs & Produce • Ge Lao Fresh Cut Flowers • Dragon Gourmet Mushrooms • Leatherbys Ice Cream • Green Frog Soaps and Scents • Unique Salsa from Live Food Academy • Venezuelan Arepas from KAS Foods • Gourmet Goat Cheese by Jollity Farms • Fresh Baked breads by Sacramento Baking Company • Healthy Homemade Dog food by Vibra Pet • The best pastries in town by BeckyJoPies • Organic Vegetables and fruits from Fasue Farms, Rio de Parras Farms and Loving Nature Farms.

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



MISSION OAKS COMMUNITY CENTER

Extended Tours

- Netherlands, Belgium, and Paris May 7-17, 2012 • \$4,249 pp double
- Canadian Rockies & Glacier National Park July 28-August 4, 2012 • \$2,999 pp double
- Washington DC
- October 1-16, 2012 \$2,329 pp double

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.





2012-2013

Wednesday, January 18, 10am **Mission Oaks Community Center**



New Van

SWANSTON COMMUNITY CENTER

\$20.00 **Trips**

Christmas Lights Galore (only \$10), December 23 Aerospace Museum, only \$10, January 5 Griffith Quarry, January 19

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





German Meats • Imported Beer & Wine • Catering

Our Traditional "German Christmas Goodies" Have Arrived!!

Holiday Hours:

Sun 11-4 • Mon 11-5 • Tues-Fri 10-6 SAT 10-4

Ask about our Mail Order Service!

5859 Auburn Boulevard

Sacramento, CA 95841

(916) 349-9493 www.sacgermandeli.com sacgermandeli@sbcglobal.net



Carmichael Times Page 10 December 21, 2011



California Institute **Jewelry Training**

Carmichael, California

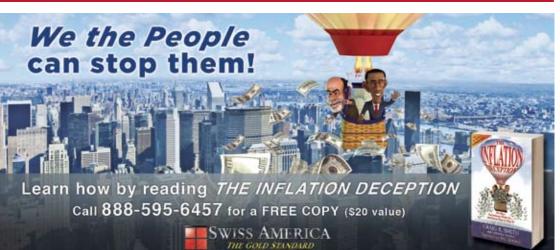
Jewelry Gallery & School Offering Jewelry Design, Gemology & Appraisal - Open to the Public.

Call about 2011 Classes



916.487.1122 www.jewelrytraining.com

5805 Windmill Way and Manzanita, Across the street from Windmill Nursery & Kelly Moore









Call 7 days a week 8am - 11pm EST Promo Code: MB0811 Offer expires 1/31/2012. Restrictions apply. Call for details.

All Roads Lead to An Epic Journey at STIMULATE Your Mind



SPRING QUARTER **MARCH 2012**

We offer accredited degrees that lead to life-changing careers in • Ministry • Education

• Music • Counseling • and more!

Visit Our New Campus!

Expanded and Flexible Schedules Financial Aid One-On-One Academic Advising Associate and Bachelor Degree

Programs

4330 Auburn Blvd. Sacramento, CA 95841 (916) 348-4689

www.EPIC.edu









Once Upon a Time, But No Time Soon

Once upon a time, long, long.....long, long, long ago, a NBA championship was won in northern California.

Sacramento Kings fans, sorry to remind you of this, but it wasn't your team. Came close about a decade ago a couple times, but some bad calls, some poor free throw shooting, a lucky shot, some guy named Robert Horry...and the Kings were denied.

Golden State Warriors fans, so many of you were not alive or old enough to remember, but it was your team in the 1974-75 season...a long time ago.

Our world has changed an awful lot since then, but one constant has remained — no more National Basketball Association championships for the north state faithful.

Thanks to Comcast, while waiting for this delayed NBA season to get underway, the opportunity has been there to review that one championship year on television. So far I've watched most of a couple of the games in the Warriors' Western Conference Finals win over the Chicago Bulls (Jerry Sloan, Chet Walker, Bob Love, Norm Van Lier), and the first game of the finals against the Washington

That Washington team was a powerhouse, with a speedy point guard (Kevin Porter), a great shooter (Cal's own Phil Chenier), and a first-rate front line with the great "Big E," Elvin Hayes and brute Wes Unseld. The Bullets won 60 games and eliminated the Boston Celtics to reach the Finals and face the Warriors.

They all said it was going to be a sweep. The Bullets would

smash the upstarts from the west coast. It was a sweep, all right. In what is still regarded as the biggest upset in NBA Finals history, it was the Warriors who won four straight and the title.

Coach Al Attles (the nicest guy I've ever met in professional sports) primed his team for Game One by pointing out to them that one Washington scribe called them "the worst team to ever play in the finals." That worked. The Warriors, led by one of the top players in league history, Rick Barry, and truly smooth-assilk Keith (later, Jamaal) Wilkes, guard Phil Smith (out of USF) and center Clifford Ray, rallied from a 16-point deficit to win on the road, 101-95.

It was really something to see again, as it was back then.

Just over two years into married life, the wife and I got together with our former college friends to watch that Warriors playoff run. We were ardent followers of the game and that team. We were into every shot, every play. When a bad call went against the Warriors we would throw our dirty socks at the TV

We've come a long way since then, and so has the game.

Watching it now — oh, how things have changed. There's no three-point arc or shot, and bonus free throws are one-and-one or three-chances-to-make-two. There are only two refs, and TV has no crawl at the bottom of the screen and they're using gradeschool graphics. The players are lean and not so mean. Look at the hair and the clothes — like Attles' leisure suit and the short shorts on the players (the girls loved those). There are no shaved

heads on the floor, but lots of bushy sideburns everywhere.

Comcast even runs occasional commercials from the original broadcast (with a young Brent Musburger on play-by-play). Two things I took from those were: Candice Bergen was hot when she was young and I don't need Aqua Velva to feel like a man.

The station will show Game Three Friday night, Dec. 23 and the clinching Game Four at a later date.

On the show Attles said, "We never talked about winning a championship, we talked about the next game...until the last game."

Well, we NorCal folks haven't talked much about winning a championship since then either. The following year the Warriors had a great regular season but got knocked out of the playoffs too early. There was the big upset of top-seeded Dallas in 2007, but they had no chance of going all the way. The Kings, of course, had their great seasons during the Chris Webber-Vlade Divacetc. era, but the fates conspired against them, and only once did it really feel like they had a real shot at the top prize.

But, with each new season there is new hope. The Warriors-Kings preseason matchup Saturday showed off their new top draft picks, Klay Thompson (Warriors) and Jimmer Fredette (Kings), and both teams' revitalized and upgraded rosters and coaching staffs. But in all honesty folks, neither team has much hope for raising that long elusive championship banner any time



SHERLOCK HOLMES: A GAME OF SHADOWS (Rated PG-13)

Anyone who thinks director Guy Ritchie would not stamp the legend of Sherlock Holmes with his own contemporary cool factor hasn't paid attention to his career.

legendary detective, The famous for logical reasoning and the use of forensic science to solve crimes, not to mention the artful use of disguises, is an unlikely source for a modern action hero.

Ritchie's "Sherlock Holmes: A Game of Shadows," as well as his 2009 version, has redefined Sir Arthur Conan Doyle's iconic character for a new generation.

To the purists who believe the British sleuth is best represented by Basil Rathbone, there's a big surprise in store for the roughand-tumble style that Robert Downey Jr. brings to the role.

The titular character created by Downey defies convention. Gone are the emblematic deerstalker hat, curved pipe and posh British decorum.

Still possessing a brilliant, logical mind, the new Holmes is a streetwise, bare-knuckled brawler, whose physical prowess is equal to his superlative mind and preternatural powers of perception.

Guy Ritchie remakes Sherlock Holmes into the ultimate 19th century action hero, whose physical dexterity and keen interest in all types of weaponry make him a more contemporary figure.

At the very beginning of the story, "Sherlock Holmes: A Game of Shadows" staggers

Riley Reviews

THE EXPLOSIVE, COOL FACTOR FOR "SHERLOCK **HOLMES**" EXCITES

and lurches in a wobbly array of almost incomprehensible action scenes. It may all be a bit confusing at first.

Fortunately, the story settles down into a globe-trotting adventure that has Holmes absconding with his best pal and reluctant partner, Dr. Watson (Jude Law), just as the good doctor has married the lovely Mary (Kelly Reilly).

Set in 1891, the action quickly shifts out of London when Holmes and Watson, investigating terrorist plots that target political figures, get pulled into a rescue mission for Gypsy fortune teller Simza (Noomi Rapace).

Soon enough the trio is racing through France, and then Germany, in search of Simza's missing brother who is apparently caught up in revolutionary schemes.

The ever-smart Holmes, of course, figures that his arch enemy Professor Moriarty (Jared Harris) is cleverly manipulating and orchestrating a dastardly plot to assassinate various European diplomats.

The nefarious Moriarty plan is to spark all-out conflict between France and Germany so that he may profit from having cornered the munitions market.

To this end, Moriarty schemes his evil plan to occur at a summit that is scheduled to take place high in the Swiss alps at a hideaway that looks like something from a James Bond film.

Given his cinematic history, Guy Ritchie puts a real premium on the breakneck pace of explosive action, and "Sherlock Holmes" delivers the action goods in spades.

Most impressive of all is Ritchie's slow-motion technique for many action sequences, where

the unhurried pace is used brilliantly to allow Holmes to visualize in great detail his next moves on the action chessboard.

Of course, there's more to the action scenes than just the deliberate, measured pace of the slowmotion sequences. Once visualized, Holmes' perceptions are rendered expertly into real time speed with forceful impact.

Though it may not seem this way, there's more to this "Sherlock Holmes" than just high octane action. One of the best scenes is a chess game between Holmes and Moriarty realized as a cerebral cat-and-mouse exercise.

In a film filled with delightful characters, one of the best may be Stephen Fry's Mycroft Holmes, the famous sleuth's older brother who provides some comic relief.

"Sherlock Holmes: A Game of Shadows," loaded with explosive action, is an exciting adventure. But best of all is the great chemistry between Robert Downey Jr. and Jude Law; their collaborative effort really pays off.

DVD RELEASE UPDATE

I find it hard to pass up a DVD release of old buried treasure from the glory days of television. "I'm Dickens...He's Fenster" falls into this category.

This brilliant but short-lived 1962 ABC TV situation comedy starred John Astin ("The Addams Family") and Marty Ingels ("The Dick Van Dyke Show").

The show was created by Leonard Stern, the writer and/or producer for such great comedies as "Sgt. Bilko," "Get Smart" and "The Honeymooners."

"I'm Dickens...He's Fenster" followed the comic exploits of two construction workers and bosom buddies (Astin and Ingels).

Though the TV show was a favorite of critics, it ran for only one season of 32 episodes. It suffered the fate of a premature cancellation.

Because it never had enough episodes to qualify to run in syndication, "I'm Dickens...He's Fenster" has been a lost treasure up until now.

The Volume One release offers the first 16 episodes, along with bonus material such as commentaries from the original stars.





Your resource for all things dog-related!

Because of Dogs recognizes each dog is an individual! I specialize in offering personalized services for your special pet.

TRAINING

Because of Dogs can help you with your dog's training needs during private sessions in your home or in the park. Or join us for fun, ongoing small-group classes. I use treats, toys and praise,

so learning good behavior is a positive experience for your dog.







BOARDING

Limited to only three guest dogs! Your pet will receive personal attention in my home and enjoy romping in a spacious, shady yard! Plan ahead as space is very limited for family-style boarding.

GROOMING

Because of Dogs offers a quiet, relaxing environment to make sure your dog's "spa" experience is as stress-free as possible - and only one dog at a time. Owners are welcome to stay and observe the grooming process. Call in advance for reservations!





TRAINING • BOARDING • GROOMING

www.becauseofdogs.com 916-488-7819

Bonded and insured, located in Carmichael Member of Association of Pet Dog Trainers and other related organizations Carmichael Times Page 12 December 21, 2011

THE ESKATON EXPERIENCE

in your place or ours



Welcome home.

Welcome to the new aging experience. The independence you want and the support you need. Eskaton offers you a complete and affordable range of premier community living and home-based services to help you grow older in good health, safety and comfort. Welcome home ... to Eskaton.



866-ESKATON | www.eskaton.org

Christmas Eve

American River Community Church

3300 Walnut Ave. Carmichael

Carols & Candle light

Saturday Dec. 24th

5:00 pm

www.arcconline.org

483-3465

Help people in need. 🚄

Donate your car, boat or RV

Free Towing • Tax Deductible

FREE 3 day vacation to over 80

Call Toll-Free

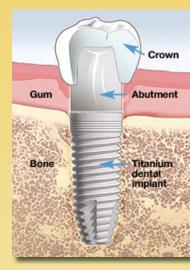
888-600-9846



Implant Center in Carmichael!



Carmichael Dental Group



Single Implant



Multiple Implants



Combination Implants and Dentures

8329 Fair Oaks Blvd., Ste B Carmichael, CA 95608

(916) 944-7700

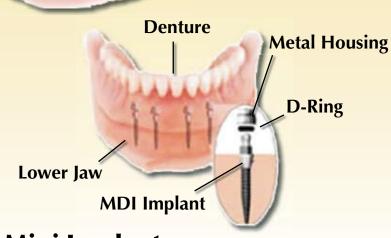
FRFF

Consultation & X-Ray

A \$220 Value!

Please present coupon. Expires 12/31/11.

www.carmichaelCAdentist.com



Mini Implant