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# Carmichael Times

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January 4, 2012

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# Honorary Mayor Has Big Plans

By Susan Maxwell Skinner

CARMICHAEL – Esteban Nava was born in Mexico, raised in Chico and lately elected in Carmichael.

Along this 48 year road, he has served in the US Marines, built a 23-year career with SMUD and raised a family. His recent victory as Carmichael's 2012 Honorary Mayor followed a campaign in which he, his family and supporters raised \$3700 to benefit the Carmichael Chamber of Commerce.

A SMUD compliance specialist, he has been a member of the Chamber for seven years. Observing previous mayors and noting – with the year 2012 on the horizon – that 12 was his favorite number, he set his sights on the honorary Chamber position. "I wanted to involve the community and take leadership in some issues that have not been addressed in Carmichael," he said. "Crime is worsening because we lack a strong community watch system and policing is insufficient. In the military we were taught to recognize and prioritize; to correct problems before they got worse." He proposes establishing a community reporting mechanism, so neighborhoods can be alerted to patterns of crime in order to guard against it.

A father of three sons is all too aware of the need to keep them occupied. "Youth doesn't have much to do in Carmichael," he observes. "They need more positive avenues to express themselves." Having based much of his election campaign in the Carmichael Farmers' Market, Nava regards organizations such as BeMoneySmartUSA (a non-profit that runs the market while teaching entrepreneurial skills to teens) as a win/win for the community. "Showing kids how to budget and be accountable is huge," he considers. "They don't teach that at school. Being at the market every Sunday enlightened me; I heard about kids' ambitions and challenges. As a community, we need to find ways to assist their success. I'll support BeMoneySmartUSA and help them find more sponsors



Esteban Nava (left) is Carmichael's Honorary Mayor for 2012. The election victor assembles wife Teresa and sons Jordan, Jerry and Gabriel at Carmichael's Great Wall. Photo by Susan Maxwell Skinner

for their youth training programs." Blessed with Nava's dark eyes and abundant hair, three handsome sons were a huge asset to the campaign. "They often donated their pocket money," says papa. "They attended all my events and helped run my fundraiser raffles. My second twin, Jerry (14) is interested in politics as a career. He inspected all the flyers and E mails before they went

out. He kept count of the money. My wife Teresa hosted a ladies jewelry party to raise money. There's a lot of pride in Hispanic families. Since August, everything has been about my campaign for us all. The process taught my boys how to be organized and committed. But it's also been fun. We went to the Carmichael Soccer Club and I was introduced as "Mr Mayor." Everyone clapped. I

had to explain that I was just honorary – that it wasn't a real position. But I believe this can still be a position of influence.

"Who knows where Carmichael will be in ten years' time? Nava ponders aloud. "If we become our own city, guess who'll be running it?" "Mi papa!" chorus three dark-haired sons.

## Carmichael Water District Ratepayers Reject Proposed Increase

By A. Weaver

CARMICHAEL - It's back to the drawing board for the Carmichael Water District board members as Carmichael property owners and ratepayers showed they were in no mood for explanations from the CWD board, roundly rejecting an 18 percent increase proposal for their yearly water bills. The usual increase is normally a three to four percent increase per year.

Proposition 218 notices were sent out to district homeowners in October, proposing an 18 percent water rate increase to cover the shortfall of revenue and generate \$1.5 million for the district, beginning in January 2012. The CWD serves over 40,000 customers

The monthly CWD, meeting, held on December 12, 2011 was at full capacity with a crowd of people (over 85) showing up to protest an 18% increase in their water rates.

General manager Steve Nugent opened the meeting with a 15 minute slide presentation to explain to the citizens how the CWD has cut costs, and reduced expenses. The board noted that they even had to streamline internally and cut some staff positions.

They sought the increase, they say, because water consumption has gone down 25 percent, due to ratepayers using less; more homes foreclosing; milder winters; meter installations and already existing rising costs that have caused revenues to decrease.

After opening up the meeting to public comment, numerous speakers voiced their displeasure at the idea of an 18 percent increase in their water rates, especially many residents who are on fixed incomes.

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## Memorial Plaques Stolen from Patriots Park

SACRAMENTO COUNTY – The Sheriff's Department is seeking information regarding the theft of several memorial wall plaques from the Wall of Honor at Patriots Park. The plaques are memorial tributes to former Carmichael residents who were first responders in law enforcement and medical professions, as well as members of the United States military, and



who sacrificed their lives while working in their professions.

It appears that the suspect(s) responsible attempted to take other plaques from the wall, but did not complete the theft of those remaining. In addition to the dedication plaque, which measured 24" by 24" and weighed approximately 10 pounds, four individual plaques were stolen. Those measured approximately the size of

a steno pad, and weigh approximately 1.5 pounds each. All of the plaques are made of bronze.

Anyone having information regarding these stolen plaques, or the person(s) responsible for this incident is asked to call the Sheriff's Department Property Crimes Bureau at (916) 874-5051.

Source: Deputy Jason Ramos Sheriff's Spokesman

## Fair Oaks Boulevard Approved for \$4 Million in SACOG Funding

CARMICHAEL – At their December 15, 2011 meeting, the Sacramento Area Council of Governments (SACOG) Board of Directors approved \$4 million in funding for the Fair Oaks Boulevard Improvements Phase 2 project. This roadway infrastructure project is part of a comprehensive plan to turn a portion of Fair Oaks Boulevard into a "main street" for Carmichael. The "main street" district is located from Kenneth Avenue to Engle Road. The Phase 2 project provides improvements from south of Landis Avenue to Engle Road. This project fits in with SACOG's Blueprint effort to promote compact, mixed-use development and more transit choices.

In September, the Board of

Supervisors approved The Fair Oaks Boulevard Corridor Plan to help guide revitalization and enhancement of Fair Oaks Boulevard. The overall goal of the plan is to facilitate development of a pedestrian-oriented town center for the Carmichael community including a "main street". The development of the plan included substantial public involvement with the local Chamber of Commerce, a citizen's advisory committee and many public meetings. "Main Street" efforts are moving forward with a Phase 1 project that is currently out to bid for improvements to the Fair Oaks Boulevard at Marconi Avenue intersection. The Phase 2 project will build on Phase 1 work with major pedestrian, bicycle and

roadway enhancements from south of Landis Avenue to Engle Road. According to Supervisor Susan Peters, "These two important project phases will hopefully act as a catalyst to get the "main street" concept off the ground and running, and spur private investment to help to get other projects moving forward. I know the entire community is looking forward to breaking ground for the Phase 1 project in 2012, with Phase 2 to follow."

The Phase 2 project is the most substantial project to emerge to date resulting from the Fair Oaks Boulevard Corridor Plan, and once completed will provide the roadway infrastructure needed for a portion of the "main street" district. Future "main street" project

phases will be developed as funding becomes available. More detailed information about the Phase 2 project is listed below:

The project includes various improvements to Fair Oaks Boulevard in Carmichael — from south of Landis Avenue to Engle Road — to improve capacity, safety and mobility for all travel modes in the corridor, and to implement transportation elements of the Fair Oaks Boulevard Corridor Plan.

Proposed improvements include installation of landscaping and streetscape elements, improvements for ADA compliance and transit access, bicycle and pedestrian facilities, and traffic signal modifications.

Estimated Phase 2 costs are

\$5 million, with anticipated project construction in 2014. SACOG Community Design Funds will provide \$4 million for overall project costs.

In addition to the Phase 1 and 2 projects, the Fair Oaks Boulevard Corridor Plan calls for monument signs to be installed at the Fair Oaks Boulevard at Marconi Avenue intersection to provide community identity for Carmichael and the "Main Street" district. Conceptual designs will be presented and discussed at the January 18 meeting of the Carmichael/Old Foothill Farms Community Planning Advisory Committee to be held at 7 p.m. at the Carmichael Library, 5605 Marconi Avenue. The public is invited to attend.



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# Water District Ratepayers Reject Increase

Continued from Page 1

The crowd's mood, at times, was contentious. Over 20 people spoke to the board, relaying their concerns about how an increase of that size would unfairly affect people.

Conversations turned tense and serious for the next two hours, as different Carmichael property owners took turns protesting the increase, and asking why they weren't told about a \$2 million loan the district borrowed. Now they feel the board is passing on that 18% to its ratepayers to pay for the cost of servicing a loan that the public was unaware of.

Other rate payers, who spoke out, said the following:

One woman said, "I'm on SSI and I live in an apartment. We've cut our usage and our grass is dying. This (increase) is a slap in the face; it's outrageous; this is devastating to us. Do we have to give up food and medication in order to pay our water bills?"

Another man said, "I think the board has become too comfortable and forgot why they're here. They are supposed to serve the public's best interest, not their own."

One irate man yelled and consistently interrupted the board, in protesting the rate increase.

Rate-payer Harry Sidhu came to the meeting to protest the rate hike. He was polite, but firm, saying, "We've had steady increases every year. An 18 percent increase will put us over the top and make us struggle. I was going to write in, but I came to this meeting instead, to say, 'please add my 'no' vote on this increase.'"

Some people thought the board members should cut their salaries by 18 percent, and leave theirs alone.

In order to stop the proposal from going forward, the CWD board said that it would take 5,600 written protests from residents. One speaker stated, "You're not going to get 5,600 written protests, and you know it."

Seth Hodges was one of two people who spoke up in favor of the 18% proposed increase. The other was Sanford "Sandy" Kozlen, a retired, former, CWD board member.

Hodges said he has been attending meetings for years and understands what the CWD board has been going through. He says they need to raise rates to replenish reserve funds. "Water sales are down 25 percent, and the board has used up the reserve funds. I feel their estimates have always been conservative. Knowing these things, I support it," said Hodges. "I support the increase and conserving water," he added.

Hodges noted that one of the cost cutting measures that the board has undertaken was downsizing and laying off people. "We've got a good staff at the district, and laying off employees is not the answer. I oppose finishing the water meter installations, due to the cost."

Local Tea Party activist Pam Pingston told the board in no uncertain terms, "I'm with the Tea Party and we will be watching you."

Pingston summed up her thoughts about the meeting by saying, "What was made crystal clear in this hearing was that CWD's revenue shortfalls were caused, in part, by a lack of foresight in anticipating water usage would go down when meters were installed, as well as miscalculating the metered rate charge to compensate for this."

Pingston continued, "Poor

business decisions, borrowing money to complete projects all at once, rather than staggering their completion, (thus keeping within their budget), and being unwilling to make the necessary drastic cuts in expenses to deal with the falling revenues. Once again we have a perfect example of a public entity being unwilling to take the necessary steps to protect tax/rate payers, and instead, they do what they always do, expect the rate payers to pay for their bad business decisions."

Boisterous at times, audience grappled with making their feelings known. The board members looked stunned and uncomfortable at the barrage of protests, as many people spoke out against the increase. And it was overwhelmingly rejected by the Carmichael residents.

General Manager Steve Nugent said that people made it clear that the proposed 18 percent increase would not be accepted and the CWD board members got the message. They will now look for other ways to fill the gap.

At the end of the meeting, board member Roy Greenwood said, "We'll confer about what we've received and heard from the public. We would like a closed meeting to discuss the public comments and see what else can be done."

The Carmichael Water District is governed by a five member Board of Directors. Each Director represents his/her division and the ratepayers as a whole. The Directors are elected by the customers of the District and serve four year staggered terms.

A decision is expected at the next meeting on January 23, 2012.

Sources: CWD website; Carmichael Water District office.

# New Director of Care Joins the Chateau at Carmichael Park

CARMICHAEL – The Chateau at Carmichael Park, an independent senior living, licensed assisted living and memory care residence, has hired Wesley Powell, LVN, as its Director of Care. Powell brings an extensive background in long-term care to his new position. He comes to the Chateau at Carmichael Park from Piedmont Gardens, a large retirement community in Oakland where he worked as a charge nurse for nearly 200 residents.

Powell became interested in nursing at a young age and for very personal reasons. His mother worked in a nursing home when he was growing up in New Martinsville, West Virginia. He went to the nursing home every day after school and discovered that he enjoyed helping out around the facility. He also watched his grandfather spend the last years of his life in a nursing home, which had a big influence on his career choice.

"I remember seeing my grandfather in discomfort at times and also recall being afraid of the equipment and machines that he was hooked up to," said Powell. "I vowed to myself then that I would go into nursing so that I would understand all of the equipment and I wanted to give



Wesley Powell, LVN, the new Director of Care at The Chateau at Carmichael Park. Photo provided by Kirsten Schneider

When Powell is not working with seniors at the Chateau at Carmichael Park, he is busy pursuing his other passion: music. Since 2003, he has been the lead singer for one of Northern California's premier country/southern rock bands, Doolin Run. He was spotted by a Napa producer while he was out singing karaoke at a small bar in Vacaville, and a band was quickly formed around him. Performing 150 shows last year, the band is known for its high energy, danceable original songs and is centered around Powell's deep, rich vocals.

Powell also recently celebrated the birth of his first child and plans to sit for the licensing exam soon to become a registered nurse. "Nursing is my first love," he adds.

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patients the best care possible so that they wouldn't have to suffer."

When Powell entered high school, he went through the nursing assistant program and obtained his license. He has worked as a travelling nurse for the past 14 years, working in Ohio, Connecticut and other states before coming to Northern California. He has worked in all aspects of nursing except pediatrics and labor and delivery, but his primary experience and professional interest are in long-term care.



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Dr. Bob Graykowski



Many years ago I was working in Physical therapy treating spinal cord trauma patients. It was then that I saw how critical it is to have a clear goal and deep desire to reach the outcome.

A 32 year old patient had been involved in an accident and was paralyzed from the neck down. The patient's conviction to be able to walk with his young son was much stronger than the grave prognosis from the Doctors that told him he would never walk again. With every therapy treatment he would say to me; this treatment is one step closer to my goal. Miraculously 12 months later he achieved the impossible and took his first step unassisted with a walker. If he had given up or just accepted his prognosis without the drive to reach his goal, I believe he would still be in a wheelchair today. Now is the time to revitalize our dreams and even dream bigger than ever before. We must dream it first and then set the ball rolling toward our desired outcome.

Every January a new year begins and most people set resolutions to lose weight, eat better, exercise more, reduce stress etc. Make this year the year you see a bigger vision

## What's Your Winning Plan for 2012?

to live a healthier and more fulfilled life

The problem with setting resolutions is that they are most often set up to fail right from the beginning. Weight loss products fly off the shelves, gyms are packed and there is a renewed sense of 'beginning' that lasts from days to sometimes only weeks.

For over twenty five years our office conducts a January goal setting workshop to teach our patients how to create a healthy blueprint for their goals in the upcoming year. Each of us possesses all the tools necessary to change our life for the better. I believe there is no such thing as an unrealistic goal, only unrealistic time frames. Realizing that each day is a step into your future, helps to keep moving toward your goal if you are clear of your direction.

Let's review 5 steps to successful goal setting for an amazing year ahead:

> **Step one:** Be clear of what you want and make it yours. A goal should not be someone else's goal for you. When you let other people determine your definition of success, you may sabotage your own future.

> **Step two:** Take action steps daily toward your goal. Make sure the goal is specific and measurable with a date 'on or before.' Vague generalizations and wishy washy statements aren't good enough. If you make the goal tangible it is easier to move in that direction. Create a visualization board with pictures words or statements that keep you anchored to you goal.

> **Step three:** Notice if you are on track. This includes reading your goal one or more times daily. When you see the goal happening make sure it is in line with your values and feels exciting to reach.

Goals are only stepping stones so I recommend chunking your goal into smaller goalposts so you can win more often.

> **Step four:** Change your approach if it's not working. If after noticing you are off track you must be flexible to change the action steps, timelines or re-clarify your goal.

> **Step five:** Celebrate your success. Many times we set a goal and reach it yet never stop to celebrate or reward ourselves. When setting goals it is often leveraged for success if you create more pain by not reaching your outcome and determine a meaningful reward for your success.

Follow these steps and see the year ahead unfold to become your best year of hitting goals ever.

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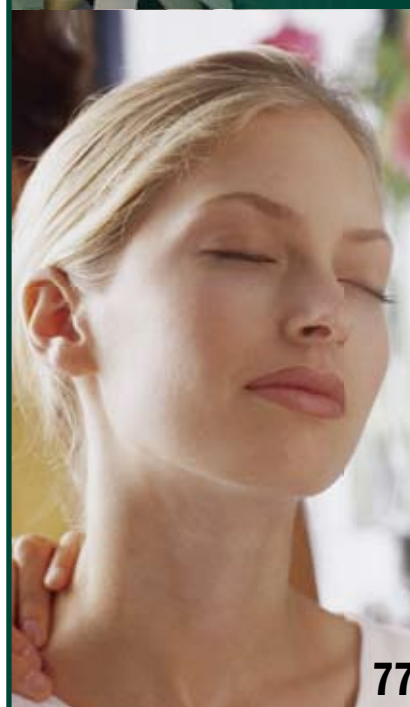
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## Carmichael Chamber of Commerce

**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.

Contact: Linda Melody  
Email: linda@carmichaelchamber.com • Phone: 481-1002 or 203-1681

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 Scrap Gold ..... **Offer**



**WE ALSO BUY ALL FORMS OF PLATINUM**  
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**BRING THIS AD** and receive a bonus of up to **10% more** on scrap gold  
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| SACRAMENTO AREA LOCATIONS: JANUARY 5TH - JANUARY 15TH  | THURSDAY, JANUARY 5TH 10AM-4PM  | FRIDAY, JANUARY 6TH 10AM-5PM  | SATURDAY, JANUARY 7TH 11AM-4PM  | SUNDAY, JANUARY 8TH 11AM-4PM  | MONDAY, JANUARY 9TH 10AM-5PM  |
|--|---|---|---|---|---|
|  | <b>CITRUS HEIGHTS COMMUNITY CENTER</b><br>6300 Fountain Square Dr., Citrus Heights, CA 95621<br>916-727-5400<br><small>Lic#34961014</small> | <b>SACRAMENTO-ARDEN DOUBLE TREE HOTEL</b><br>2001 Point West Way, Sacramento, CA 95815<br>916-929-8855<br><small>Lic#34041451</small> | <b>RANCHO CORDOVA MARRIOTT</b><br>11211 Point East Road, Rancho Cordova, Ca 95742<br>916-638-1100<br><small>Lic#34041451</small>  | <b>SACRAMENTO-ARDEN DOUBLE TREE HOTEL</b><br>2001 Point West Way, Sacramento, CA 95815<br>916-929-8855<br><small>Lic#34041451</small> | <b>CITRUS HEIGHTS COMMUNITY CENTER</b><br>6300 Fountain Square Dr., Citrus Heights, CA 95621<br>916-727-5400<br><small>Lic#34961014</small> |
|  | TUESDAY, JANUARY 10TH 10AM-5PM  | WEDNESDAY, JANUARY 11TH 10AM-5PM  | THURSDAY, JANUARY 12TH 10AM-5PM   | FRIDAY, JANUARY 13TH 10AM-5PM   | SATURDAY, JANUARY 14TH 11AM-4PM   |
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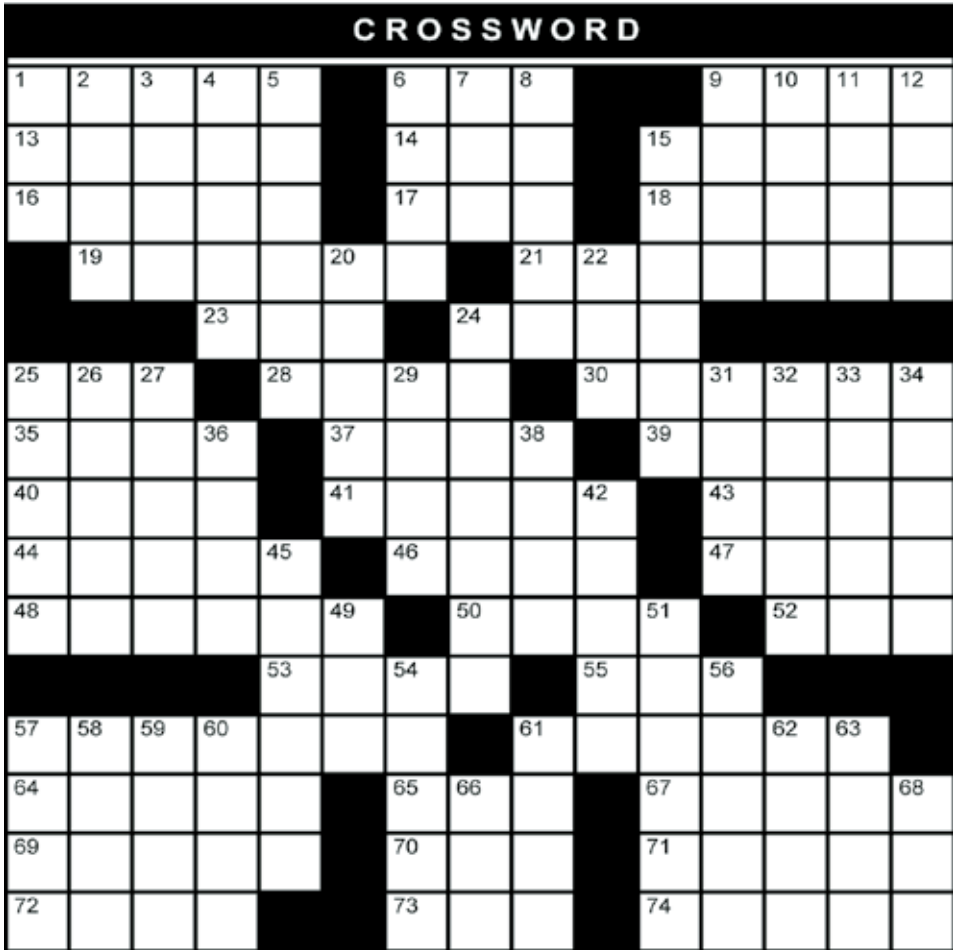
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CLUES

- |  |   |  |  |
|--|---|--|--|
| <p><b>ACROSS</b></p> <p>1. Found on a necklace<br/>6. Cul de ____<br/>9. Loads<br/>13. Furry coats<br/>14. Make a mistake<br/>15. "Snow impression"<br/>16. Nets basketball coach<br/>17. Major record label<br/>18. Bogart's "Key ____"<br/>19. "Dripped shape"<br/>21. "Like cleanest snow?"<br/>23. Sigma ____ Epsilon<br/>24. Never wave the white one?<br/>25. Bayerische Motoren Werke<br/>28. Somebody ____<br/>30. "It means more winter?"<br/>35. Paper unit<br/>37. One of many on a list<br/>39. Pro teams do this all the time<br/>40. Therefore<br/>41. "The Bear Who ____ Through Christmas"</p> | <p>43. Algonquian people<br/>44. Sour in taste<br/>46. Dunking treat<br/>47. Retained<br/>48. Often done for ransom<br/>50. "Eternal life" character<br/>52. "____ &amp; the Family Stone"<br/>53. It's projected in frames<br/>55. Long time<br/>57. "Popular sculpture"<br/>61. Result of audience demand<br/>64. Hades river with magic water<br/>65. Cause annoyance in or disturb<br/>67. Native of American Great Plains<br/>69. Worry<br/>70. Female reproductive cell, pl.<br/>71. Ruhr's industrial center<br/>72. Between stop and roll<br/>73. Type of sweet potato<br/>74. Used in fermenting</p> | <p><b>DOWN</b></p> <p>1. Accounting degree<br/>2. ____ Strauss<br/>3. Actor recently kicked off airplane<br/>4. Used for landing<br/>5. Psychologist's domain<br/>6. Withered<br/>7. Part of a circle<br/>8. Front ____ in swimming<br/>9. Annoying biter demand<br/>10. Mike Myers animated character<br/>11. What panhandler does<br/>12. Vegas bandit<br/>15. Ablaze<br/>20. Jaunty rhythms<br/>22. Possesses<br/>24. F in FBI<br/>25. "No school"<br/>26. Sarkozy's thank you<br/>27. Engaged, as in war<br/>29. Unaccompanied<br/>31. St. Louis monument<br/>32. Challenges<br/>33. Nancy ____ of</p> | <p>"Entertainment Tonight"</p> <p>34. Like untended garden<br/>36. Between dawn and noon<br/>38. Welcoming sign<br/>42. ____ of appreciation<br/>45. Male mixologists<br/>49. Princess tester?<br/>51. "It features six on six"<br/>54. Diplomat on a mission<br/>56. It can be loud or white<br/>57. "Pulled ride"<br/>58. Not far<br/>59. Von Bismarck or Hahn, e.g.<br/>60. Wallop<br/>61. Ophthalmologist's check-up, e.g.<br/>62. Civil Rights icon<br/>63. Female sheep, pl.<br/>66. Actress Longoria<br/>68. The little one "stopped to tie his shoe"</p> |
|--|---|--|--|

For Solution See Page 7

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.  
Come back every week for Sudoku!  
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FICTITIOUS BUSINESS NAME STATEMENT #11-09754. William R. Boxold, 7128 Circle Dr., Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Carbon Xpress Composites" at 7128 Circle Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on Nov. 17, 2011. Publish: December 14, 21, 28, 2011, January 4, 2012.  
CARBON 11202 1-4-12

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES  
To Whom It May Concern:

Donna Kristine Tonarelli and Stephen Joseph Tonarelli are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 9267 Greenback Lane #C1A, Orangevale, CA 95662-4865 with 47 - On-Sale General Eating Place license. Filed: December 22, 2011. Publish: January 4, 2012.  
TONARE 20101 1-4-12

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 County on Dec. 15, 2011. Publish: December 21, 28, 2011, January 4, 11, 2012.  
RNS 11203 1-11-12

FICTITIOUS BUSINESS NAME STATEMENT #11-10006. Ed Murray, 6730 Lakeview Dr.,

Carmichael, CA 95608 is doing business under the Fictitious Business Name "Sunup Supply" at 11370 Trade Center Dr., Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on Nov. 30, 2011. Publish: January 4, 11, 18, 25, 2012.  
SUUPS 20101 1-25-12

FICTITIOUS BUSINESS NAME STATEMENT #11-10283. Cyndie Hollingsworth, 5416 Ogilby Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Happy tails to you" at 5416 Ogilby Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Dec. 9, 2011. Publish: January 4, 11, 18, 25, 2012.  
HAPPYT 20101 1-25-12

FICTITIOUS BUSINESS NAME STATEMENT #11-10354. Paul T. Lenser, 8371 E. Trinity Lane, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Lenser Financial Group" at 2377 Gold Meadow Way, Gold River, CA 95670. Filed with the Clerk of Sacramento County on Dec. 13, 2011. Publish: January 4, 11, 18, 25, 2012.  
LENSER 20101 1-25-12

FICTITIOUS BUSINESS NAME STATEMENT #11-09869. Ryan Hankins, 4266 Oak Knoll Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Hank's Baseball and Softball Academy" at 7031-A Roseville

Rd., Sacramento, CA 95842. Filed with the Clerk of Sacramento County on Nov. 22, 2011. Publish: January 4, 11, 18, 25, 2012.  
HANKSB 20101 1-25-12

FICTITIOUS BUSINESS NAME STATEMENT #11-10805. Daniel Gougherty and Joseph R. Gougherty, both of 8904 Roscomare Ct., Elk Grove, CA 95624 are doing business under the Fictitious Business Names www.ElkGroveNews.net; EGN Media at 8904 Roscomare Ct., Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on Dec. 30, 2011. Publish: January 4, 11, 18, 25, 2012.  
WWWELK 20101 1-25-12

FICTITIOUS BUSINESS NAME STATEMENT #11-10681. Naomi Jean Kennicutt and Randy R. Kennicutt, both of 12455 Woods Road, Wilton, CA 95693 are doing business under the Fictitious Business Name "Sure Shot Ranch and Farm" at 12455 Woods Rd., Wilton, CA 95693. Filed with the Clerk of Sacramento County on Dec. 28, 2011. Publish: January 4, 11, 18, 25, 2012.  
SURESH 20101 1-25-12

CA 95815. Filed with the Clerk of Sacramento County on Dec. 12, 2011. Publish: January 4, 11, 18, 25, 2012.  
CONCOU 20101 1-25-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00112895  
WHEREAS, Andrew Paul Chaffer has filed a petition with this court for a decree changing name of Andrew Paul Chaffer to Andrew Paul Salazar.  
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on February 10, 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: January 4, 11, 18, 25, 2012.  
SALAZA 20101 1-25-12



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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](http://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.

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# A New Year and a New Beginning



By Bryan Golden

an internal drive. So, in order to successfully make a change or reach a goal, you have to make sure it's what you really want. Don't start off on the wrong foot by making excuses as to why you will probably fail. If you don't truly believe you can do it, you won't. People who do this will say something like, "I'll try to do it, but ..." Or you may hear, "I tried before and it didn't work but I'll give it another go." Before you begin, make sure the only things you are telling yourself are, "I can," "I will," and "I will do whatever it takes." A new beginning is a three step process.

The New Year is a time of resolutions. It's a time when people commit to making a change in their life. Losing weight, changing jobs, saving money, making money, a new relationship, getting in shape, going back to school, or giving up smoking, are just some of the goals people set for themselves on January 1st. Although it's possible for anyone to make a change or a new start, it takes determination, commitment, and persistence.

A new goal must be your own. You have to really want it. Without a burning desire, your motivation will fade quickly. It's virtually impossible to make a change due to external pressure. You may agree to what someone else wants you to do, but it's very difficult to succeed without

use an employment agency, network, cold call, or all of these? If you want to save more money, in what areas will you cut back? Do you know where your money is going? Have you created a budget? You want your plan to be doable. The smaller the steps are, the more likely you will be to succeed. Any time you feel a step is too big, break it down further. It doesn't matter how small each step is so long as you keep going and never give up. Losing 20 pounds may feel overwhelming, but dropping two pounds a month doesn't seem too bad. If you keep at it for 10 months, you will reach your goal. Saving \$3000 might appear beyond reach, but cutting back \$9 a day on family spending is manageable.

Finally, you must take action. The best goals and greatest plans will go nowhere without action. The reason you divided your plan into small sections is so it would be easy to take action, one day at a time. All you have to do is keep going, until you achieve your goal.

*Bryan is the author of "Dare to Live Without Limits." Visit [www.DareToLiveWithoutLimits.com](http://www.DareToLiveWithoutLimits.com) or your bookstore. Bryan is a self-development expert, syndicated columnist, and professor. E-mail Bryan at [bryan@colum-nist.com](mailto:bryan@colum-nist.com). © 2011 Bryan Golden.*

# Free College Entrance Exam Practice Test Given Jan. 21 at Carmichael Library

SACRAMENTO- The Sacramento Public Library is hosting a free ACT and SAT practice test session for college-bound students on Saturday, January 21 at 12 noon at the Carmichael branch, 5605

Marconi Avenue, Carmichael. The practice test will be administered by Kaplan College Testing services. Results and valuable test-taking tips will be provided on Wednesday evening, February 1 at the Carmichael

Library. Registration is required by telephoning the Sacramento Public Library at (916) 264-2920 or visiting [www.saclibrary.org](http://www.saclibrary.org).

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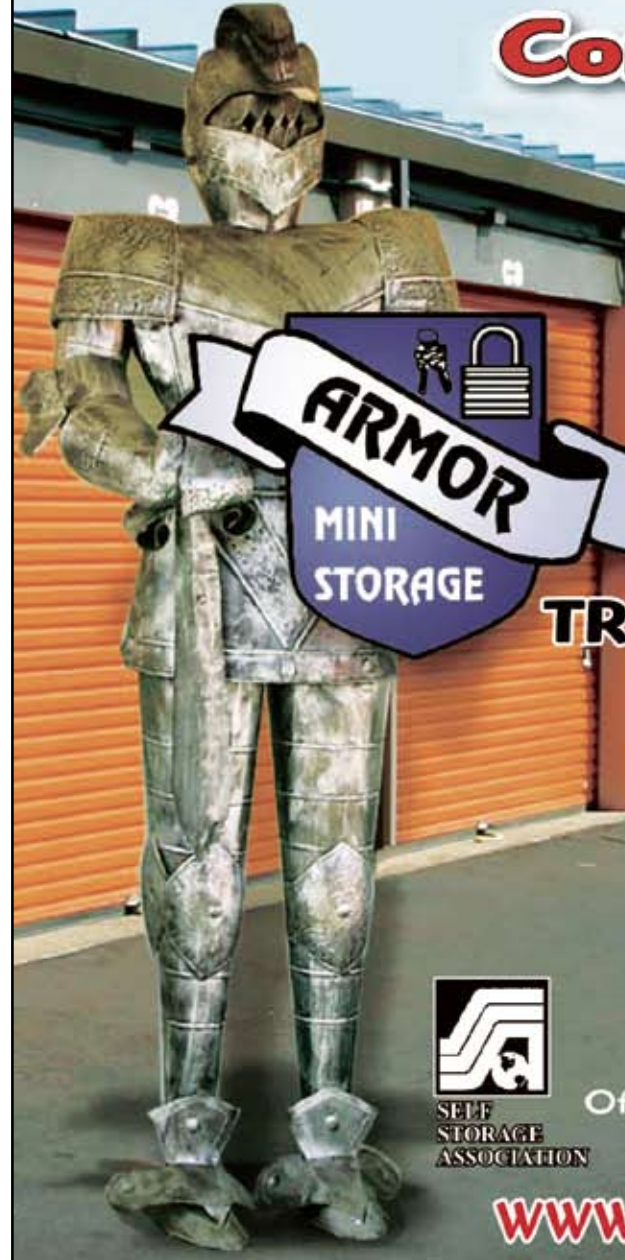
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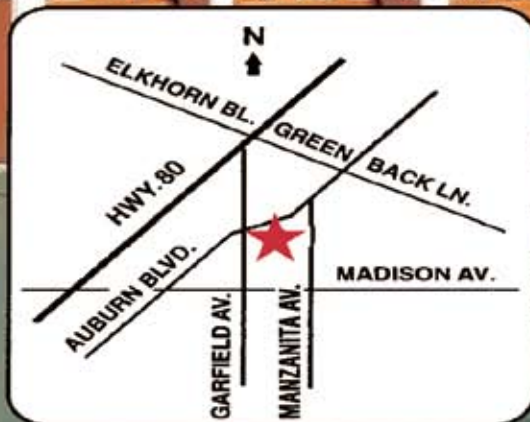
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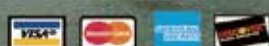


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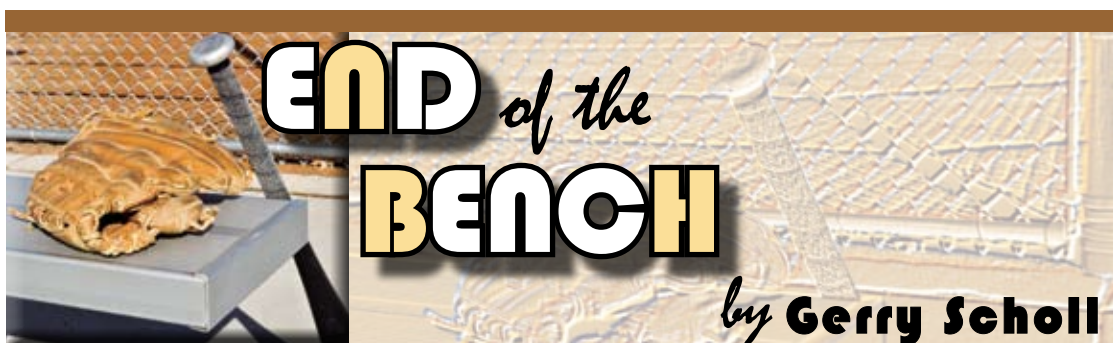


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## Hail the Great Prognosticator!

Bet you didn't know I'm a football expert.

Like few others, I correctly predicted the San Francisco 49ers would win their division. They completed the regular season Sunday defeating the St. Louis Rams, 34-27, to finish 13-3 and earn a first-round bye in the playoffs. I knew it!

Maybe they will go all the way, as I prognosticated, and win their sixth Super Bowl. If they do, I shouldn't boast too loudly, since I always pick "my" teams to win it all every year.

Why do I do that? Because I would hate to be wrong — to have them actually win it and I didn't pick them. Horrible.

So, I've been right on the 49ers five times before, but not in the last seventeen seasons. Why not this time? Don't give me the list of reasons. It's time to break the drought.

I pick the Oakland Raiders the same way, despite serious doubts. There are always so many doubts. I should give up on them, just like their suspect defense (I suspect they have one) gave it up on their final-day opportunity for the postseason. The Raiders defense couldn't force a single punt all day, while getting eliminated, 38-26, by the San Diego Chargers.

I forecast the San Francisco Giants to win the World Series every year. I was right on it in 2010, and have been correct almost two percent of the time.

The Oakland A's — I admit I've stopped picking them (though I had a great run in the '70's), since they have stopped trying

to field a real major league roster.

But, back to the football expert... after all, I did cover one pro football game live as an active media member way back when, and experienced the horror that is an NFL locker room — no place for the faint of heart. Remember how the old announcer Keith Jackson called the linemen "The Big Uglies?" He wasn't kidding!

Every other so-called expert sportswriter and broadcaster and their brothers feels compelled to make (and fill space and air time) his/her preseason predictions. I was surprised to hear one on the air actually reviewing his picks and comparing them to the final results at season's end. That rarely happens.

So, I took a look back at my Sports Illustrated NFL Preview edition to see how the best experts fared. Not that well.

SI picked the 49ers to go 5-11 and place last in the NFC West. The Rams were to win the division, but were last at 2-14. The SI pro's had four teams finishing last in their respective divisions, with a combined 19-45 record. Of the four, three (49ers, Cincinnati Bengals, Denver Broncos) made the playoffs, and the fourth (Tennessee Titans) was alive until the last few hours Sunday. Combined those teams went 39-25.

SI predicted the correct win/loss records of only six of the 32 teams. It had only three of the eight division winners — and those were the "gimmies" — New England, Green Bay and New Orleans. Any expert could be that good.

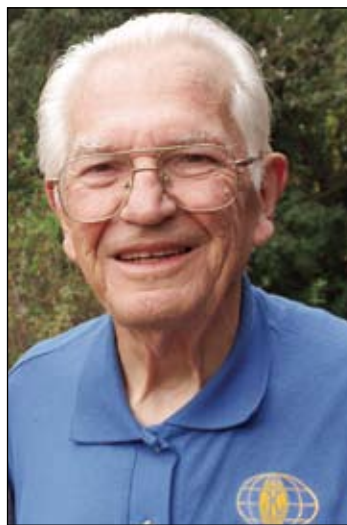
The magazine had the Atlanta Falcons, who are in as a wildcard, defeating the Chargers in Super Bowl XLVI. It read, "San Diego won't make the same mistakes." No. The Chargers made a whole bunch of new ones, missing the playoffs while finishing a disappointing 8-8, only after a late-season rally.

In its preview, SI also had a special on defenses called "Chaos by Design." It was chaos for the most part, all right. Some have called this "The Year of the Quarterback," as four of the 11 highest single-season touchdown passing totals were set this year. Aaron Rodgers (Packers), Drew Brees (Saints), Matt Stafford (Lions) and Tom Brady (Patriots) combined for 166 touchdowns! Rodgers, everybody's MVP choice, finished with a record-breaking quarterback rating of 122.5. His back up, Matt Flynn, had a franchise record 480 yards and six TD's filling in the final game. Patriot Rob Gronkowski set a single-season record for tight ends with 1,327 receiving yards.

In short, all those tricky defenses didn't work out so well. Except, of course, for the top-ranked "D" of your 49ers and the perennial stalwart Baltimore Ravens.

Will this be a season in which the old axiom, "defense wins championships," holds true, or will all these prolific offenses change the old thinking. All the new rules and the new talent may be leading to a new axiom. But, if I am to be hailed as The Great Prognosticator, "old school" will rule — and the 49ers win!

# Local Heroes Join Kitty O'Neal as Chamber Honorees



Earl "Ranger Jack" Koobs will be toasted as Veteran of the Year by the Carmichael Chamber of Commerce at its January banquet. The WW 2 veteran was a driving force in establishing a memorial for the Vietnam fallen in Carmichael. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL — Instigators of two traditions that enrich Carmichael life will join VIP guest Kitty O'Neal as honorees at the Chamber of Commerce's "person of the Year" banquet on January 6.

The Warrick family — represented by Lola Warrick and her son Jim — began the famous Elks July 4 Parade 52 years ago. Mother and son have helped run the event ever since. They will be named Carmichael Patriots of the Year 2012. Considered queen of the July 4 parade, Lola Warrick is a retired GS 13 from McClellan Air Force Base.

Active in community service for most of her 88 years, she and her late husband Burnie staged the first Carmichael Elks July 4 Parade in 1959.

At 62 years old, Jim Warrick recently retired from 40 years of teaching. A 37-year member of Carmichael Elks, he is now lodge secretary.



Organizers of the Carmichael Elks July 4 parade since 1959; the Warrick family is represented by matriarch Lola and her son Jim. The Warricks will be named Carmichael Patriots of the Year. Photo by Susan Maxwell Skinner.

Earl "Ranger Jack" Koobs sailed with the US Navy during WW 2. He became a wildlife biologist and taught science for 28 years at the San Juan District La Sierra High. Through dogged fundraising, he helped students acquire a five acre nature area beside the school. The reserve is named for him. After La Sierra alumni were devastated by the Vietnam War, the teacher was one of a group that defied controversy to establish a monument honoring Carmichael's

fallen sons. The monument was one of the earliest dedicated to Vietnam war heroes in the USA. Situated in the Earl J. Koobs Nature Area, the it hosts annual remembrance services. Koobs will be proclaimed Carmichael Veteran of the Year.

The local honorees will join KFBK's Kitty O'Neal for community appreciation on January 6. The La Sierra Community Center (5325 Engle Rd) hosts the banquet from 6:30 p.m. Sponsors include: SMUD, Bell Brothers Heating and Air Conditioning and Mercy San Juan Medical Center. Admission is \$50 per person and includes dinner. For information, call (916) 481-1002.



For services to community and to broadcasting, KFBK's Kitty O'Neal will be Carmichael's 2012 Person of the Year. O'Neal maintains a connection with the community by her support for the Chamber of Commerce and local non-profits. Photo by Susan Maxwell Skinner.

## KOVAR'S CORNER on Real Estate Q&A



By Tim Kovar, Realtor/Broker

A new year often brings new opportunities and challenges, especially for property owners facing questions about keeping their homes...

Q: My family has been in our home in North Highlands for years, but now find that we have some difficult decisions to make about our future here. Unexpected medical costs and

a job loss have made it nearly impossible to pay our mortgage consistently on time. Our lender is open to a loan modification, but we're not sure what route to take. Can you help? Thanks, Vincent.

A: First, you are not alone in this. A sudden loss of income has not been an uncommon problem! Here's what you need to know. Mortgage modification is where the homeowner negotiates for a reduction in their payments. A reduction can take several different paths with the most common being an interest rate reduction.

Another method used is to add more payments on the end of the mortgage. Sometimes lenders will do both — reduce the interest rates and add time on to the end of the loan. In these cases the principle amount stays the same. It is important to keep

your credit rating strong as the lender will pre-qualify you much like they did when you originally got the loan. If you no longer qualify they will not do a mortgage modification. Choosing a specific strategy is involved; knowing your ages, income expectations, equity and other factors are important. Some outside professional assistance is recommended in making a decision. However, if your lender is uncooperative you can call HAFa at 888-995-4673 for additional free help.

Arm yourself with real estate knowledge! Real estate, mortgage and other property questions can be emailed to [tim.kovar@gmail.com](mailto:tim.kovar@gmail.com) or get immediate assistance by calling 916-549-4340. Kovar Family Real Estate, DRE# 01831154.

### Kovars Upcoming Seminar

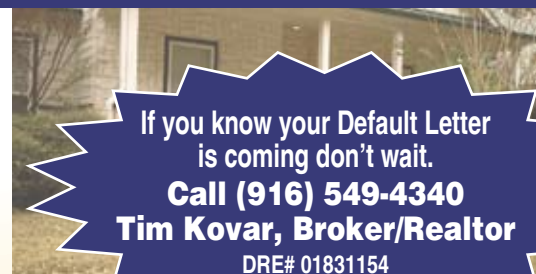
Come meet author and realtor Tim Kovar on Saturday January 14 at 6 pm at the Carmichael Library. Find answers to your questions on foreclosure, avoiding bankruptcy to save your credit future.

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