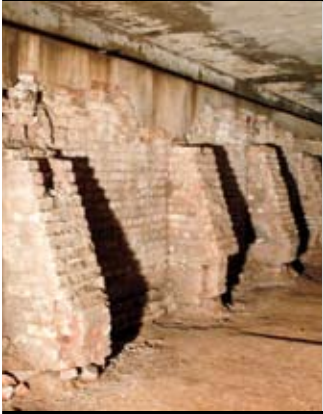


Carmichael Times



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Volume 31 Issue 13

Serving Carmichael and Sacramento County since 1981

March 30, 2011

Rising Expectations in Employment Trends



Looking for work in Retail is a good bet for the next three months. Improving economic conditions create more competitive job opportunities for workers.

Sacramento Region – Have you asked for a raise? Thirty-two percent (32%) of local employers say workers are coming forward to ask about money as the economy improves in 2011. Another twenty-one percent (21%) of companies surveyed report employees have left the company to take another job offering higher pay. In the poll of top regional companies conducted between February 21 and March 14, forty percent (40%) of companies admit they are worried about protecting essential, or core, employees as improving economic conditions create more competitive job opportunities for workers held in place by fear of job loss during the recession.

Surveyed directly by phone Sacramento regional employer's

responses to issues of employee retention and improving local market conditions are tempered by the recent social upheaval in the Middle East and repercussions from the Japanese Earthquake and Tsunami on the economy.

Pacific Staffing discovered that fifty-nine percent (59%) of Sacramento regional employers polled report they are planning to hire in the Second Quarter. Thirty-two percent (32%) of hiring motivation is described as growth, adding to existing workforce levels in April, May and June 2011. Twenty-nine percent (29%) of employers report hiring for attrition, to replace current jobs, during the Second Quarter. Once again employer hiring may now be reduced or delayed by concerns about rising

costs for gasoline or supply problems originating in Japan. Forty one percent (41%) of 100 top regional companies say they are not planning to hire anyone in the next three months.

While market conditions are improving for many, some companies in specific sectors remain static, or expect to reduce workforce. Eight percent (8%) of companies report planned reductions primarily due to slow business. While Service, Manufacturer and Retail sectors show improvement, Construction and property related businesses surveyed remain on hold. Twelve percent (12%) of planned hiring in the next three months is attributed to seasonal change.

Looking for work in Retail is a good bet for the next three months.

Sales and customer service were in highest demand, followed by computer-oriented technical skills. Accounting, manufacturing, product assembly, warehouse and shipping workers were also sought by Sacramento regional employers.

The top challenge ahead for HR pros in the area remain serious concerns about how to manage changes in healthcare/ benefits and cost.

The top 100 Sacramento Regional Companies By Industry are 42% service, 33% manufacturers, 17% construction and 8% retail

How does this Quarter compare to last Quarter, or last year? Find out for yourself, for more information & surveys go to www.pacificstaffing.com.

This Report from Pacific Staffing.

Carmichael Families and Friends Use Hearts, Feet to Fight Cancer



Carmichael's Relay For Life will be held at Winston Churchill Middle School on June 4-5, 2011.

Carmichael - Walkers will go around the clock in the battle against cancer when the sixth annual American Cancer Society Relay For Life of Carmichael gets underway with teams of residents gathering at Winston Churchill Middle School on June 4, 2011 at 9:00a.m.

Relay For Life events are held overnight as individuals and teams camp out at an athletic track, park or other gathering area, with the goal of keeping at least one team member on the track or pathway at all times throughout the evening. Teams do most of their fundraising prior to the event, but some teams also hold creative fundraisers at their camp sites during Relay. Relay brings together friends, families, businesses, hospitals, schools, faith-based groups . . . people from all walks of life – all aimed at furthering the American Cancer Society's efforts to save lives by helping people stay well, by helping them get well, by finding cures and by fighting back.

Local volunteers are a huge part of a nationwide effort to save lives from cancer, but additional people are needed for the progress to continue. Plans are under way for the Society's annual fundraiser, Relay For Life, which will be held at Winston Churchill Middle School on June 4-5, 2011.

Relay is a unique opportunity for our community to come together to celebrate people who have battled cancer, remember those we've lost, and fight back against the disease. Many of the participants are cancer survivors, which serves as a reminder that Carmichael is not immune to this disease and that by participating in Relay, we are joining with the American Cancer Society's efforts to create a world with less cancer and more birthdays.

Funds raised at Relay For Life of Carmichael are enabling the American Cancer Society to impact the lives of those touched by cancer within the community. The money raised at Relay enables the American Cancer Society to deliver on its mission of helping people stay well, helping people get well, finding cures

and fighting back against the disease.

Relay For Life's Luminaria Ceremony takes place after sundown, honoring the community's cancer survivors and remembering those lost to the disease. Participants will circle a track that is surrounded with glowing luminaria that bear the name of someone who has battled cancer. Luminaria may be purchased for a suggested donation of ten dollars by calling 916-955-8615 or by visiting RelayForLife.org/carmichaelca.

Also a part of Carmichael's Relay For Life event is the "Fight Back" Ceremony, in which a community leader will inspire Relay participants with his or her own commitment and will challenge them to take a personal pledge of action (e.g., stop smoking, eat more healthy, exercise regularly, etc.) in fighting back.

To locate a Relay For Life event and find out how you may get involved, please call 1-800-227-2345 or visit RelayForLife.org.

The American Cancer Society combines an unyielding passion with nearly a century of experience to save lives and end suffering from cancer. As a global grassroots force of more than three million volunteers, we fight for every birthday threatened by every cancer in every community. We save lives by helping people stay well by preventing cancer or detecting it early; by helping people get well by being there for them during and after a cancer diagnosis; by finding cures through investment in groundbreaking discovery; and by fighting back by rallying lawmakers to pass laws to defeat cancer and by rallying communities worldwide to join the fight. As the nation's largest non-governmental investor in cancer research, contributing about \$3.4 billion, we turn what we know about cancer into what we do. As a result, more than 11 million people in America who have had cancer and countless more who have avoided it will be celebrating birthdays this year.

To learn more about us or to get help, call us anytime, day or night, at 1-800-227-2345 or visit cancer.org.

Carmichael Colony Elects 2011 Board



Serving the board of the Carmichael Colony Neighborhood Association are 2011 officers (from back left) Susanne Burns, Kevin Wick, Myrna Longee (secretary) and Dick Barbar (vice-president). Front: Varghese Matthew, Judy Chrisman (treasurer), Moka Davis (president), Sarah and Dan Bell. Photograph by Susan Maxwell Skinner.

By Susan Maxwell Skinner

The officers were confirmed by a recent meeting at Ancil Hoffman Golf Clubhouse.

Over 80 neighbors attended. Established in 1995, the organization originally aimed to preserve what remained of the rural character of founder Daniel Carmichael's 1909 Colony. Members have since influenced community planning, beautification and formed neighborhood watch groups. CCNA also provides the Effie Yeaw Nature Center and Ancil Hoffman Park with volunteer services.

An upcoming project for the group is an April 10 Fair Oaks Blvd cleanup in conjunction with the Carmichael Creek Neighborhood Association and the Carmichael Chamber of Commerce. Anyone may volunteer; community hours will be awarded to students. Participants should meet at the tennis courts at Fair Oaks and Grant, before 9 a.m. Gloves are advised. Safety vests and trash bags will be provided.

For information, call (916) 747-6273.

Popular Old Sacramento Underground Tour Reopens

Tickets On Sale Now for Opening Weekend



Photos courtesy of the Historic Old Sacramento Foundation.

Old Sacramento – After a very successful inaugural year in 2010, tickets for the second season of Old Sacramento Underground tours are on sale now with a limited number still available for opening weekend on April 2 and 3, 2011. With tour schedules fluctuating with the seasons, Old Sacramento Underground tours will continue through Sunday, November 27. Interested tour participants are encouraged to check the website — www.historicoldsac.org — for tour dates, times and availability.

“We are absolutely thrilled with the overwhelmingly positive response to the underground tour program thus far,” said Marcia Eymann, Executive Director of the Historic Old Sacramento Foundation. “We look forward to another successful year and encourage both new and returning visitors to check out this unique, educational and entertaining experience in Old Sacramento.”

In fact, Old Sacramento has the distinction of being the only city in

California to raise its streets in the 1860s through the 1870s to protect the city from devastating flooding. Tour participants explore excavated foundations and enclosed pathways while entertaining and knowledgeable tour guides recount the tales of the devastation, perseverance, and determination that led to California’s only successful street-raising project.

The Old Sacramento Underground tour program is coordinated by the Historic Old Sacramento Foundation (HOSF) and in partnership with the City of Sacramento, California State Parks, Old Sacramento Business Association and participating merchants and businesses. While tour dates and times will be expanded in the summer months, the initial underground tour schedule as of April 2, 2011, is as follows: tours depart every 30 minutes from 10:30 a.m. to 3 p.m. on Saturdays and Sundays through May.

Tours of the underground last approximately one hour in length

and cost \$15 for adults and \$10 for children. As a benefit of membership, Historic Old Sacramento Foundation members receive a discounted \$12 adult ticket price. Tour check-in is located at the Sacramento History Museum, 101 I Street in Old Sacramento. Underground visitors will need to be prepared to walk on uneven surfaces in areas that have low ceilings and in occasional small spaces. Box office questions can be sent via email to scox@cityofsacramento.org and more information about Foundation membership is available by calling 916-808-7059.

The Historic Old Sacramento Foundation (HOSF) is a 501(c)3 public benefit corporation. Old Sacramento is a living historic district. The mission of HOSF is to convey the importance of historic Sacramento as a place that connects our past to our present and future through engaging and entertaining events, activities and programs. More information is available at www.historicoldsac.org.

Chamber Luncheon Unites Business and Police Communities

By Susan Maxwell Skinner

Carmichael - At one of its best attended luncheons, the Carmichael Chamber of Commerce welcomed Sacramento County Sheriff Scott Jones as keynote speaker. Three months into his term – and after a hotly contested election – the 43-year-old career officer discussed recent problems in police funding due to budget cuts.

“Extremely dire times give rise to extreme opportunities,” said the Sheriff. “We have opportunities to do better. Our solutions cannot be resource driven; we need to look into the (department) mirror and see what we can do internally.” For Jones, who based his 2010 campaign in Carmichael, the luncheon was an opportunity to press palms with many people who supported his election. “I feel a real connection with Carmichael,” he said. “All my children were born at Mercy San Juan Medical Center.”

The many questions fielded by Jones previewed his participation in a Community Forum on Crime and Homelessness scheduled for Thursday



Community support. Sheriff Scott Jones is joined by Carmichael Park District board member Barbara Safford and staffer Tracy Kerth (center). Mark Koller (back center) is Mission Oaks Park District director. Right: chamber member Susie Strunk and 2011 Businessperson of the Year Dr Major Nilson. Photograph by Susan Maxwell Skinner.

April 28 at the La Sierra Center, Carmichael.

A panel convened by the Carmichael Chamber of Commerce will include

the Sheriff, Supervisor Susan Peters and other community leaders. Anyone may attend the 7–9 p.m. meeting. For information, call (916) 481-1002.

Dennis Prager to Speak April 4 in Orangevale

The lecture at Temple Or Rishon, located at 7755 Hazel Ave. in Orangevale, is Monday, April 4 at 8 p.m. Prager will be exploring the topic – “What Jews and Christians can learn from each other.”

Tickets to attend the lecture only are \$25. Prior to his speaking engagement in Orangevale, the public can attend a dinner with Prager. The dinner is at 6 p.m. and costs \$125 per person.

To attend the dinner, receive an autographed copy of a Prager book, and reserve priority seating at the event, the cost is \$180. At the end of the lecture, there will be an opportunity to purchase Prager’s books and to have them autographed.

To purchase tickets for the event or for more information, visit www.dennispragerlecture.eventbrite.com



Dennis Prager, one of the nation’s foremost radio talk show hosts and political commentators, will be speaking on Monday, April 4 at the Temple Or Rishon in Orangevale.

Prager is best-noted for his conservative political and social views emanating from Judeo-Christian values. He has lectured on all seven continents, in 45 U.S. states, and in nine of Canada’s 10 provinces. Prager covers a variety of topics, from political issues to morality and religion. A skilled linguist, Prager has lectured in Russian in Russia, and in Hebrew in Israel. The “Dennis Prager Show” is a highly

popular, nationally syndicated radio talk show that airs live on KRLA AM 870 in Los Angeles. He began broadcasting on KRLA in 1982 and his show became nationally syndicated in 1999 and can now be heard on approximately 75 stations nationwide.

The “Dennis Prager Show” airs locally on Sacramento radio station KTKZ AM 1380, from 9 a.m. until noon on Monday through Friday.



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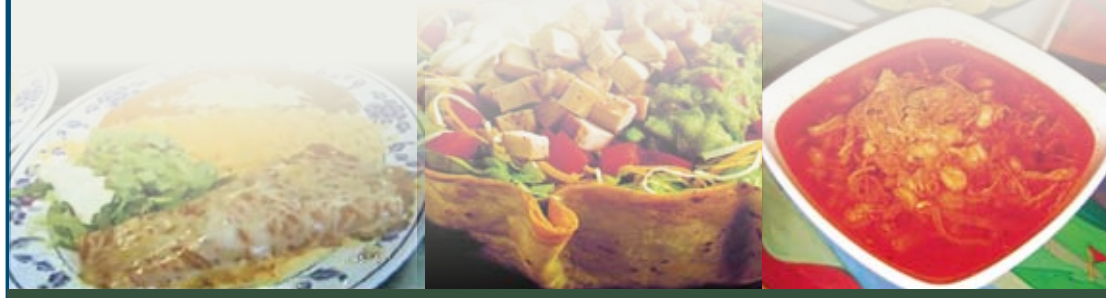
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Carmichael Times

“Written by the people and for the people” Serving Carmichael and Sacramento County since 1981

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Metro's Message

Firefighters give back to keep fire stations from closing

Fire Board Adopts Resolution Saving Approximatley 28 Million Dollars

By Christian Pebbles,
Sac Metro Fire Captain

Sacramento Region - at last week's (March 24th) board meeting the Board of Directors voted unanimously to adopt a resolution that would save the Fire District approximately 28 million dollars over a three year period. This would not be possible without the Firefighters modifying their contract and taking major cuts. The savings for the District come in the areas of employee pension contributions, overtime salary reduction and

new employee wage and benefit reduction. Without this agreement the Fire District would have been forced to close between six and eight fire stations to maintain a structurally balanced budget. This is the second time over the past four years that Firefighters have modified their contract and worked together with

the District to survive this recession. While this agreement solves immediate challenges the downturn in the economy continues to present Metro Fire, like all public institutions, with some significant fiscal challenges. We still have grave concerns about the time it will take our region to recover from a weakened economy. The biggest source of the District's double-digit revenue decline is due to a depressed real estate market. For this reason, our economic reality is that Metro Fire must go further in reducing its operating costs.



TO PRESENT

Sherlock Holmes and The Case of the Jersey Lily

AND

The Phantom Cat of the Chautauqua

(L) Michael Walker, Walter Thompson, Julie Bock

Chautauqua Playhouse, in association with LeGacy Productions has opened *Sherlock Holmes and the Case of the Jersey Lily*, by Katie Forgette, which started on March 11 at the Playhouse. The show will play on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through April 17. Carmichael area performances will be held at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. Admission is \$18 general and \$16 students, seniors, children and SARTA members.

After the six week run on the Chautauqua stage, the show will move to the Historic Nevada Theatre in Nevada City, with the same cast for an additional four weeks.

Beautiful actress Lillie Langtry is seeking help from the brilliant detective Sherlock Holmes in a small matter involving blackmail, some missing jewels and the royal family. Our hero gets some help from his sidekick, Watson, and the famous Oscar Wilde as the evil Professor Moriarty tries yet again to foil the day.

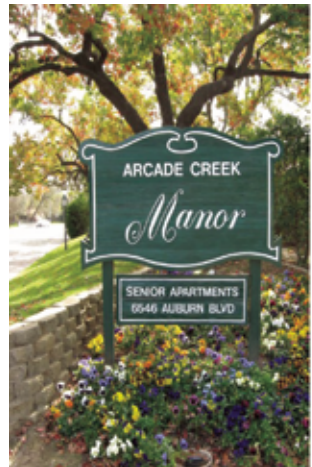
The show is directed by Warren Harrison, featuring a talented cast including Walter Thompson, Julie Bock, Michael Walker, Rodger Hoopman, Shawn O'Neal, Chris Whitlock, Alvis LeGate and Jimmy McCammon. Set design is by Rodger Hoopman and costumes are by Meghan Bice. Light design is by Don Myers.

Chautauqua Children's Theatre production of *The Phantom Cat of the Chautauqua* opened on March 19 and plays on Saturday afternoons at noon and 2 pm through April 9. The show, written and directed by Marie Raymond, is a fantasy about a Cat who thinks he owns the theatre. Ticket price for the children's shows is \$7.00 for all seats.

For tickets and additional information call the theatre at (916) 489-7529 (PLAY). Information and tickets are also available through the Chautauqua Playhouse website: www.cplayhouse.org.

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- 04/11 Mon Joy of Life - Perfect Health
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Carmichael Recreation and Park District is announcing these upcoming events

Creek Week

Saturday, April 16

Call (916) 483-7826 for more information or email ecrisante@carmichaelpark.com

Easter Egg Hunt and Pancake Breakfast

Saturday, April 23 At 10 A.M.

Please arrive 30 minutes early!

Carmichael Park, 5750 Grant Avenue
Bring Your Own Basket! Ages 2-8 years old!
Join us for fun in the park! It's Free!

Pancake Breakfast 7-11am

Includes:

Pancakes, fruit, sausage, coffee and orange juice.
Adults - \$5 • Children 12 & under- \$3

Call 485-5322 for information or visit us at www.carmichaelpark.com

*This is not a program of the San Juan Unified School District and San Juan accepts no liability or responsibility for this program.

Jensen Garden Spring Plant Sale

Sat, April 9th - 9AM to 1PM

8520 Fair Oaks Blvd

(between Marshall and Hollister)

Wide Variety Of Plants And Great Raffle Prizes!

Come by to see the tulips in glorious bloom now!

Sponsored by friends of the Jensen Botanical Garden and supported by the Carmichael Recreation And Park District (485-5322)
All proceeds will benefit the restoration of the garden.



Day of Peace Event

Saturday, May 14 from 10-5pm,
all ages welcome

Carmichael Park, 5750 Grant Avenue in Carmichael

Sponsored by Carmichael Recreation & Park District and Saha Wellness Center of Carmichael

Make every day a day of peace with a Health Body, Quiet Mind and Peaceful Heart – learn more about the benefits of inspired medicine while enjoying the following:

Yoga Classes on the Hour/Labyrinth/Vendors/ Speakers/Food/Music/Art/Soles4Souls Fundraiser
Want to be a vendor or sponsor? Call Saha Wellness at 916-484-7175. For information visit them online at www.inspiredmedicine.info.

JFK & PT 109 –

A Historical Eyewitness Account

Presented by Ted Robinson,

LCDR USNR Retired

Saturday, May 14 from 1-3pm

Carmichael Park Vets Hall, 5750 Grant Avenue. FREE for Everyone

Join us for an insightful and riveting recollection of how retired LCDR Ted Robinson rescued John F. Kennedy from a near fatal PT-109 incident during WWII. The author of *Water In My Veins* recounts a story of gunfire, struggle and triumph that will keep listeners on the edge of their seat.

Call 485-5322 for more information or visit us online at www.carmichaelpark.com



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Gas Prices Rise Again This Week

Sacramento Region – Average retail gasoline prices in Sacramento have risen 5.2 cents per gallon in the past week, averaging \$3.96/g yesterday. This compares with the national average that has increased 3.4 cents per gallon in the last week

to \$3.56/g, according to gasoline price website SactoGasPrices.com. Including the change in gas prices in Sacramento during the past week, prices yesterday were 95.3 cents per gallon higher than the same day one year ago and are

27.7 cents per gallon higher than a month ago. The national average has increased 21.5 cents per gallon during the last month and stands 76.5 cents per gallon higher than this day one year ago.

Older Women's League Monthly Meeting

Sacramento – The April 16th 2011 meeting of the Sacramento Capitol Chapter of the Older Women's League (OWL) will feature experts in long and short-term care for seniors and others. How and where do we find compassionate and affordable care, for a day, a month, or a year? In addition to seniors, many young

and midlife persons suffer from disabling conditions requiring in-home and other supportive services. Millions of women particularly serve as formal and informal caregivers for their children, spouses, parents etc. The costs of obtaining these services can be prohibitively expensive and the costs beyond monetary include

time, emotional energy, stress, career impact and physical effort. The OWL meeting will be held at 10:30 AM at the Hart Senior Center, 915 - 27th Street, (between I and J Streets), Sacramento. Public invited. No charge. Further information: (916) 444-2526: www.owlca.org.

"Doing Business with Sacramento County"

April 7, 2011, Thursday, 9 am - 11 am
 Sacramento County presents a free workshop, **"Doing Business with Sacramento County"**
How to successfully propose and respond to a bid, and How to promote your business to the right Sacramento County Dept.

Workshop will be held at **Crossroads Diversified, 9300 Tech Center Dr. #160, Sacramento, 95826.**
 Seating is limited, to register call Diane at **916-242-4104** or email her at **diane@crossroadsdiversified.com**

Monthly Military Retiree/Spouse Event Reno Bus Trip

Our next Bus Trip to the Silver Legacy in Reno will be on 22nd April 2011. We are only interested in Military Retirees and their families. If your interested, visit the Retiree Activities Office(RAO) in the VA Clinic to sign up. Price is \$30 per person. In return you will receive \$10 in cash and a \$5 Food Credit. We will have Coffee/

Donuts and Bingo on the way up and a Movie on the return trip. Pick up for the Bus will be in the parking lot, across from the VA Clinic on the west side. We leave promptly at 0900 hrs and will return 6 hours after we arrive at the Silver Legacy. Please make checks payable to the RAO. Questions can be referred to our volunteer staff at 561-7476.



Riley Reviews

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every synapse crackling, Eddie can recall everything he has ever read, seen or heard, learn any language in a day, comprehend complex equations and beguile anyone he meets.

Complications arise because Eddie has to keep taking NZT, and while his brain power may be limitless, the drug supply is not. Initially, the mind-enhancing substance turns the unkempt Eddie into a sharply-dressed wunderkind. He hastily finishes his novel and then parlays a small sum into highly successful investments in the stock market. His nascent financial skills soon draw the attention of Robert De Niro's mega-mogul Carl Van Loon (what a name!), who invites Eddie to help broker the largest merger in corporate history.

The new and improved Eddie even manages to win back his old girlfriend Lindy (Abbie Cornish), who had become impatient and unforgiving about his previous indolence and disregard for professional advancement. Meanwhile, Eddie's newfound fame, fortune and ambition also bring him to the attention of people willing to do anything to get their hands on his stash of NZT. With his life in jeopardy and the drug's brutal side effects taking their toll, Eddie dodges mysterious stalkers and a vicious Russian mobster anxious to muscle in on what could be very profitable turf.

Watching Eddie's journey from sloth and obscurity to wealth, fame and brilliance is an entertaining ride.

Effortlessly charming and charismatic, Bradley Cooper (notable for his starring performance in "The Hangover") is well-cast in the role of turning a slacker into a smooth operator who can enthrall beautiful women and hard-charging tycoons with equal aplomb. Similarly fascinating is watching Eddie, when things get hairy as bad people are after him, think and fight his way out of those situations with the help of a little pill.

Life gets more convoluted and thorny for Eddie when he gets embroiled in a police investigation of the murder of a young model. But his troubles with the pesky detectives pale in comparison to the threats posed by sinister forces eager to control the NZT product for themselves. There is also the significant problem with the diminishing supply of NZT, upon which Eddie relies for staying on top of the world. To what lengths will Eddie and others go in order to secure a hold on the black market drug? The answer to that question is what drives the suspense in this fantasy thriller.

Like most thrillers, "Limitless" has its limits when dealing with suspense. Unlike other movies in the genre, "Limitless" does not suffer pretensions about its greater meaning. Not burdened with artistic or intellectual affectations, this suspenseful movie that just wants to deliver a fun time, and in that goal it succeeds very well. Under the direction of Neil Burger, "Limitless" employs a number of visual tricks to suggest the unlimited potential of a brain firing on all cylinders. At times the imagery works; other times it looks more like gimmickry. Overall, "Limitless" is enjoyable because Bradley Cooper is just as good at seducing the audience as his character is at doing the same to nearly everyone in his path.

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FICTITIOUS BUSINESS NAME STATEMENT #1101189. Capital Equity Solutions, 2795 East Bidwell St. #100-106, Folsom, CA 95630...

aka NORMA JANE BAKER: A petition has been filed by MARIANNE DRAKE in the Superior Court of California, County of Sacramento...

The petition requests that the decedent's will and codicils, if any, be admitted to probate.

The petition requests authority to administer the estate under the Independent Administration of Estates Act.

WHEREAS, Karyn Noel Garnica has filed a petition with this court for a decree changing name of Karyn Noel Garnica to Karyn Noel. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 15, 2011...

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Section 9100 of the California Probate Code.

WHEREAS, Dennis Lee Caswell has filed a petition with this court for a decree changing name of Dennis Lee Caswell to Dennis Lee Patterson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 8, 2011...

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing.

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Jennifer L. Espenshade, 5220 Elbert Way, Sacramento, CA 95842 and Michele A. Bennett, 300 Edgebrook Dr., Lone, CA 95640 have doing business under the Fictitious Business Name "J&M Accounting Services" at 5220 Elbert Way, Sacramento, CA 95842. Filed with the Clerk of Sacramento County on March 4, 2011.

NOTICE OF PETITION TO ADMINISTER ESTATE OF NORMA J. BAKER aka NORMA JANE BAKER. ESTATE NO. 34-2011-00098545. To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of NORMA J. BAKER

doing business under the Fictitious Business Name "Elkhorn Plaza Barber Shop" at 5363 Elkhorn Blvd., Sacramento, CA 95842. Filed with the Clerk of Sacramento County on March 9, 2011.

FICTITIOUS BUSINESS NAME STATEMENT #1101201. Doug LaVine, 6936 22nd St., Rio Linda, CA 95673 is doing business under the Fictitious Business Name "Music On The Move DJs & MCs" at 6936 22nd St., Rio Linda, CA 95673. Filed with the Clerk of Sacramento County on Feb. 8, 2011.

MUSICO 10304 4-13-11

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00099643

WHEREAS, Angel Velazquez has filed a petition with this court for a decree changing name of Angelica Karysa Ramirez-Velazquez to Angelica Karysa Velazquez. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Lawrence Renfro has filed a petition with this court for a decree changing name of Lawrence Renfro to Lawrence Rai'Shaun Curiale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 22, 2011...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00099373

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

Judge of the Superior Court Publish: March 23, 30, April 6, 13, 2011. GREEN 10304 4-13-11

FICTITIOUS BUSINESS NAME STATEMENT #1102487. James Reese, Jr., 3939 "J" St. #280, Sacramento, CA 95819 is doing business under the Fictitious Business Name "MacDonald-Sullivan Interiors" at 3939 "J" St. #280, Sacramento, CA 95819. Filed with the Clerk of Sacramento County on March 18, 2011.

MACDON 10305 4-20-11

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00099035

WHEREAS, Nasim Khan has filed a petition with this court for a decree changing name of Wahab Salaam Khan to Aakli Khan. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 22, 2011...

WHEREAS, Lawrence Renfro has filed a petition with this court for a decree changing name of Lawrence Renfro to Lawrence Rai'Shaun Curiale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 22, 2011...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00098896

WHEREAS, Lawrence Renfro has filed a petition with this court for a decree changing name of Lawrence Renfro to Lawrence Rai'Shaun Curiale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 22, 2011...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00099373

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00098896

WHEREAS, Calaya Etoya Denisa Dorsey has filed a petition with this court for a decree changing name of Calaya Etoya Denisa Dorsey to Calaya Denisa Curiale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 22, 2011...

CURIAL 10305 4-20-11

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00098896

WHEREAS, Lawrence Renfro has filed a petition with this court for a decree changing name of Lawrence Renfro to Lawrence Rai'Shaun Curiale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 22, 2011...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00099373

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

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WHEREAS, Luster Green Jr. and Keri Green have filed a petition with this court for a decree changing name of Brenden Kevin Buckingham to Brenden Kevin Green. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on April 29, 2011...

to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: March 8, 2011. Kevin R. Culhane Judge of the Superior Court Publish: March 30, April 6, 13, 20, 2011. CURIAL 10305 4-20-11

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Crossword Puzzle on Page 9. Grid with words like BASSO, MOA, WOLF, ORTHO, AIL, BOGIE, SPEED, ILL, ERRED, HAMELIN, ABATED, PEN, THRU, TAB, SPAR, ATHOME, HUES, UTAH, YSESES, URAL, TODOS, SITS, MADAM, MELT, SERA, BESTED, IDEA, ROY, RUIN, ALA, SCALDS, ALIBABA, HOURI, LOP, GLOAM, ELFIN, EVE, HENCE, SOFA, TAX, TREKS

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STATEPOINT CROSSWORD • THEME: FAIRY TALES

CROSSWORD

1	2	3	4	5		6	7	8		9	10	11	12		
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PRESENTED BY



CLUES

- | | | | |
|--|---|--|--|
| <p>ACROSS</p> <ol style="list-style-type: none"> 1. Lowest male singing voice 6. Extinct flightless bird 9. "What did the boy cry?" 13. Type of dental practice, for short 14. Be unwell 15. A wheeled wagon or trolley 16. r in d = rt 17. "___ at ease" 18. Made a mistake 19. "Pied Piper's stomping ground" 21. Stacked off 23. Mightier than the sword? 24. Via 25. Jump key 28. Boxing practice 30. "Stay ___" mom or dad 35. Chromaticities 37. The Beehive State 39. Affirmatives 40. Europe/Asia mountain divide | <ol style="list-style-type: none"> 41. Things on a to-do list 43. Takes a seat 44. An address to a woman 46. Go from solid to liquid 47. "Que Sera ___" 48. Trumped 50. Worth a million dollars? 52. Scottish hero Rob 53. Break or destroy 55. ___ mode 57. Blisters, as in burns with a hot liquid 60. "He faced 40 Thieves" 64. Islamic beauty of Paradise 65. Often used with "off," as in cut off 67. Twilight 68. "Hans Christian Andersen's "The ___ Hill" 69. First woman? 70. From this time 71. Living room seat 72. Duty 73. Trips or travels | <p>DOWN</p> <ol style="list-style-type: none"> 1. Pretentious or silly talk 2. River in Armenia 3. Flower holder 4. "It often represents the meek" 5. Loads 6. Street in Anytown, USA 7. "There Will be Blood" was based on this Upton Sinclair book 8. Islam's Supreme Being 9. St. John's ___ plant 10. "Shrek, e.g." 11. "What Pinocchio did" 12. U.S. central banking system 15. "Beast's true love" 20. Entry into a computer, e.g. 22. Lingerie staple 24. An item given as payment for a new one 25. "Tom ___" 26. Saints' lights 27. Mardi Gras souvenir 29. A-bomb particle 31. Nazi villain 32. Twig of a willow tree | <ol style="list-style-type: none"> 33. The first 'M' in MGM 34. English homework? 36. Fence piece 38. Ship's cargo space 42. Take a base in baseball 45. "Famous wizard" 49. Defective firework 51. Ablaze 54. Small body of land 56. More capable 57. A musician's time to shine 58. "Of the ___," as in with little preparation 59. "Summertime" in Porgy and Bess, e.g. 60. Mt. Everest is this to Earth 61. First-rate 62. "___ in the U.S.S.R." 63. Hollywood actor Leon ___ (1902-1993) 64. The Chiffons hit "___ So Fine" 66. Spermatozoa counterparts |
|--|---|--|--|

For Solution See Page 8



Carmichael Chamber of Commerce

Free Advertising for Members

You're missing out on an opportunity for FREE advertising if you don't bring in a stack of your business cards to the Chamber office. Walk-ins regularly stop buy and pick up business cards for our Chamber members. Don't miss this opportunity to get your business name in the hands of potential customers. Call Linda at 916-481-1002 to drop them by the office.

Sheriff Scott Jones Draws Record Crowd

A record crowd turned out Tuesday, March 22 for the Chamber's Business Luncheon to hear Sacramento County Sheriff Scott Jones give an update on where the Sheriff's Department has come from, where things stand, and where it is headed. Attendees also enjoyed a delicious buffet lunch, raffle, and networking. The Chamber welcomes new members Brandon & Rosalinda Aceves of El Papagayo Restaurant; Dr. Laura Hart of Reagor Pet Hospital, and residential member, Ron Cassidy.

Next month's luncheon will be **Tuesday, April 26**. The guest speaker will be **Hardy Acree, Director of Airports for Sacramento County Airport System**, giving an update on the new Terminal B and discussing business travel.

Boulevard Brush Up

Sunday, April 10, 2011
Time & Place: 9:00 am at Carmichael Park, by the tennis courts.

Activities: Pick up trash, document problems for Code Enforcement, remove weeds.

Refreshments will be provided.

Purpose: Draw the Community's attention to Fair Oaks Blvd., begin the process of revitalization, and make the Blvd. a showcase for the community.

Area: Fair Oaks Blvd. from Stanley to California Sponsors: Carmichael Creek Neighborhood Association, Carmichael Colony Neighborhood Association, Carmichael Chamber of Commerce,

and The County of Sacramento.
 For additional information or to sign up, call **Anne Berner at 944-1042**

Crime & Homelessness in Carmichael

As a service to the community, the Carmichael Chamber of Commerce is hosting a FREE Community Forum, open to the public, to discuss the issues of crime and homelessness in Carmichael. The event is **Thursday, April 28** from 7 - 9 pm at La Sierra Community Center, 5325 Engle Road. A panel of guests will be discussing these issues and the public will be able to ask questions. Panel members include Sacramento County Supervisor Susan Peters, Sheriff Scott Jones, Karen Maxwell of the District Attorney's Office, Jack Harrison of Carmichael Recreation and Park District, and more. For further information, contact the Chamber at 916-481-1002.

Don't Miss This Community Event for the Whole Family!

Carmichael Community Night at Raley Field

Date: Thursday, May 19th, 7:05pm
 River Cats vs. OKC Redhawks

Great Food! Great Fun! Great Game!

Join Your Neighbors in Representing Carmichael!
 Enjoy Thirsty Thursday \$2 Beers!
 Susan Skinner sings "Take Me Out to the Ball Game" during the 7th Inning Stretch
 To place your order, contact **Linda Melody of the Chamber at (916) 481-1002 or (916) 203-1681**

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

Mission Avenue Open Elementary School Auction

Join the Mission Avenue Community for a fun evening to raise money for our Budget-Cut Replacement Fund. This fund includes everything from scholarships, technology to arts and so much more. This auctions **MAKES Mission Magic happen!!** Please come and spend some money and make magic!

When: Saturday, April 2, from 6 – 11 p.m.
What: No-host cocktail hour with appetizers. Dinner catered by Don Quixote. Silent & live auctions. DJ Hosted dancing.
Tickets: \$25 (March 1-15), \$30 (March 16-april 1)
 \$10 Raffle Tickets only (need not be present to win! Must purchase before March 15th)

Buy auction tickets before March 15th to be entered in raffle for Tahoe Vacation House (Labor Day Weekend!)
Where: Sacramento Association of Realtors, 2003 Howe Ave, 95825
 Purchase Tickets at Mission Avenue Open Elementary Office:
 2925 Mission Avenue Carmichael, CA 95608-3599 – 916.575.2362
 Please make check payable to Mission Avenue PTA.

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Wayne Bryan to Return for His 10th Season as Capitals Coach



Wayne Bryan will return for his 10th consecutive season as coach of the World Team Tennis (WTT) Sacramento Capitals

Sacramento Region - Wayne Bryan will return for his 10th consecutive season as coach of the World Team Tennis (WTT) Sacramento Capitals, as announced by the club today. Bryan has been

honored as the WTT Coach of the Year three times and has directed the Capitals to championship seasons in 2002 and 2007.

"I'm absolutely thrilled that the organization has given me this opportunity to coach the Caps," Bryan said. "We want to continue the organization's longtime commitment to winning and I'm looking forward to seeing our stands filled with enthusiastic Caps fans."

Bryan will lead a talented group of Capitals stars that includes Vania King, Mark Knowles, Dusan Vemic and Yasmin Schnack.

"I couldn't be happier to bring Coach Bryan back for his 10th year with the Capitals," General Manager Matt McEvoy said. "Not only does he bring the best out of his players, but he is such an ambassador for the game. He's one of the best coaches in the world and he is an integral part of our goal to have the best team on and off the court."

Bryan is the father of current ATP

No. 1 doubles partners, Mike and Bob Bryan (the Bryan Brothers), who will compete against the Capitals at Sunrise Mall on July 12 for Kansas City. The Bryan Brothers, who have claimed 68 doubles titles, are the all-time leaders for men's doubles team.

Bryan is a frequent national speaker and clinician, as well as the author of "The Formula, Raising Your Child to be a Champion in Athletics, Arts and Academics." He was named one of the "35 Most Powerful People in Tennis" by Racquet Magazine and has received a variety of awards and accolades in the sport. Bryan played collegiate tennis at the University of California, Santa Barbara. He began coaching in the WTT in 1999 as coach of the Idaho Sneakers.

For more information about the Capitals, or to purchase tickets, visit www.saccaps.com or call 916.488.5000.

Senior Health & Leisure Fair



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Lisa Nichols

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"Painting Where the Wild Things Are", an open juried art show at the Sacramento Fine Arts Center benefiting the Effie Yeaw Nature Center. April 26-May 14, 2011. Regional artists will submit paintings of the American River Parkway and the wild things that live there. Juror is Pat Mahony. There will be a 2nd Saturday Reception on **May 14, 2010, 5:30-8:30pm**.



"Fall River - White Rocks" by Pat Mahony

This art show is a preview of the Gala and Art Auction to be held at the Effie Yeaw Nature on May 21, 2010. Tickets \$40.00 916-489-4918.

Entry Days for this SFAC Art Exhibit are Friday April 15, 1-5pm and Saturday April 16, 11am-3pm

Show Chair is David Peterson, 916-716-5951

Prospectus available online, www.sacfinearts.org/show

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

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April 4-8, 2011 • \$804 pp/double
Show, meals & transportation to Palm springs
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April 10-12, 2011 • \$449 pp/double
Also includes Dinner Cruise/ Morro Bay
- *Perfume and Garden Tour*
April 27, 2011 • \$117/person
Healdsburg



Free Spring Vegetable Clinic
Thursday, April 14
 9-11am pre-registration required!

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POPOFF!

with Mary Jane Popp

B AND B BREAKAWAYS

With the economy still tanking, lots of folks are looking for shorter vacations and closer to home. If you are in that category, have you thought about staying at a B and B? Bed and Breakfast stops are not what they used to be. I got the insider info from **Mary White**, President of www.BnBfinder.com. Mary is hailed by professionals and consumers alike as the most informative and noted expert on B&B travel. She even told Martha Stewart about B7Bs. She even wrote the definitive book on B&Bs called **"Running A Bed and Breakfast for Dummies"** for those interested in starting up their own B&B. When she came to my radio show POPPOFF, she had some super ideas for travel this summer that can be fun and save you bucks!

There are benefits to staying at a B& B including:

- 1) G&G...good value and great experience.
- 2) One of a Kind...since no two B&Bs are the same.
- 3) Worth the Buck...B&Bs are cost effective and generally charge less than hotels when you take into account all you get.
- 4) On the House...Don't forget the amenities and special perks offered at Bed and Breakfasts. Complimentary wireless internet, cable TV, DVD library, free parking, and complimentary snacks like hors d'oeuvres, cheese and wine put hotel mini bars to shame.
- 5) Food for Thought...It's not called Bed and Breakfast for nothing. Gourmet breakfasts at B&Bs are often made from scratch using the freshest ingredients, local produce, and innovative creations from Award winning chefs.
- 6) Quick Escape and/or Romantic Hotspot...B&Bs have become synonymous with getaways. They usually meet the expectations of any wanderlust traveler

According to Mary, many Inns offer gas-saving specials to make your trip worth the drive. There are so many Inns that specialize in various outdoor options like Hiking, Biking, Walking, Nature Trails, Horseback Riding,

Romantic picnics. Some Inns even have specialty offers like Culinary Getaways, Murder Mystery events, Spa Packages, Family vacations for all ages, Golfing, Military specials, Vow renewal, Wedding, Anniversary, even Babymoon Packages...a getaway before the little one arrives to pamper yourselves to get ready for those sleepless nights. You can even go green with eco friendly packages. There is really something for everyone.

And you can find an Inn that will suit just about every locale. If you want to make it a destination driven stop, check out the Inns from Alaska to California with whale watching to Maine and all its scenery. But if you just need a couple of nights away, Northern California has tons of stops with just the right ambience for you.

If you want more information, whether it's to travel from Inn to Inn, or to start your own Inn, then check out "Running A Bed and Breakfast For Dummies" and go to www.BnBfinder.com to get information on any venue that would make your day. There are Bed and Breakfast Inns all over the country and around the corner. There's one out there just for you. Just relax and enjoy!

Join Mary Jane for the *KAH! Noon News Monday-Friday and then again for POPPOFF 10 PM-Midnight.*

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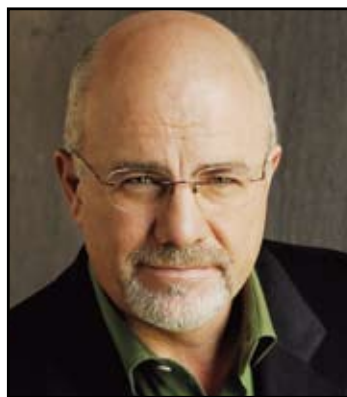


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Carmichael Geranium Society Monthly Meeting

will be on April 8th at the Carmichael Park Community Clubhouse, 5750 Grant Ave, Carmichael. Lecture by Chris Nelson on *Water Conservation & Future Water Needs*. We are very excited about *SAY IT WITH A GERANIUM* Show and Sale on April 30th at

the Carmichael Community Clubhouse. We will have geraniums that are not found in your local stores. We will also have 4 vendors selling pottery, jewelry and gourd art. *We hope to see everyone there!*



Dave Says

tell you to use the money now to help save up for a down payment. The problem is that I'm not traditional at all.

I love real estate, and I want you guys to own your own home again. But even more than that, I want to see you two get out of debt and stay out of debt!

I know this wouldn't be a popular plan with some folks, but if you've got no debt - along with a decent, inexpensive place to hang your hat for a couple of years - you'll be able to save money like crazy for a fat down payment. It will also give you time to become familiar with the area and find a place you both really like.

When you lose the debt, Brian, you gain control of your largest wealth-building tool - your income. That's when the fun begins!

- Dave

Sisters Should Have Asked!

I'm one of five sisters, and our parents' fiftieth wedding anniversary is just around the corner. My two oldest sisters made plans for a party without consulting the rest of us. Now, they want everyone to chip in \$1,000 to help pay for things. I'm trying hard to

get out of debt, and I just don't have that kind of money right now. How can I be fair about this?

- Anonymous

Dear Anonymous,

A \$5,000 party is pretty big stuff. Since you weren't asked about this ahead of time, and had no say in anything, *fair* would be for you not to pay a dime! That kind of planning without consulting the people involved and helping pay for the event is way out of line.

Don't let your big sisters lay a guilt trip on you, either. This has nothing to do with how much you love your parents. It has everything to do with communication and consideration, or in this case, a lack of these things on their part.

Just let them know, in a firm but loving way, what your situation is right now. Tell them you'd be happy to chip in what you can, but it won't be anything close to \$1,000.

And tell them next time to check with their little sisters before hatching up an expensive plan like this!

- Dave

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

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.

Buy Now or Wait?

Dear Dave, My wife and I just relocated for my new job. Right now we're renting an apartment, and we should make about \$15,000 on the sale of our old house. Should we use the money from the sale of our house to pay off all our debt, or go ahead and use it as a down payment on a new home now?

- Brian

Dear Brian, Traditionally, lots of people would

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Tevye Ditter, Tenor
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Saturday, April 30 at 8:00 PM
Mondavi Center, UC Davis

Fall in love again with this new Broadway tribute to the music of Richard Rodgers, Jerome Kern, Cole Porter and Andrew Lloyd Weber in an evening packed with famous melodies and lyrics including - *All the Things You Are*, *I've Got You Under My Skin*, and *With a Song in My Heart*.

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