## Carmichael Times



Green Witch on Yellow Brick Road

Page 2



Carmichael Team Wins Girls Soccer Championship

Page 4



Have You Been Following the Gold & Silver Market Lately?

Page 12

US POSTAGE
PAID
PERMIT 350
Carmichael, CA

Volume 30 Issue 52

Serving Carmichael and Sacramento County since 1981

**December 29, 2010** 

# Employment Trends Survey Shows 51% Will Hire



The top challenge ahead for Human Resource pros in the area remain serious concerns about how to manage changes in healthcare benefits and costs relating to new laws.

Sacramento Region - Twentysix percent (26%) of Sacramento's top regional employers are pessimistic about the economy for the next year. On the flip side, another sixty-two percent (62%) of the people who manage people believe there is reason to be optimistic in 2011. In addition, human resource contacts at the 100 top companies surveyed directly by telephone say their firms are likely to add workers through the next year. While some couldn't answer or didn't know, sixty-seven percent (67%) were positive about employee expansion when asked if the company would grow its workforce in the next year. As "consumer confidence" spurs the economy, improving economic outlooks are raising 'employer confidence' that leads to more hiring. Sacramento's top companies aren't going anywhere soon. Eighty-nine percent (89%) of the top employers also expect to be occupying the same local address through 2011.

Traditionally the slowest period for hiring in the Sacramento region, fifty-one percent (51%) of companies polled say they will be hiring in the First Quarter of 2011. While thirty-six percent (36%) report more hiring for replacements, or attrition in their existing workforce, thirty-one percent (31%) report hiring motivated by the need for more workers in January, February and March. As economic and market conditions have improved through the year, Pacific Staffing has discovered that Sacramento's top employers have maintained or increased hiring motivated by the need to expand existing workforces- 20% in Q1, 37% Q2, 35% Q3, 27% Q4 of 2010 and 31% is anticipated in the first three months of 2011.

Three percent (3%) of hiring in Q1 next year will be motivated by seasonal demands. Six percent (6%) of companies report planned reductions caused by weather-related concerns and continued

slow demand for their products or services in the first three months of the New Year.

For those seeking employment among the area's top companies

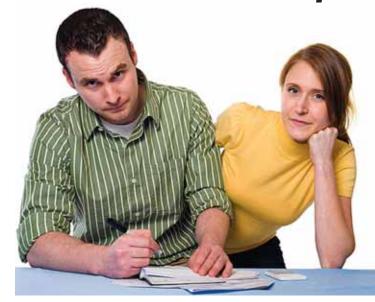
For those seeking employment among the area's top companies customer service/sales and technical skills are in high demand in the next Quarter.

customer service/sales and technical skills are in high demand in the next Quarter. Sacramento employers are also seeking workers with experience in manufacturing, product assembly, warehouse and shipping over the next three months.

The top challenge ahead for Human Resource pros in the area remain serious concerns about how to manage changes in healthcare benefits and costs relating to new laws. Twenty-three percent (23%) of companies polled report healthcare reform -increasing costs and management of company benefit programs their greatest headache.

of the top 100 Sacramento regional companies 37% are Service, 33% are Manufacturers, 20% are Construction and 10% are Retail. How does this Quarter compare to last quarter, or last year? Find out for yourself, for more information and surveys go to www.pacificstaffing.com.

### New Fee on Business Delinquent Taxpayers Effective January 1



"Just another check to the government. It's a fee, not a tax."

From BOE Newsroom

Sacramento Region – The California State Board of Equalization (BOE) announced today that thousands of California businesses will potentially be assessed a fee on past due liabilities beginning in 2011, under recently enacted legislation. More than 90,000 businesses will be notified of this potential fee beginning January 1, 2011.

Legislation imposed the new collection cost recovery fee and requires the BOE to collect a fee on any person failing to pay amounts due and owing. The fee applies to most taxes and fees collected by the BOE and is intended to cover costs incurred in obtaining payment of past due amounts. The fee may only be imposed after the BOE has notified a taxpayer of the potential fee by mailing a notice advising that the continued failure to pay the amount due may result in collection action and potential assessment of the collection cost recovery fee. The BOE could potentially assess a fee on each liability greater than \$250 that remains unpaid for more than 90 days. The fee amount, adjusted annually to reflect the cost of collecting unpaid liabilities, ranges from \$185 to \$925 for calendar year 2011.

The BOE has identified more than 90,000 tax and fee payers with outstanding sales and use tax liabilities or overdue payments in the many tax and fee programs administered by BOE.

Taxpayers can avoid the fee by paying their liability in full prior to the fee being assessed, that is before 90 days from the date the notice expires. The notice they receive will state that the new collection cost recovery fee

will be due if each liability of greater than \$250 remains unpaid for more than 90 days. Taxpayers unable to pay in full now may still avoid the fee if they qualify for, enter into, and complete an installment payment agreement, which allows for payment of a tax, fee, or surcharge debt in smaller, more manageable amounts. Also, if the BOE finds that a taxpayer's failure to pay the amount being collected is due to reasonable cause and circumstances beyond the taxpayer's control, the BOE may relieve the taxpayer of the collection cost recovery fee.

The BOE estimates the fee will facilitate additional annual revenue of \$5.2 million from additional collection of taxes, fees, and surcharges for the remainder of the 2010-11 Fiscal Year and \$19.4 million to \$22.6 million annually beginning in 2011-12.

This new collection cost recovery fee requirement was added to the Revenue and Taxation Codes by Senate Bill 858 (Chapter 721, Statutes of 2010).

The five-member California State Board of Equalization (BOE) is a publicly elected tax board. The BOE collects more than \$48 billion annually in taxes and fees supporting state and local government services. It hears business tax appeals, acts as the appellate body for franchise and personal income tax appeals, and serves a significant role in the assessment and administration of property taxes. For more information on other taxes and fees in California, visit www.

The Special Notice is available on the BOE website at www.boe.ca.gov.

### Mama Mia! Gifts for Bambini



By Susan Maxwell Skinner

Carmichael - The Christmas Season is not over for Italian children until "Old Befana" calls on January 9.

Bearing gifts and treats, Italy's oldest folk heroine will visit the Italian Cultural Center in Carmichael. Her arrival will be greeted with accordion music, folkloric dancing, desserts and a children's puppet show.

Befana is said to have taken to the skies on her broom since Biblical times, in an eternal search for baby Jesus. Inspecting all homes on her mission, the reclusive benefactress comes down the chimney and leaves biscotti and treats for bambini buoni (good children). Bad kids' just dessert is a lump of coal. Children at the Carmichael celebrations will get

chocolate coins and blessings from

The lady and legend are traditionally honored on the Festival of Epiphany. Carmichael's honorary Befana is Phyllis Cupparo, who has played the wizened benefactress for 11 years. Her role requires a gray wig, kerchief and a stoop; "It's getting easier to be Befana as I get older,"

says the glamorous Italian American. "I'm growing more into the part year by year." The January 9 Festa Della Befana program begins at 1:30 pm. Adult admission is \$5; children, free. Information: call (916) 482-5900.

Learn about the Italian Cultural Center at www.italiancenter.net

*Gracious giver.* Benevolent "Old Befana" brings a Mediterranean flavor to New Year celebrations at the Italian Cultural Center, Carmichael. Photograph by Susan Maxwell Skinner.

Carmichael Times Page 2 December 29, 2010

### Green Witch on Yellow Brick Road

#### **Carmichael-based Teal Wicks lands Broadway leading role**



Witchcraft. Before makeup and costumes, Broadway's new leading lady Teal Wicks is hardly changed from the teenager whose California base is her mother's Carmichael home. Photograph by Susan Maxwell Skinner.

By Susan Maxwell Skinner

She has been Teal Wicks for every one of her 27 years. Yet in Broadway's Gershwin Theater, some punters will wonder if the new leading lady chose a stage name to coordinate with her complexion and character in the stage smash Wicked. In fact, explains her Carmichael mom Gail Allen, "Teal was named for my favorite color: teal green."

In a coup that has thrilled Sacramento friends and her greatest fan – her mom – Teal last month landed the role of a lifetime. The demanding lead in one of Broadway's most popular shows has fallen to into her green fingers. Beginning performances on February 1, the Sacramento woman will assume her alter-identity Elphaba in one of New

York's largest venues. She enters a league of superstars that have tripped the light fantastic on Gershwin Theatre's boards. These include Sammy Davis Jr, Frank Sinatra, Patti LaBelle, Bing Crosby and dancer Rudolph Nureyev. Here Yul Brynner set Broadway records with his performance as the King in The King and I."

"Teal is currently In Cambridge Mass, doing a new show called "The Blue Flower," reports her proud mom. "She finishes that on January 9. "Then she moves back to New York to start "Wicked" rehearsals. The life of a performer is like that of a gypsy."

Teal-green face paint is Teal's standard maquillage in the "Wicked" lead. A pointy chapeau will transform her nightly into the heroine of

Carmichael Times

"Written by the people and for the people"

Serving Carmichael and Sacramento County since 1981

Publisher-Paul V. Scholl

Publisher's Statement: It is the intent of the

Carmichael Times to strive for an objective

point of view in the reporting of news and

events. We consider our Editorial and Opinion

pages to be a public forum for our readers. It is

understood that the opinions expressed on these

Paul V. Scholl • Perry Hartline • Marion Solo

Dr. E. Kirsten Peters Susan Skinner

RJ at thesitebarn.com • JWS Promotions

Banerjee Designs Gabriel Scholl

Marlys Johnsen Norris

pages are those of the authors and cartoonists

and are not necessarily the opinions of the

publisher or our contributors.

The Carmichael Times is not responsible for unsolicited manuscripts or

materials. The entire contents of the Carmichael Times are copyrighted.

Ownership of all advertising created and/or composed by the Times is

with the publishing company and written permission to reproduce the

Subscriptions should be mailed to Carmichael Times, P.O. Box 14,

The Carmichael Times is published weekly. Call 916-773-1111 for more

Mary Jane Popp

PRWEB NewsWire

Amanda Morello • Susan Skinner

Nicholson & Olsen CPA

Dave Ramsev

Carmichael, CA 95609. Subscription rate is \$39 per year within

same must be obtained from the publisher.

Carmichael, \$49 within Sacramento County.

information. (ISSN # 1948-1918).

Advertising Sales

Graphics & Layout

Distribution Assistant

Contributing Writers

Tim Reilly

Accounting

Web Master

Photography

News Services

David Dickstein

Dr. Bob Graykowski

Wicked. The costumes are like old friends; she played a misunderstood witch called Elphaba in both Los Angeles and San Francisco's smash productions of the show. For two years and up to eight performances per week in San Francisco, the slender redhead was been painted green and raised 20ft above stage to sing Stephen Schwartz's range-defying Defying Gravity.

The aria stopped the City show nightly. "The first time I did it, I was scared to death," admitted the diva. "With the lights, smoke and levitation, it's technically and emotionally fantastic. Now I feel secure up there on my little platform. But the thrill of empowerment never gets old." Full houses and rave reviews rewarded her contracts in West Coast cities. "Audiences are crazy for the show,"

she nodded. "It's like a rock concert. The music and costumes are amazing. It has comedy and drama and it tugs at the heart."

Ten years ago, hearts thumping, Teal and I hugged the wings awaiting our entrances for a Best of Broadway musical revue at Hiram Johnson High School. I sang "I'll take Manhattan." Shy teenager Teal did a song from "Annie" and took the show. In her San Francisco dressing room last year. I found Teal still unlikely to speak above a coo. Minutes before, she had enjoyed her 6th standing ovation for that week. She accepted congratulations with un-divalike modesty. "The show got standing ovations and huge crowds before I was in it," she said. "But I have worked hard."

Work started young. Recalls Teal's mom: "We used to laugh when Teal broke in to a song or dance in a restaurant. She was such a shy child; she sang to express her creativity."

Teal explained: "I had a huge imagination. Acting allowed me to create characters and different worlds to play in." Dance and voice lessons accompanied her studies at Natomas High School. She graduated music and drama studies at UC Irvine and headed for the tough realities of Broadway: "It wasn't easy. I was a theater usher and served in a restaurant at night. I pounded pavements by day, auditioning, auditioning." Eventually cast as ingénue Catherine in *Pippin*, she joined the show's national touring cast in 2006. Around then, the musical Wicked took the world by storm. "The witch Elphaba was the kind of character I always wanted to play," she recalled. "I tried out in New York and got the standby Elphaba role for the LA production."

When the previous Los Angeles star bowed out in 2007, Teal stepped neatly from stage-left and has since scarcely looked back - or down - from her levitating act. "I am continually overwhelmed by her

performances," confides her mom. "It's wonderful for a parent to see a child living her passion."

Leading lady perks include designer Susan Hilferty's Tony Award-winning costumes, including hand-made shoes for every garment: "I love Elphaba's school uniform boots," said Wicks. "I wish I could take them home." Her Act II Edwardian formal gown swirls 40 yards of fabric in hem flounces alone and is backstage dubbed the beast. "It's gorgeous and it helps me get into Elphaba's persona," said the wearer. "But running around and singing in 25 pounds of dress is taxing. Mastering the beast was the hardest thing in learning the role."

For Elphaba of Oz, there is no place like the small Manhattan apartment shared with seven-year love, musician and businessman Thomas Fellenbaum. Though she covets many great roles Teal concedes that slaying California did not mean NYC fells into an actor's lap like — well, an apple.

"There is no such thing as a certain future in this business," she says. "We exist at the whims of the economy and the public. But success in a show like Wicked – with its great fan base and exposure - well, that can't have hurt me."

Says her mother: "I'm going to New York for opening night. The



Backstage in San Francisco's Orpheum Theater last year, "Wicked" leading lady, Teal Wicks (left) mugged with Carmichael friend Susan Maxwell Skinner (center) and stepdaughter Kathryn Skinner. Photograph by Susan Maxwell Skinner.

The San Francisco show continued when Teal's contract expired last year. After thousands of Wicked ovations, she happily headed home to New York and a strenuous round of new auditions.

"She had hoped she'd proved herself in San Francisco and Los Angeles," says her mother. "The offer for her to play Elphaba on Broadway came sooner than she had

moment I heard Teal's news, I went on line, booked my ticket and found a place to stay. It's all quite overwhelming but I want to be there. Teal says that Elphaba is not just a role, it's a discipline."It's about working hard and taking care of yourself. And honoring the gift you've been given."

#### Sponsored By: **Widowed Persons** Association of California, Inc.

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

What: Newcomer's Buffet and Social

Who:

Any and all widows or widowers may attend

> When: Third Monday evening at 5:30 pm

> > Where:

In the private dining room at the Plaza Hoff Brau, corner of El Camino and Watt Avenue; cost varies as the choice is from a no-host buffet menu.

This is a public service to all widows and widowers and there is no charge to attend the social other than the meal they chose.

Sunday Support

Any and all widows or widowers are invited

> **Every Sunday from** 3:00 pm-5:00 pm

In the meeting room of the WPAC office. Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18.

Realizing how difficult it is to go into new social situations when one is first widowed, the Widowed Persons Association of California encourages widowed men and women to come to Sunday Support each Sunday from 3:00 pm-5:00pm with some going to dinner as a group following the session. The Widowed Persons Association is designed to be of help to recently widowed men and women, but any and all widows and widowers are welcome as a community service by WPAC. Participants do not need to be members and there is no charge.

# e Wish You

#### **Carmichael Oaks Senior Living**

Denise Brandt & Virginia Stone

& Staff 8350 Fair Oaks Blvd., Carmichael

916-248-5715

Ring In New Year 6pm-9pm

**Carmichael Recreation** & Park District

The Staff 5750 Grant Avenue, Carmichael 485-5322 Fax 485-0805

**Carmichael Water District** 

From Steve Nugent & Staff 7837 Fair Oaks Blvd., Carmichael 483-2452

**Coffman's Furniture Gallery** 

From Dave, Lisa & Staff 6443 Fair Oaks Blvd., Carmichael 482-9663 Fax 482-4276 Mon-Sat 10am-6pm Sun 11am-5pm

Hoshall's Salon & Spa

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

Now Open Sundays 10am-6pm

#### **House Cleaners**

Senior Rates, Very Professional sachousecleaners@hotmail.com Call Sylvia 955-6089

Marie Callender's

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



Messenger **Publishing Group** 



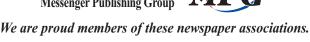
#### Member of Carmichael, Citrus Heights, Fair Oaks, and Orangevale Chambers of Commerce

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: publisher@carmichaeltimes.com. Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at 773-1111.

Carmichael Times is a member of Messenger Publishing Group

North American Precis Syndicate • Blue Ridge Press

ARA Content • Family Features • WorldNetDaily









**Call Lenka** (916) 338-7156

### Foster Care

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

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



Carmichael Times Page 3 December 29, 2010

### **New Year's Resolutions** for Your Wallet

Commentary by Louis Scatigna

When the big ball drops at midnight New Year's Eve, the calendar will change, but will you? An expert reveals 5 ways to boost your financial health in 2011.

After two years of recession and recovery that is moving slower than molasses going uphill in January, Certified Financial Planner Louis Scatigna, author of The Financial Physician (www.thefinancialphysician.com), believes that 2011 is the time for people to make some solid resolutions to change those old habits.

"Most people think that their financial problems revolve around not earning enough money to make ends meet," said Scatigna, whose Financial Physician radio show is heard nationwide. "The truth is, everyone can improve their financial health by using the following five tips, and they don't have to make a dime more than they are making today in order to feel more financially healthy."

Scatigna's tips include:

Calculate Your Net Worth — If you want to get healthy, you need a check up. Your net worth tells you how financially healthy you are right now, so you know where you're starting. Here's how you do it: Take a piece of paper and make two columns. On the left side of the paper list the value of all your assets and on the right side the balances of all your loans, using the totals from the end of 2009. Now,

subtract your total debts from the total value of your assets and you arrive at your net worth, the exact amount of money you would have if you liquidated all your assets and paid off all your debts. The goal is to grow your net worth each and every year.

Prepare a Budget — Take another piece of paper, and make two columns, one for monthly expenses and one for annual expenses. On top of the page list all your sources of income (wages, interest, dividends, odd jobs, etc.). Total up all your income. Now list every expense in your life as accurately as you can. Make sure you keep track of your cash expenditures, like those Starbucks coffees and lunches at work. Spend one month writing down every penny you spend. Now, total up all your expenses, and then subtract vour expenses from your income. If you're in the hole, it's time to reduce your spending. If you're ahead, now you have an idea of how much you might be able to put away and save every month. The truth is that most families can cut 5 to 10 percent of their monthly expenses without too much trouble.

Manage the Money Together — If you're married, it's imperative that vou manage the money as a couple. In most families either the husband or the wife handle the monthly bills, but that often leads to miscommunication and overspending. Sit down together and pay the bills and discuss with each other how you can reduce the household expenses. Review bills for accuracy and resolve to pay down the balances as fast as possible. Review each investment account statement for performance and risk. Doing it together ensures fewer crises and more savings.

Learn More About Money - The majority of Americans have little knowledge about finances, so they make costly mistakes. There are many books and websites that you can read to learn the basics about investing, buying cars and homes, insurance, the different types of mortgages, and credit cards. Knowledge is power, especially when it comes to your money.

Be Financially Responsible — What do you really need? What do you really want? These days, it's difficult to have both, so we each need to evaluate our lives to determine what we can do without. Do you need to buy lunch at work every day, or does your break room have a kitchen where you could keep a loaf of bread and lunchmeat? Do we need 20 HBO channels, when there's never anything good on, anyway? We now live in frugal times and must adjust our behavior in order to survive and become financially healthy.

Louis Scatigna is a Certified Financial Planner, national radio talk show host and author of The Financial Physician: How To Cure Your Money Problems and Boost Your Financial Health (www.thefinancialphysician.com). Lou is a regular guest on both national and local television programs and has been quoted in hundreds of publications and Web



#### **LOOK FOR** THE LIGHT

I don't know about you guys, but 2010 was kind of a poopy year. Take your pick from an economy that is still in the dumpers to lots of illness which I honestly think is due to the stress that has hovered over so many. So I thought I'd take a stab at bringing light on the subject of dark times from a guest I had on the POPPOFF Radio Show. If you find yourself spiraling out of control, and you can't find a way out, then perhaps David Heenan can help out with his book "Bright Triumphs From Dark Hours" Turning Adversity into Success.

The key messages David shares include: We're neither hopeless nor helpless. There's a lot we can do with adversity like...

1) Learn from adversity. Refuse to equate the occasional setback with defeat. "Success is going from failure to failure with no loss of hope," said Winston Churchill.

### POPPOFF!

with Mary Jane Popp

2) Fashion a new dream. Swim in bigger ponds. Set giant goals. Construct a grand vision of where you want to go and how you'll get there. "Not failure, but low aim is a crime," wrote poet, critic, and diplomat James Russell Lowell.

3) Sell your vision. Those who can illuminate the darkness are experts at restoring people's faith in the future, especially the faith of talented people who have run into brick walls. "A leader must be a dealer in hope," Confucius wrote.

4) Share Your Dream. "We can do as partners what we cannot do as singles," Daniel Webster observed. Therefore, build alliances. Keep good company. Create a brain trust. Connections are invaluable. Develop a cadre of knowledgeable people... mentors, peers, and friends...you can consult in tackling tough times. Share your dreams.

5) Focus, Focus, Focus. Make life as simple as possible. Focus on what you know you can do. Know what you are capable of on any given day...what you can count on. Learn to differentiate between what is truly important and what can be dealt with at another time. Resilient personalities are able to smile in the face of adversity. They enjoy the exhilaration of taking on Everest-size challenges.

6) Start Now. "In any moment of decision, the best thing you can do is the right thing; the next best thing is the wrong thing; and the worst thing you can do is nothing," said Theodore Roosevelt. Far too often we are unwilling to try something new because we fear the outcome. But the more you push your comfort zone, the easier it gets. Let new ideas take root. Explore. Chuck yesterday's assumptions. Don't rely on what made you successful, but it no longer works. The worst baggage we can carry is the baggage from a successful past. Set goals that are specific and attainable, then break them down into manageable pieces...one step at a time. In the process, passing each miles-stone builds confidence and creates momentum.

The rest is up to you and me. Let's get off our duffs and make 2011 the best year after. But it won't happen unless you begin making "Bright Triumphs from Dark Hours." You can check out David's website at www.BrightTriumphs.com. Get out there and charge 2011 like it's never going to come again, because surprise!!! It's not! A HAPPY AND BLESSED NEW YEAR to you and

Join Mary Jane for the KAHI Noon News Monday-Friday and then again for POPOFF 10 PM-Midnight.

#### SACRAMENTO FINE ARTS CENTER, INC.

Contributing to the cultural life of the Sacramento community

January 7-31, 2011 AWS Traveling Watercolor Show February 1-19, 2011

Aspiring Artist Debut 2011

February 1-19, 2011 WASH Scholarship Competition for High School February 22- March 12, 2011 "Animal House 2011" - It's a ZOO out there!

STEVE WALTERS, NWS -

WATER MEDIA PAINTING WORKSHOP

Intermediate-Advanced • Date: January 14 & 15, 2011 Time: 9:00am to 4:00pm (with 1 hour lunch break) Place: Sacramento Fine Arts Center E-Mail: sfac@sacfinearts.org

Cost: \$120 Members, \$150 Nonmembers (Supply list will be sent to your e-mail address after payment) Sign up early, spaces may fill quickly

5330–B Gibbons Dr., Carmichael, CA • Ph. 916-971-3713 Hours: Open 11 AM to 3 PM Wednesday thru Saturday • Tuesdays 11 AM 7 PM.



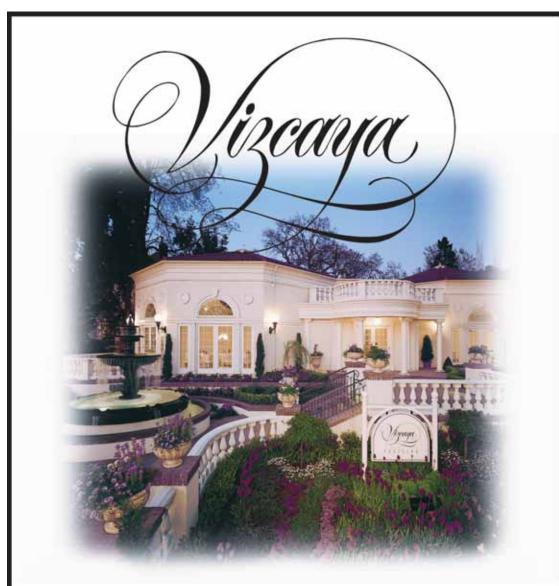
Jennifer Landers, CMT

Massage Therapy

916.640.7763 www.massagetherapybyjenn.com

<u>"Always affordable, quality care you deserve."</u>

4944 Sunrise Blvd. Ste. J-3 Fair Oaks, Ca 95628 (Between the Sunset & Wildridge lights)



Weddings & Receptions Corporate: Socials, Seminars & Board Meetings We've been doing it all for twenty-four years!

Our award winning food & attentive service Will make your Event an occasion to remember Forever!

> Please call for an appointment... ... we love showing our property!



Vizcaya Pavilion & Mansion 2019 21ST STREET SACRAMENTO, CA. 95818 (916) 455-5243 www.vizcayapavilion.com



This prestigious patriotic organization is dedicated to perpetuating the memory of our patriot ancestors, the history of our country, and the education of its citizens.

For more information, call 916-985-6544, or visit our website at www.sarsac.org. E-mail: webmaster@sarsac.org 501(c)(3) non-profit EIN # 68-0004288



Experience aging as it's meant to be. At your place or ours. Eskaton is Northern California's premier aging-services provider with 37 unique properties and programs.

Eskaton's Home-Based Support provides quality care and services

Eskaton's Community Living offers you the choice of independence, assistance, rehabilitation, respite and memory care.

And the Eskaton brand assures you of our innovation, compassion

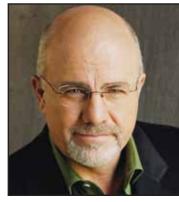
and four decades of experience Call, click or come by for a visit. 916-334-0810 or 866-ESKATON | www.eskaton.org

Also, ask about free resources for caregivers.

ESKATON

www.CarmichaelTimes.com

Carmichael Times Page 4 December 29, 2010



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.

#### Brother Needs Help, But How?

Dear Dave,

My brother and I recently received an inheritance after our mom died. He's never been very good with money, so I was proud of him when he used his portion to pay off his debts. But then he went out and financed a \$23,000 van he can't afford. I'm afraid he's falling right back into the same old money problems, but I don't

know how to talk to him about it. - Diana

Dear Diana,

Over the years I've learned that

Reverend Paul Scholl

'Touch of Health'

Weekly

Vitality Workshop

Call (916) 973-1661

for more information

on workshops

Dave Says

you can't make people listen to you. I work. Do you think I should file Even with what I do for a living I don't throw my opinion around unless

I'm glad you realize there are some boundaries here. Still, there's no reason you can't create a situation where he can ask your opinion. You might begin with talking about some of the mistakes you've made in the past. This could help him connect with you and feel more comfortable opening up about his own situation. Once he realizes you've learned from your mistakes and haven't repeated them, he might feel comfortable enough to ask how you accomplished it all. Then, once he does that, the door is open!

But you can't become preachy or act like a know-it-all every time someone does something dumb. Acting that way makes you seem arrogant, and you'll probably only succeed in hurting the other person's feelings and making them tune you out completely.

- Dave

Weddings of Joy

#### Time to Close Up?

Creating special moments

and sacred events

Dear Dave,

I have my own medical practice, but I'm in a lot of debt and the practice just doesn't seem to be working out. I took out a large loan in the beginning, and I can't seem to stay current on the payments no matter how hard

bankruptcy?

- John

Dear John,

You went to school to be a doctor, which is an admirable thing. But now you're also a businessman, so you need how to run your interest profitably.

Chances are you're not bankrupt. It sounds to me like you made the mistake of starting a new business without first having a realistic business plan in place. Talk to your lender, and let them know what your situation is like right now. They may be willing to work with you on a plan that would give you a little bit of breathing

You might also look into the possibility of hiring a business manager. This would require paying someone an additional salary, but at least you'd be assured that the business side of things is being run properly.

But don't file bankruptcy, John. It's a stressful and emotionally-damaging process. You're doing what you love and what you were called to do. The trick is to free up the money that will allow you to continue doing this great

- Dave

For more financial help please visit daveramsey.com.

916. 773.7337

GO2DLYT@aol.com

Call to Discuss Your Wedding Plans

Chiropractic USA

"Creating radiant health

in our community since 1985"

Gift of Life Wellness Check-up

**Consultation, Complete Spinal** 

Examination and X-rays (if needed)

This \$250 value is yours for only \$40

if you mention this ad

Each additional family member

only \$20

Offer Expires Friday

Go to www.LovingOutLoud.com/weddings

### **Carmichael Team Wins the District Cup Soccer Championship!**



From left to right, Coach Joe Gomes, Taylor James, Molly Milligan, Kathryn Heath, Taylor Koewler, Lillian Enes, Stephanie Kalteis, Coach Rich Shellooe, Marissa Espino, Emily Gomes, Jamie Gomes, Emily Bloom, Meghan Shellooe, Michelle Rouse, Nicole Freund, Coach Chris Knepshield, and Sara Knepshield. Photo provided by Nicki Kalteis

Carmichael - The River City United Mustangs of Carmichael, an under 13 year old girls soccer team, claimed First Place at the northern California District Cup Soccer Tournament. The Mustangs

won their bracket tournament in Folsom on December 4th and 5th. In the December 11th final, the Mustangs were on the winning side of a 2-0 thriller against the Roseville Soccer Rockers to take top honors

in the tournament.

The Mustangs are truly a rags-toriches team. The team won just one game two years ago, placed second in their bracket last year, and are now the District Cup reigning champions!



#### **Tiny Tots** Taught by Kelly Stapp Ages 3-5 years

Tiny Tots is all about discovery and encourages children to pursue new talents and interests while building confidence. Participants enhance their skills through socialization, beginning academics, numbers, language, arts and crafts and much more. A parent information packet is available at the time of registration. Returning students have priority.

Location: Carmichael Park Tiny Tots Room

Kindergarten Readiness

Day/Time: Mondays, Wednesdays and Fridays,

Dates: 1/3 - 2/14 (no class on 1/17), 2/28 - 4/8Fee: \$265

Kindergarten Readiness

Day/Time: Tuesdays and Thursdays, Dates: 1/4 - 2/10, 2/29 - 4/7

Carmichael's Biggest **Loser Program for Teens** Taught by Mimi Rogers-Phillips, **Wellness Coach** Ages 11-14

Feeling self-conscious because of your weight or that you can't participate in activities other kids do? We want to offer you a chance to get your confidence back by lending you a support system to help you through your desired weight loss journey. Join Commit Under 200 (CU200). The program offers resources, coaching, 1 on 1's, exercise, proper food preparation, healthy restaurant eating and more. No fads, diets or surgeries...just 12 weeks of learning

#### Carmichael Recreation and Park District is announcing these upcoming events

how to build the spiritual, emotional, mental and social structure that ultimately leads to a more positive and confident persona.

Location: La Sierra Community Center, **Room 810** Day/Time: Thursday, 7-8:30pm

Dates: 1/13-3/31 Fee: \$80/12 weeks



#### **Princess Party**

Saturday, February 12 1-3pm Ages 1-6 years • \$20 per child La Sierra Community Center 5325 Engle Road

Here's an opportunity for your special princess to spend an afternoon having fun with other girls just like her! The professionals from Once Upon a Princess will provide us with tiaras, face painting, a tea party and other fun activities specially designed to treat your princess...like a princess!

If you have any questions, please call Elizabeth Crisante at 483-7826 or email her at ecrisante@carmichaelpark.com.

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

### Dr. Bob Graykowski 5909 Stanley Avenue, Suite A Carmichael, CA 95608 (916) 973-1661

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



To apply, call 773-1111

and send an email to publisher@mpg8.com.

#### We are Looking for Veterans to Join Our Post VFW POST 2324 Carmichael.

Are you a veteran from WW2, Korean War, Vietnam War, Desert Storm, Iraq, Afghanistan War? If you been honorably discharged and have a current DD214, Please Contact The Post Commander Edward B. Holm. PH (916)722-9603 or Post Quartermaster Steven H. Rambo PH (916) 847-5496.

On the 2nd Sunday of each month VFW Post 2324 hold a Pancake Breakfast from 7:30 am to12:00 pm in the back of Carmichael Park 5750 Grant Avenue. Price \$5.00 for Adults and only \$3.00 for Children. Come One Come All!





CALL 773-1111 TO ADVERTISE

expired & the Federal Tax Credit



By Marlys Norris, Christian Author

Have you ever felt like your world was crumbling around you and you cry out to God but you don't see changes or anything positive happening in your life? God isn't answering your prayers. It does not comfort you to know that others have also gone through tough times like this. You want and need answers. When you pray it seems like your prayers are hitting the kitchen ceiling and not going upward

### What's Happening God?

any further. God isn't hearing you. What can you do or should you do?

There are a few simple answers to your hindrances that come from the Word of God. God simply answers: "Yes, no, maybe and wait", but most of us want an answer quickly that fits into our own plans. Another answer could be that we ask amiss or with the spirit of unbelief. Scripture calls us to look within and examine our lives to see if there is any wicked way in us. And have we turned from those wicked ways? Do we have someone in our lives we have offended and not asked forgiveness and reconciled ourselves to them? Are we truly in right relationship with God and repented for our recent sins?

Allow God's Holy Word to speak to you today and then, obey! "If I regard iniquity in my heart, the Lord will not hear". (Psalms 66:18) "But let him ask in faith, with no doubting, for he who doubts are like a wave of

the sea driven and tossed by the wind. For let not that man supposes that he will receive anything from the Lord". (James 1:6-7) "If you abide in Me (Jesus) and My words abide in you, you will ask what you desire and it shall be done for you". (John 15:7) "You lust and do not have. You murder and covet and cannot obtain. You fight and war. Yet you do not have because you do not ask. You ask and do not receive because you ask amiss, that you may spend it on your pleasures". (James 4:2-3) God will not of His will" for your life. Think, what are you to learn from this experience? Marlys Johnsen Norris, Author

Marlys5934@sbc global.net "Intimacy Begins Going

"God Moves Mountains, It was a Miracle'

answer if you ask for something "out

God's Way'

utility and manufacturer Local Independent Dealer. rebates. Call for details. Limited to residential service only. Clarke Rush AIR CONDITIONING, PLUMBING, WINDOWS & INSULATION

**Air Conditioning & Heating System** 

**HVAC Seasonal Tune-Up** & Maintenance Service. 38 point inspection. Reg. Priced \$105.00 Offer Exp 1/31/11

\$89<sup>00</sup> OFF **Your Next** 

**Repair Invoice** Offer Exp 1/31/11

We GUARANTEE 100% satisfaction and **WE WILL NOT BE UNDERSOLD!** 

\*100% Financing - 0.A.C. \*Includes tax credit,

We Are Your American Standard. HEATING & AIR CONDITIONING

Lic.# 608005



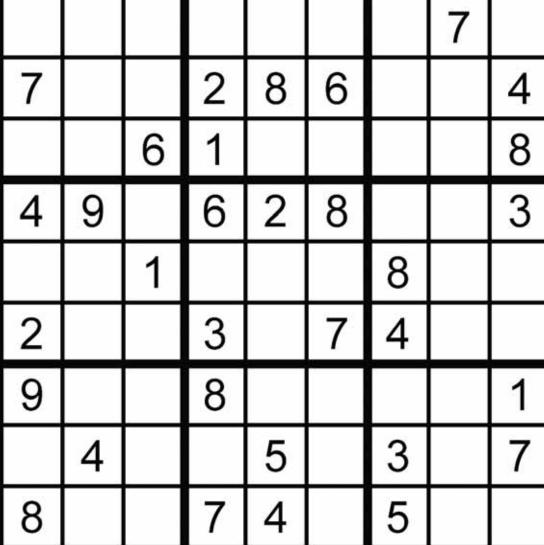
916-609-2665 A+ Rated 🔊 www.clarke-rush.com

#### SUDOKU





#### VolunteerMatch.org Where volunteering begins.



© 2010, StatePoint Media, Inc.

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

Come back every week for Sudoku!

For Solution See Page 7.

#### Free yourself from high premiums and medical bills. Discover the affordable Freedom Blue (Regional PPO)!

#### **§0** plan premiums. Extra peace of mind.

You could get more Medicare coverage for less cost:

- \$0 monthly plan premiums<sup>1</sup>
- Prescription drug coverage included with no Part D deductible
   A limit to how much you could pay from your own pocket each year
- · SilverSneakers® gym membership at no extra cost · Discounts, wellness programs and more at no extra cost
- Anthem.



#### Call BRAD BRUBAKER at 916-206-7478 (TTY/TDD: <711>)

for more information with no cost or obligation to enroll.

An authorized independent agent for Anthem Blue Cross Life & Health Insurance Company, CA Lic # 0H04111. You may also call Anthem's Customer Service Department at 1-877-814-1397 (TTY/TDD: 711) 8 a.m. to 8 p.m., 7 days a week for plan information or to enroll if you choose to do so.

1. You must continue to pay your Medicare Part B premium. The SilverSneakers Fitness Program provided by Healthways, Inc., an independent company. SilverSneakers® is a registered mark of Healthways, Inc. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. A health plan with a Medicare contract. [A stand-alone prescription drug plan with a Medicare contract.] Anthem Blue Cross Life and Health Insurance Company (Anthem) is the legal entity that has contracted with the Centers for Medicare and Medicaid Services (CMS) to offer the Medicare Advantage Regional PPO plan(s) (MAPD-RPPO) noted. Anthem is the risk bearing entity licensed under applicable state law to offer the MAPD-RPPO plan(s) noted. Anthem has retained the services of its related companies and the authorized agents/brokers/producers to provide administrative services and/or to make the MAPD-RPPO plan(s) available in this region. Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. 

ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association Y0071\_11\_11435\_File & Use 11/16/2010

#### Let The Doctor Come To You! STIRTON MOBILE CHIROPRACTIC

Sacramento's premier mobile chiropractor brings his highly effective techniques and expertise to you at your home or place of business at your convenience.

He uses diversified, Constead, SOT, toggle, and activator techniques to restore both spine and extremities to their full function.



#### Relief Is Just A Call Away!

Serving Sacramento and surrounding areas, this caring doctor is available when most are not: 8 a.m. to 8 p.m. Monday thru Friday; and weekends and after hours by appointment. Deaf and hearing impaired are welcome.

#### **Business Owner Benefits:**

Increase employee production and satisfaction by providing regular chiropractic check-ups and fine tune them for high performance. Healthcare benefits for you and your employees are tax deductible.

#### James L. Stirton DC

Sacramento Area's Mobile Chiropractor

(916) 825-3140

jimstirtondc@comcast.net

### **Dental Care for Seniors**

- □ New Dentures
- **☐** Denture Adjustments
- ☐ Implants & Mini Implants
- **Implants & Minies**
- Cleanings, Fillings, Crowns & Emergency
- Conscious Sedation & Laser Dentistry

Senior Discount

ONE STOP DENTAL NEEDS FOR SENIORS!



Carmichael, CA 95608

916-944-1197

6210 Fair Oaks Blvd., Carmichael (Between Marconi & El Camino) Next to Olivia's Doll Tea House & Car Wash BARGAIN DAYS -PRE-HOLIDAY SALE

ATTIC ANTIQUITIES

and More

Check Out Our BARGAIN ROOM!! Limited offer expires 11/30/10.

Collectibles! LAY-AWAY

NOW OPEN!

ONE OF A KIND STORE

• Buy-out

Asian Art Pieces

Clothes • Housewares

**AVAILABLE** 

Hours: Thurs thru Sat 11:00-5:00 **S**UNDAY 11:00-3:00

20% Off \$100.00

ATTIC ANTIQUITIES and More

Must present this coupon at time of purchase. Not valid with any other discount or offer. Exp. 12/31/10

15% Off \$75.00

ATTIC ANTIQUITIES and More

Must present this coupon at time of purchase. Not valid with any other discount or offer. Exp. 12/31/10

10% Off \$25.00

ATTIC ANTIQUITIES and More

Must present this coupon at time of purchase. Not valid with any other discount or offer. Exp. 12/31/10

www.CarmichaelTimes.com

### Riley **Reviews**



A Film Review by Tim Riley TRON: LEGACY (Rated PG)

#### NIFTY SPECIAL EFFECTS IN "TRON" ECLIPSE STORY AND CHARACTER

The desire to resurrect a film made nearly three decades ago may seem like a good idea if the subject were worthy of reincarnation. I don't recall the original 1982 release of "Tron" as particularly noteworthy for any reason beyond its effects-driven story about a computer engineer (Jeff Bridges) sucked into the digital world of his own video game creation. Now, 28 years later, Jeff Bridges, looking more like his character in "True Grit" minus the eye patch, is once again trapped in the computer-generated universe he invented so long ago. Don't try to connect the timelines from the original "Tron" to its "Legacy" sequel because the numbers

don't seem to coincide. Of course, a few other things don't add up either, but that's another matter.

Reservations about the story in "Tron: Legacy" must simply take a backseat to the brilliance of the cyber world where special effects reign supreme. Nevertheless, the story is a family affair in which the son of Kevin Flynn (Bridges) is abandoned at a young age when the elder Flynn never returns home from a late night breakthrough into the digital universe. Twenty years later, Flynn's son Sam (Garrett Hedlund) spends most of his time riding his motorcycle and pulling off high-tech pranks on the computer system of the company his father left behind. With the help of his father's old partner Alan Bradley (Bruce Boxleitner), Sam discovers his father's old computer console in a hidden room beneath the shuttered Flynn's Arcade, now a warehouse of old video games.

While experimenting with his father's video game, Sam is suddenly transported into cyberspace, which he quickly discovers is a hostile universe ruled by his father's alter-ego, a robotic figure named Clu who rules the video game universe like a tyrant. In one scene, reminiscent of a massive Nazi rally famously captured in "Triumph of the Will," Clu implores his foot soldiers to join his crusade to cross over into the real world for purposes that would be no less malevolent than Hitler's design on world domination. By the way, Clu resembles a young Jeff Bridges, a feat accomplished by digital imagery that makes him look creepily like a soulless android.

Once thrust into the digital domain, Sam is immediately outfitted in a cheesy black uniform with a Frisbeeshaped light disc that one uses as a weaponinmortal combat. Immediately tested by faceless combatants, Sam uses his superior skills to prevail. The fact that he can ride a motorcycle on city streets in high speed pursuits also suits him well when he's forced to ride a computer-generated cycle in thrilling chase scenes on an expansive obstacle course. One can be forgiven for wondering how these high speed chases will somehow clue us in as to what the plot is all about. It's best just to go along for the ride.

Eventually, and seriously I lost track of how it happened, Sam

secret location with his disciple Quorra (Olivia Wilde), who helps Sam to reunite with his father. Apparently, the evil Clu seeks to take his foot soldiers through the portal that is an opening to earth, but he needs the help of the humans to pull it off. Meanwhile, Sam, his father and Quorra must escape through the same portal before it closes, while remaining steps ahead of Clu and his army. At this point, "Tron: Legacy" becomes a conventional intergalactic chase movie, suggestive of aerial combat scenes from any of the "Star Trek" or "Star Wars" films, with Sam



ELWOOD TRIED CALLING IN DEAD BECAUSE HE HAD USED UP ALL HIS SICK DAYS operating as the tail gunner shooting down enemy airships with the ease of a kid playing an arcade video game.

"Tron: Legacy" has plenty of nifty special effects, but it doesn't seem to be enough to compensate for a lack of cohesive story or meaningful character development. The Flynn family, father and son, are not all that interesting. The villainous Clu, marching to his own delusional fascist drumbeat,

is one-dimensional. Leave it to British actor Michael Sheen to ham it up as a slippery nightclub operator who seems to be channeling his inner David Bowie. My guess is that the audience for "Tron: Legacy" are those who most avidly play video games and enjoy movies heavily invested in computer-generated imagery. At least, the special effects are fairly spectacular.

#### Do you need assistance to determine which Senior Health Plan is best for you?

I can help you decide from multiple companies & options that are available. Call or visit us online to enroll:

PlanAssistance.com Fawn Portugal-Agent 1-800-836-7041

Ca. Insurance License#0E52545



sued a worldwide recall of it's ASR™ Acetabu- representing injured persons with total verdicts lar System for Total Hip Replacement, after and settlements in excess of \$3 Billion, and determining that these hip implants fail at an are committed to represent your interests agalarming rate. The "metal-on-metal" composi- gressively and professionally. Our leadership tion of these implants release particles into the experience in such national litigations as aspatient causing serious and painful reactions - bestos injuries, defective medical products and

sometimes requiring complete revision surgery. medicines, environmental toxic torts and oth-If you have experienced these difficulties ers has given thousands of clients the confiwith your DePuy ASR™ product please contact | dence to entrust us with their most serious us immediately, as there are time limits re- legal issues. garding your ability to file a claim for these de-For a free consultation please call us today

at 1-888-411-LAWS (5297).

Contact us immediately if you have experienced any of these injuries, as there are time limits regarding your ability to file a claim.

#### WEITZ EUXENBERG

700 BROADWAY • NEW YORK, NY 10003 1.888.411.LAWS • www.weitzlux.com

• SMUD 100% FINANCING AVAILABLE • ENERGY EFFICIENT

ZIMMER NEXGEN KNEE REPLACEMENTS

#### Monthly Military Retiree/Spouse Meeting

Our first meeting in 2011 is scheduled for 11 Jan. Our meeting will be held in the North Highlands Community Center at 6040 Watt Ave. Starting time is 1030 hrs and the subject will be Social Security. This area is important to all of us so you don't want to miss this one. Come on out and enjoy a cup of coffee and some great fellowship. Questions can be referred to our staff of volunteers, Mon thru Thurs, 0900 to 1500 hrs at 916-561-7476.

Home Delivery Routes



### INTRODUCING DIRECT FLIGHTS FROM DALLAS BARBADOS American Airlines Vacations BOOK NOW AT VISITBARBADOS.ORG/DALLAS. American Airlines Vacations is a mark of American Airlines, Inc.

– ψ —

#### Have you suffered a thigh bone/femur injury? Attention

osteoporosis medicine Fosamax® can lead to fractures in the femur - the hip bone. These fractures can occur in low-impact situations such as when stepping down stairs or even just falling from a standing height or less. This significant risk has been recently added to the

Warnings and Precautions section of the label. If you or your loved one has suffered a HIP fracture after taking Fosamax® it is vour best interests to investigate your legal rights for possible compensation!

Weitz & Luxenberg can help you understand your legal options. We are one of America's largest trial law and products liability law firms representing injured persons with total verdicts and settlements in excess of \$3 Billion, and are committed to represent your interests



aggressively and professionally. Our leadership experience in such national litigations as asbestos injuries, defective medical products and medicines, environmental toxic torts and others has given thousands of clients the confidence to entrust us with their most serious legal issues.

at 1-888-411-LAWS (5297).

#### WEITZ LUXENBERG

700 BROADWAY • NEW YORK, NY 10003 BRANCH OFFICES IN NEW JERSEY, CALIFORNIA & COLORADO  $1.888.411.LAWS \cdot www.weitzlux.com$ 

ZIMMER NEXGEN **CEMENTLESS KNEE INJURIES** 

• Noise Reduction • No Stucco Damage • LIFETIME WARRANTY • GLASS BREAKAGE WARRANTY #50%Off Sale **Windows & Doors** Get up to: **\$1,500** in Energy Tax Credits

\$1,000 in Manufacturer Discounts

**\$500** Off whole house window purchase/replacement if you bought a Heating or Cooling system from Clarke & Rush.

AIR CONDITIONING, PLUMBING, WINDOWS & INSULATION

RECENT SALE!

Mr. & Mrs. Owens in Carmichael just

bought 8 windows and a door for NO

money down and only \$68 per month!

916-609-2665 Lic #608005 \*Selected manufacturers

### **SCIENTOMETRIC** TESTING



THE SACRAMENTO TESTING CENTER OFFERS FOR A LIMITED TIME, FREE INTELLIGENCE AND PERSONALITY TESTS. YOUR IQ. PERSONALITY AND APTITUDE DETERMINE YOUR FUTURE. KNOW THEM. NO OBLIGATIONS.

825 15TH STREET SACRAMENTO, CA 95814 (916) 448-5891

**All-Inclusive** Available at Caravan.com.

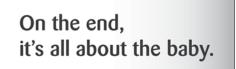
Fully Guided vacation packages. Priced \$995 to \$1,295 + tax & fees. 8 days Grand Canyon, Zion

Yellowstone Park 8 days New England

9 days Canada - Rockies 10 days Canada - Nova Scotia **PANAMA** Canal Cruise & Tour 8 day all-inclusive guided vacation. Join experienced travelers and smart shoppers who rely on Caravan.com. **GUATEMALA** with Tikal

10 day all-inclusive guided vacation. Caravan.com makes it so easy and so affordable to explore your world. Free 28 Page Brochure.

Since 1952 1-800-CARAVAN



Dr. Smith's Diaper Ointment. Problem solved.

yright © 2010 Mission Pharmacal Company. All rights reserved. DRS-10901

#### real estate **auctions**

100+ California Home Auctions Begin Nov 29th Nominal Opening Bids



For details, see williams**auction**.com

from \$1,000

Many Available for **Online** 

WILLIAMS & WILLIAMS Bidding 800.801.8003

#### HOME AUCTIONS NOV 29 - DEC 4 70+ CA BANK-OWNED HOMES

Get your next home at the price you set with NO STARTING BIDS. Today's housing market and low interest rates make this an ideal time for you to buy low!

For Details & To BidNow! CAHouse Auctions.com Or call 866-504-0811



Maximize your Medicare benefits while enjoying more value for your money! Could one of the new Medicare Advantage plans from Anthem Blue Cross save you money? There's no cost to find out with no obligation to enroll! Call me and I'll help you compare coverage and rates to make sure you're getting the right benefits for the right price. And as a neighborhood Medicare Health Plan Agent, I can help you change plans with ease to get the most value for your money.

Call Fawn Portugal An authorized independent agent for Anthem Blue Cross in California. License#: 0E52545

Toll-free: 800-836-7041 (TTY/TDD:711) A health plan with a Medicare contract.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. 

ANTHEM is a registered trademark of Anthem Insurance Companies, inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association. ered trademark of Anthem Insurance Companies, Inc Y0071\_11\_11016\_U File & Use 10/16/2010

Anthem.

#### Man Goes "TOAD-AL" at High School Reunion

BEXAR COUNTY - After using Thera-Gesic\* on aching joints, Tom W. attended last Friday's reunion where, according to 5 amused and concerned classmates, he went TOAD-AL. He squatted, extended both arms to the ground, arched his back and did his best to hop numerous times while croaking

When asked to explain his behavior, he painlessly replied, "None of your dang business!"



SAVE, LIVE, BUYTHERA-GESIC\*.



#### CLASSIFIED ADVERTISING

Live-In Companion for Elderly Experienced, Kind, Caring & Compassionate. Will provide meal preparation, light housekeeping. Errands & Appointments. Compensation Negotiable. (MPG 12-22)

Adult / Elder Care

Elderly Care Home in beautiful neighborhood Long-term care only. Nutritional daily meals. Call Maria from 8am-9pm. 916-833-8371 (MPG)

#### Fair Oaks Manor

Beautiful assisted living care home. Semi private & private rooms available. Devoted 24/7 staff providing personalized care. 50% off first month and no assess ment fee. www.fairoaksmanor.biz. Lic# 347004361. Call (916) 967-6400.

Newly constructed, modern Care Facilities in Fair Oaks Private/Semi room. ½ off first month. No assessment fee 24/7 on site care staff. Call 916-871-4267/947-8618. Will work with placement company. (MPG)

Special 50% Off 1st Month Care Private & Semi private rooms. For more info call 916-721-4721 (MPG)

Experienced caregiver for elderly. 24-hour care; healthy nutritious meals; reasonable rates In Fair Oaks – room in comfortable home. Call 916-536-0701 (MPG)

#### ATTENTION!

Health and Wellness Success Coaches Needed. Able to work from Home.Will train. 888-279-7875, call 24hrs (MPG)

**ATTN:** Internet health and wellness company expanding. Seeking top sales Pro's. Will train right person. CALL 888-279-7875 24hrs. (MPG)

#### Auto Donation

**Donate Your Car** Civilian Veterans & Soldiers. Help Support Our U.S. Military Troops 100% Volunteer Free same Day Towing. Tax Deductible. Call and Donate Today! 1-800-404-3413 (SWAN)

**DONATE YOUR CAR: Children's** Cancer Fund! Help Save A Child's Life Through Research & Support! Free Vacation Package. Fast, Easy & Tax Deductible. Call 1-800-252-0615. (Cal-SCAN)

**DONATE VEHICLE: RECEIVE** \$1000 Grocery Coupons, Your Choice. Noah's Arc, No Kill Animal Shelters. Advanced Veterinary Treatments. Free Towing, IRS Tax Deduction. Non-Runners. 1-866-912-GIVE.

#### Business **Opportunities**

ALL CASH VENDING ROUTE! Be Your Own Boss! 25 Machines + Candy All for \$9995. Vend3 877-915-8222. All major credit accepted.

BE YOUR OWN BOSS Start Today! Own a Red Hot - Dollar, Dollar Plus, Mailbox or Discount Party Store from \$51,900 worldwide! 100% Turnkey. 1-800-518-3064. www.DRSS4.com (Cal-SCAN)

Work From Home Earn \$1,000 to \$3,000 per week Free 14-minute movie that shows you how! www.setfree.com

#### Business Services

ADVERTISE YOUR HOME, property or business for sale in 240 California newspapers. Reach million readers for ONLY \$550! Call this newspaper or visit: www.CAL-SCAN.com (Cal-SCAN)

ADVERTISE YOUR JOB Opening in 240 California newspapers. Reach over 6 million readers for ONLY \$550! Call this newspaper or visit: www.Cal-SCAN.com (Cal-SCAN)

**DISPLAY ADVERTISING** in 140 Cal-SDAN newspapers statewide for \$1,550! Reach over 3 million Californians! FREE email brochure. Call (916) 288-6019. www.Cal-

Cash for Gold CASH FOR GOLD. Sell Your 916-868-1041 (MPG) Gold Jewelry. Request Your FREE Kit. Cash In 24 Hours. 1-888-460-7480

#### College Bound

Free Advice! We'll Help You Choose A Program Or Degree Get Your Career & Life On Track. Call Collegebound Network! 1-888-378-9801 (MB 12-31)

#### Computers

Call-A-Geek Mobile Service. Software, Spyware, Hardware Repair. Microsoft Certified. **879-3514.** (MPG 11-10)

Computer Care Complete PC Care and Maintenance Installs, upgrades, virus removal, wireless. Affordable prices – Same-Day Service. Call Todd 916-529-5954 (MPG)

#### **Computer Funding**

Computer Funding Like a Brand New Computer & Improve Your Credit? Bad Credit, No Credit Doesn't Matter. A New Computer Starting at \$29.99/Week. Cal Computer Funding! 1-888-897-5572 (MB 12-31)

#### Construction

Accelerated Construction-New Construction or Repair. Handyman Clean-up. Residential and Commercial. Lic # 675212. Call 916-419-9996 (MPG 06-30)

Affordable Local Repairs-All Construction Phases, Lic # 655184. Ph 869-0164. Ask for John. (MPG)

All Types of Construction - kitchen & bath remodels, new construction, roofing, decks fencing, dual pane replacement windows. Free estimates Lic# 830054 (916) 335-1325 (MPG)

CONSTRUCTION US homes, additions deling. Over 30 Build new and remodeling. Over 30 years experience, bonded and insured. Phone number 530-330-0185 Lic. # 476884 (MPG)

#### Counseling Real solutions to your problems and issues www. lifeadvisorforevervone.com

Dave (916) 821-5768 (MPG) Day Care

Peña Family Daycare-Small in home family care. Clean and Safe. environment. Nutritional snacks and meals provided. Preschool like setting. (916) 972-1540 www.

penafamilydaycare.com (MPG) Infant Openings Now First week free Lic # SAC53133 916-489-5824 (MPG)

#### Debt Help

BURIED IN DEBT! Over \$10,000 In Credit Cards? We CAN SAVE You Thousands! Call DEBT HELP EXPERTS. FREE Consultation: 1-866-801-9087 (MB 12-31)

#### DirecTV

DirecTV DIRECTV FREE BEST PACKAGE for 5 months NFL SUNDAY TICKET! with + NO Start Costs + FREE HD/ DVR upgrade! New Customers Only, Qual. Pkgs. DirectStarTV 1-877-852-4203

#### **Dish Network**

FREE HD FOR LIFE! Only on DISH NETWORK. Lowest Price in America! \$24.99/mo for OVER 120 Channels! PLUS-\$500 Bonus! Call Today, 1-866-893-1666 (MB 12-31)

#### Donate Your Car

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care 1-888-688-9795 (MB 12-31)

#### Drywall

Repair, remodel from simple impossible, all textures. Residencial, small commercial. A real pro. 40+ years experience. All work guaranteed 3 years. Affordable Lić # prices. 305736. 916-726-1144 (MPG)

#### Elder Care

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

#### **Electrical Services**

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

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

#### Fencing

Cal State Fence and Construction

Since 1986 Quality, Trustworthy, Affordable, Reliable. Redwood, Chain Link, Ornamental Iron, Vinyl, Trellis, Decks. Residential/ Commercial FREE ESTIMATES Lic. #494306 **916-966-1103** (MPG 09-15)

Fencing Prime Time Fencing. Quality Redwood. Double & Single Gates. Repair & New. License # 835870. (916) 481-7315 (MPG)

Roy's Great Fences Quality work at affordable prices. New or repairs. How's your gate? License

# 749821. (916) 833-2666 (MPG) Affordable Fencing Redwood specialist. Dedicated on time service. Lifetime steel

Senior discount. Lic. 742683 916-773-1350 (MPG) Sierra Pacific Fence, Fences,

decks, Retaining Walls 100% neighborhood discounts XLNT prices Free estimates 483-1883 License 606100 (MPG)

#### Financial Services Money to Loan

Homeowners Don't Short Sell Your Home as a first option. A home can generate \$2,600,000 of tax-free income. Let me help you create additional income & front page 1040 deductions BK/CR

Real People helping Good find Real Findley Solutions! Linda 916-300-0611 lafindley@

team72goodcredit.com STOP YOUR DEBT INSANITY service solution for nightmares. Mortgage credit Arbitration. Credit Repair. Debt

916-300-0611 Reverse Mortgages If you are a senior citizen, you have no doubt heard of a reverse mortgage. For ALL of the information and none of the obligation, call Len Lamb at 728-6653. (MPG)

#### For Rent

**Auburn - 2B/1B Apt,** 800 sq ft. \$700 mo, 1/2 off 1st mo. rent. Sterling Ridge, 203 Electric St, 530-885-8082

BUSINESS/COMMERCIAL Old Town Fair Oaks. Prime location for RENT. Asking \$1500.00 a month with lease. Property includes: 4 (four) oversized mechanical bays, all with roll up doors

- 2 (two) working/well maintained hydraulic lifts Secure/gated parking
- Built-in cabinets • Deep sink to wash up in Plenty of overhead lighting
- Swamp cooler Located near a major intersection. Any questions or to view property please contact: M. W. 916-638-7439 (MPG 08-25)

110/220 single phase hook ups

COMMERCIAL Office/Warehouse space. 1,000 up to 3,000 sq. ft. available @ .55¢ (month to month) or negotiable lease. Excellent 1-80 access near ARC (Auburn Blvd/College Oak). Call Lisa

Blvd/College Oak). West @ (916) 331-0840. (MPG) \$490 per month Charming Cottage in Gold River. Looking for quiet woman to rent bedroom. No share. In my small charming cottage nestled amid rose garden. Washer/ Dryer. No pets or smoking. Near transportation 25 mins from ARC

#### and Sac State, 916-631-8784, (MPG) For Sale

bedroom Mobile Home

765-6282 8-4 pm (MPG 12-08)

**Foster Care** 

Foster Care in Your Home: Highest

Rates! E-mail newfosterparents@

Free

**Hearing Test** 

Test, Courtesy of Miracle Ear.

CALL For Appt. with a LOCAL

Specialist. Rediscover the Life

You've Been Missing! Call

Today-1-877-339-3002 (MB 12-31)

**Garage Sales** 

Online

BeaverJack.com

Online Garage Sale Info. Advertise for FREE or

Search by zip for FREE.

Gardeners

Cleaning,

Golf Equipment

for Sale

2 Bags Good Condition, 1 Golf

Caddy, Titelest Clubs, Diamond

Cleveland, Titelest, Zebra, Mac-

Silverhead, Bucket of balls (used)

613-8359

Groomer

Pinkiepoo, in home grooming

service. 18 yrs. exp. \$5.00 discount, 1st visit. References.

Call Victoria (916) 256-0487. (MPG)

Handyman

Handyman, JR Handyman

Service Randy 916-880-6742 Joel Carter 916-637-3825 (MPG)

Household Helper. You Name It!

Hauling, Gutters, Tree Trim, Spot

Carpet Clean 613-8359 (MPG)

Handy Guys Small Jobs, Senior

Discounts Gutter Cleaning-

5135 Free Estimates (MPG)

Repair \*Handy Man\* California

state certified electrician Plumbing

repair. Fence repair. Free quotes-no job too small. Please leave

message. 916-961-8059 (MPG)

Affordable! Decks, Dryrot, Wood

Floors, Fans, Fixtures, Plumbing,

Electric, Licensed 501-7843 (MPG)

Plumbing-Remodels, Repipes, Water, Sewer, Gas Lines,

918844 (916) 607-6749 (MPG)

Health/Misc.

LOW COST WEIGHT LOSS

With Your Personal Coach, Start

Look Younger in Less Than a

Day! www.hydratedskin.com\_then

call 916-988-3027 ask for a Free

THE WEIGHT IS OVER Lose up

to a pound a day. Fast growing Company. Recession proof

product. 916-474-4079 www.eat-

**Heating & Air** 

AC Repair Low Prices 487-4609

Help Animals

SPCA Thrift Shop Helpless

animals need your donations. The Real Non-Profit. Will pick up. Call

916-442-8118. 1517E Street for

Help Wanted

Adult Residential Facility is in

Need of Live-In Caregiver with

experience in an ARF facility, good

Please call Orlando or Hermie at

ABLE TO TRAVEL. Hiring 8

people. No experience necessary. Transportation & lodging

furnished. Paid training. Work

and travel entire USA. Start

com 1-208-590-0365. (Cal-SCAN)

DRIVERS - CHECK THIS OUT!

New Pay Increase! 34-40 cpm.

Excellent Benefits. Need CDL- A

& 3 months recent OTR, 877-258-

8782. www.MeltonTruck.com (MPG)

Caring Compassionate Seniors

WANTED! SENIORS HELPING

SENIORS®, a leader in the

Senior in-home service industry

has immediate PT openings for

Providers. Qualified candidate

interest in making a difference in

the lives of other seniors and be

comfortable working with senior

citizens. Flexible schedules...we'll

work around your schedule! Valid

driver's license and use of auto is

required.Call us today for more

information.(916) 372 9640 (MPG)

AREA MANAGER Full/Part Time

Great Pay! Place and collect

profit organization who helps

families who have children with

Cystic Fibrosis and other chronic

néalth problems. Call 1-800-254-

0045 www.frfchildren.org (MPG)

Pathologist Perform general

anatomic & clinical inpatient/

Travel to other unanticipated sites

may be required. Kolbeck, Bauer

& Stanton Medical Corporation

services.

outpatient pathology

3637 Mission Ave., Carmichael, CA 95608. (MPG)

donation canisters for a non-

will have life experience, an

www.ProtekChemical.

DMV record, and hardworking

donations-10-4pm (MPG)

916-487-4482. (MPG)

choc-losewt.com (MPG)

Heaters CA License

Plumbing Services

Water.

Woodwork 916-519-

Home Maintenance &

Browning 440, Topflite,

Silver, Gravity Back

Stan Thonson, Callaway

Offer for All. Call

or

SmithsLandscape.com

Smith's:

Sprinkler,

Gutter 967-7543

Gregor

Full Maintenance,

Pruning, Aeration,

see

Hauling.

www.

(MPG)

(MPG)

Hearing

stfhc.org (MPG 12-01)

Miracle-Ear FREE

in Citrus Heights, Mobile Home Park

+, \$7,900. Call 916-

We are successful business entrepreneurs looking for people passionate about health business. Go to www. myprotandimbusiness.com and watch a video News clip. Leave your name and email address to learn more, we will get back to you, (MPG)

Health Care Marketing.

Urgent F/PT Sale Reps needed

available call 916 612-6621 (MPG)

products.

Bonuses,

telecommunications

\$\$\$ Commission.

Residuals Training

SALES, Seeking Business minded Marketing rep's, New Technology/ Globally, Training available, F/PT, Residual Income, Commission, Fax Resume 916.910.2002 (MPG)

We are seeking dynamic customer service oriented individuals great communications and typing needed to work on behalf of our company this service representative will earn up to \$3000 monthly any job experience needed. Email at danelperez1980@ at danelperez1980@ yahoo.com if interested (MPG)

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

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

STRESSED OUT? from home & get paid daily! www.happyandhealthyfamily. 888-211-4268 com Matheson Trucking, Inc. is now

hiring an Executive Administrative Assistant to be the primary support for the CEO, CFO and COO. Supports front desk, prepares and maintains documents, schedules meetings and travel. Must have 5-7+ years exp supporting a corporate environment; excellent verbal and written communication skills; proficient in MS Outlook, Excel and PowerPoint. Must be professional, friendly a team player. Fax resume to 866-418-9913 (MPG)

#### Help Wanted -**Drivers**

Auburn Only: I need a ride to drive me to and from my doctors appointment on Tuesdays. Thursdays and Saturdays. Must leave home in Auburn by 5:30 am to my appointment less than 10 minutes away. Call Howard at **888-7550.** This is a paid driver agreement, Call anytime, (MPG 11-10)

Drivers: Home after each shift! Great Pay/Benefits/Safety Bonuses. CDL-A (Hazmat/Tanker/Doubles) Fuel Exp. Preferred. Clean MVR. Alan: 801-397-8326. (MPG 11-10)

ASAP! New Pay Increase! 34-40 cpm. Excellent Benefits. Need CDL-A & 3 months recent 1-877-258-8782. www. MeltonTruck.com (Cal-SCAN)

Company Drivers (Solos & Hazmat Teams) \* GREAT PAY \* GREAT MILES \* CDL-A Required. We also have dedicated & regional positions available. Call 866-789-8947, Swift, (Cal-SCAN)

REGIONAL CDL DRIVERS NEEDED! Gordon Trucking, Inc. Sign on bonus in some areas! Current Openings on our NCA Fleet. Home weekly available! Consistent Miles & Time off! Full Benefits, 401k. We have lots of Freight! www.TeamGTI.com 1-888-832-6484 EOE. (Cal-SCAN)

Company Drivers (Solos & Hazmat Teams) \*GREAT PAY \*GREAT MILES \*CDL-A Required. We also have dedicated & regional positions available. Call: 866-448-1055 SWIFT, (Cal-SCAN)

Driver - NEW PAY PACKAGE! Van and Refrigerated, Great Flexible schedule! Benefits! 98% No-Touch Freight. Steady Miles. CDL-A, 6 months recent 1-800-414-9569. experience. www.DriveKnight.com

#### Help Wanted -

Medical **Geriatric Home Care Specialists** is currently seeking CNAs, HHAs and Caregivers willing to work in Placer, Sacramento, and El Dorado counties, with at least two vears experience in caring for the elderly. We offer hourly, overnight, and live-in shifts. Please call 916-

#### 630-8588 for more information. (MPG) Help Wanted -Sales

Christian Yellow Pages hiring Commission Sales Professionals. Energetic, creative, organized people. Experienced sales desirable. 916-655-1447 (MPG 11-17)

Would you like to be Mentored by a Millionaire? Proven ystem, Perfect timing. 24 Hr ecorded Message. CALL NOW!! 888-279-7875 (MPG)

#### High School Degree

21 + lacking high school degree? Fully accredited online school. Some credit earned for life experience. Work weekly at own pace until completed. 888-375-3665 (MB 12-31)

#### Home Health Care

In your home health care/ helper. 20 years experience. Fingerprinted, reliable, local. Call Jenny at 530-889-1737 (MPG 08-25)

#### **House Cleaners**

HouseCleaners Do You Love Being Part of a Winning Team? Do You Love to Clean? Do You Love Making Customers Happy? If You Answered YES! We Want YOU!

HouseCleaners is recruiting for our Sacramento area team. Please call Sylvia at (916) 955-6089, or e-mail your resume to: sachousecleaners@hotmail. com. All applicants must be willing to undergo background checks and drug testing. (MPG 08-15)

#### Miscellaneous

**House Painting** 

4936 or (916) 410-5545 (MPG)

Household Help

House Cleaning Service Experi-

enced hard-working owner/opera-

tor, supplies furnished, detail-ori-

ented, affordable rates. Call today

Madeline 916-723-1608. (MPG)

Dependable. I care about what I

do. Call me, 916-549-4915 (MPG)

QUALITY WINDOW CLEANING

PLEASE CALL MARK AT

Homesitters on Wheels, Office

needs two RV'ers with RV's for

Identity Theft

\*\*FREE Document Shredder with

New Annual Enrollment, LifeLock

Identity Theft Protection- Help

Protect Yourself Today! Call Now! Use Promo Code: SHREDDER

Call 1-877-467-5506 (MB 12-31)

Landscaping

Affordable Landscape Service

Clean-ups & Makeovers! Main-

tenance starting at \$60/mo.

Bi-weekly or monthly Call for FREE estimates 965-8224 (MPG)

Lawnmower Service Mow & Edge

your lawn 4 times per month for a fee. Call Bob 916-456-5281 (MPG)

Tall Weed Cutting Low Rates

time clean-ups & tree trimming.

See our website: www.

terrabellagarden.com or ctc Randy

for info at 454-3430 or 802-9897.

Lawn Service - I can mow and

edge your lawn. Reasonably priced. Call for a free estimate at

Legal Services

Need an Attorney? Have a

legal situation? Looking for extra

income? Contact Eicka Mitchell at

916-729-7364 or ericamitchell@

BANKRUPTCY LAWYERS; Credit

Card Debt, Foreclosure, Repo,

Wipe Out Bills, Free Consultation

Lose Weight

LOSE 3-5 LBS PER WEEK!

I have lost 34 lbs in 7 weeks and you can too! Call Rick at

Massage

IVY MASSAGE Full Body & Foot

Massage. Women's Summer

Special \$35 Per Hour. • Swedish

Massage • Accu-Pressure. Open

7 Days: 9am-10pm Tel: (916) 987-

8688. 8820 Greenback Lane #D.

Near Annie's Restaurant. Green-

back & Beech. Walk-Ins Welcome.

**Medical Alert** 

Medical Alert for Seniors

Equipment, FREE Shipping, Easy Set-up. ONLY \$29.95/mo. CALL Medical Guardian

Today! 1-888-694-4976 (MB 12-31)

Miscellaneous

potential buyers. Advertise in

SWAN (SouthWest Advertising Network) only \$199/ week!

Receive a 25-word classified

& Utah. 1-888-714-7377 (SWAN)

Richmond's Hunting Club Come

hunt with us-20K acres. Doves,

Quails, Pheasants, Ducks and

Geese. For information: Dennis

Sanders 530-913-5817 or Les

Edwards 530-458-3814 (MPG)

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

Miscellaneous

**Items For Sale** 

Wood Chipper 5HP Yard machine

runs good, needs minor work \$250 (916) 725-3824 or

TUPPERWARE

(916) 769-1698 (MPG)

over 1.3 million

publications throughout

California New Mexico

Medical
-Monitoring 24/1.
-ment. FREE

Reach

Arizona.

Gift Certificates Available, (MPG 09-01

Deep Tissue • Shiatsu • Foot

916-952-2866 (MPG 12-08)

(MPG)

Yard Maintenance, one

916-524-7477 (MPG)

916-934-9944 (MPG)

prepaidlegal.com

971-8880 (MPG)

# 887351. 916-338-2001.

(MPG

business.

09-08)

Dependable family

Lawn and Garden Service

sacvards.com

Petsitting 916-483-5146 (MPG)

Immaculate.

612-8949. (MPG)

HOUSEKEEPING

Fast. Honest.

Want to Buy PAINTING, sheet rock, texturing, book cases, fence repair, gutter cleaning. Roger (916) 969-WANTED: OLD POSTCARDS 483-0622

#### Musical Instruments

WORLD GUITAR SHOW, Buy, Sell, Trade. Marin Civic/San Rafael, January 8-9. OC Fair/Event/Costa Mesa, January 15-16. Saturdays 10-5, Sundays 10-4. www. TXShows.comClipthisad! (Cal-SCAN)

#### Notary

Mobile Notary Services Certified Loan Signer Paralegal Powers of Attorney, Wills Will Travel to Your Home or business 916-508-7080 (MPG)

Notary Services Hospital Care Home or make arrangements. Call (916) 482-9388 for details. Ask for Debbie or leave message. (MPG)

24/7 Notary Services Anytime / Anyplace Call Dan @ 916-712-2661 (MPG)

#### **Painting**

All Pro Painting Res/Com. Quality work free est. sen disc lic 914715 Ph 607-0523 (MPG) Pets

Pet Sitting Professional loving pet care. Established reputation. Kennel free environment. Lots of TLC. Call Madeline 916-723-1608.

Home Sitters on Wheels office needs two RV'ers with RV's for pet sitting. Call 916-483-5146 more information.

Annie's Pet Sitting Services Lisensed, insured and bonded. Vet. tech. exp. Ref. avail. 916.202.6952

#### Piano Lessons

(MPG)

Piano Lessons - All ages 1st lesson free. Rancho Cordova 916/858-1571 (MPG)

Piano lessons for children and adults by experienced, creative teacher. Citrus Heights. more information, www.anitraalexander.con, or call (916) 725-1054 (MPG)

#### Prescription

99DollarMeds STRUGGLING To Pay For Your PRESCRIPTIONS? You May Qualify to Get All Your Brand Name Prescriptions for as Little as \$69/month. Call 1-888-531-4725 (MB 12-31)

#### **Real Estate** Homes For Sale

70+ CALIFORNIA bank-owned homes selling by auction November 29th - December 4th. Don't miss this sale! Get all the details at www.CaHouseAuction.com or call 1-866-504-0811. (MPG 11-17)

Your credit is approved!!! Three houses to choose from - Zero Down Possible. Call 1-877-757-1062 ext. 100 or visit! www. hypersellshomes.com (MPG 06-10)

**Granite Bay Listings** View at www.lizyoakum.com Call 390-5634 (MPG)

#### Real Estate Out of State

OWN 20 ACRES Only \$129/month. \$13,900 near growing El Paso, Texas. (Safest city in America!) Low Down, No Credit Checks, Owner Financing. Free Map/Pictures. 1-800-343-9444. (Cal-SCAN)

#### Restore **Old Photos**

Restore Old Photographs Share memories of special places and times with your family. (916) 483-6051 - Laws Studio, Crestview Center (Manzanita at Winding Way in Carmichael) (MPG)

#### Sales

Self-Made Millionaire, looking for 10 people who want to earn 6 figures in the next 12-24 months. This is not a job. CALL NOW!!! 1-888-219-7757 (MPG)

#### Schools / Instruction

HIGH SCHOOL DIPLOMA! Brochure, Call Now! 1-866-562-3650 ext. 60 www.SouthEastern

AIRLINES ARE HIRING - Go to aviation maintenance college for FREE! Tuition paid for the BEST. H.S. Grad w/good grades and proven work history. CALL Aviation Institute of Maintenance (866) 859-6378. (Cal-SCAN)

ATTEND COLLEGE ONLINE from Home. \*Medical, \*Business, \*Paralegal, \*Criminal Justice. Job placement assistance. Computer available. Financial Aid if qualified SCHEV certified. Call 888-210-5162 www.Centura.us.com (Cal-SCAN)

The Math Resource; math/ statistics tutoring; hour; 916-722-1058 \$40-\$50/

#### Security System

ADT-Security Choice FREE ADT-Monitored Home Security System & a \$100 VISA Gift Card from Security Choice. Find Out How! Call Today. 1-877-332-6541 (MB 12-31)

Protect Your Family! Get Your Home Security System FREE. Main Doors Protection, Motion Detectors, Police, Fire & Medical Keypad. Call Now 1-888-237-3822 (MB 12-31)

#### **Send Flowers**

ProFlowers PROFLOWERS Send Flowers for Every Occasion! Anniversary, Birthday, Just Because. Starting at just \$19.99. Go to www.proflowers.com/yes to receive an extra 20% off your order

#### or Call 1-888-695-5008 (MB 12-31) Services Offered

I take you to the doctors, shopping or misc. errands Call for schedule. Serving most areas. 916-214-8169.

Seeking Security Placement in Fair Oaks or Carmichael, Licensed Call 916-712-2137 (MPG) The Clean-Bliss Experience Res-

ponsible, experienced & Reliable. Arlene 916-863-1374. (MPG) **REAL** Hardwood Flooring \$1.69

#### Tax Relief

Steel Buildings. 20 x 20, 30 x 40, 50 x 100, 100 x 100 Up to 50% off on erected completed projects. www.scg-grp.com Source #ØDL Phone: 916-248-4416 (MPG)

square foot complete 916-366-1672. Cont Lic #757522 (MPG)

Steel Buildings

Fast IRS Tax Relief FAST IRS TAX RELIEF. Do You Owe \$10.000 or MORE to the IRS? We Help You Settle Your Overdue Taxes for LESS! FREE Consultation! 1-888-698-0221 (MB 12-31)

#### Timeshares/ Resorts

SELL/RENT Your TIMESHARE For CASH!! Our Guaranteed Services will Sell/ Rent Unused Timeshare for CASH! Over \$78 Million Dollars offered in www.SellaTimeshare.com (877)554-2098

#### Tow Cars Away

Call to remove abandoned cars for FREE. (916) 457-4000. Must be present at pick-up. (MPG)

#### Travel Specials

Book with Emerald Travel!! Experience/Knowledge. Cruises/ Tours/Honeymoons/Ăll-Inclusives ..Save Time!! Save Money!! (916) 570-3882. (MPG)

#### **Tutoring**

Grades 3-9 Reading & Written Language, Credentialed Teacher. \$40/Hour. 971-9885. In Carmichael.

#### Unlimited Calls VONAGE Unlimited Calls Around

the World! Call The U.S. & 60+ Countries — ONLY \$14.99/mo (for 6 months) PLUS FREE 30-Money Back Guarantee 1-888-460-5160 (MB 12-31) Volunteers

#### Needed Volunteers Needed: Domestic Violence Intervention

Center needs caring people to

assist victims of domestic violence. For more information call 728-5613 or visit our office at 7250 Auburn Blvd., Citrus Heights, CA (MPG) Wanted to Buy

#### WANTED DIABETIC TEST STRIPS Cash Paid. Unopened, Unexpired Boxes Only. All Brands Considered, Help others, don't throw

boxes away. For more information, Call 888-491-1168. (Cal-SCAN Window Cleaning **B&B Window Cleaning** Residential/Commercial Chuck

#### 961-5003 Free Est. (MPG 11-17) NOTICE TO READERS

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

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

#### 8 5 6 り Ö 2 5 6 8 3 9 5 2 8 4 6 3 2 6 9 5 8 2 6 8 3 9 5 5 8 3 9 6 2 3 6 9 5 8 8 9 6

### We've made a lot easier.

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

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

### Carmichael Times

www.CarmichaelTimes.com

# Sudoku Puzzle on Page 5

# finding local 10

Legal Advertising Hotline 916-532-2113

Legal Advertising Fax

916-773-2999

### LEGAL ADVERTISING

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

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

FICTITIOUS BUSINESS NAME STATEMENT #1010267. Jin Song, 729 Foxbrough Pl., Pleasanton, CA 94566 is doing business under the Fictitious Business Name "Mi Rancho" at 2355 Florin Road, Sacramento, CA95822. Filed with the Clerk of Sacramento County on Nov. 29, 2010. Publish: Dec. 8, 15, 22, 29, 2010. 01202 12-29-10

FICTITIOUS BUSINESS NAME STATEMENT #1010023. Nova Financial & Investment Corporation, 6245 E. Broadway Blvd. #400, Tucson, AZ 85711 is doing under the Fictitious business Name "Nova Home Loans" at 6245 E. Broadway Blvd. #400. Tucson. AZ 85711. Filed with the Clerk of Sacramento County on Nov. 16, 201 Publish: Dec. 8, 15, 22, 29, 2010. 12-29-10 01202

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

#34-2010-00092596 WHEREAS, Jeffrey Farrar has filed a petition with this court for a decree changing name of Jeffrey George Farrar to Jessika Hayden Farrar. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Jan. 12, 2010 in Dept. 53, located at 800 9th St. Third Floor, 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 California. Sacramento County, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Dec. 1, 2010. Kevin R. Culhane

Judge of the Superior Court Publish: Dec. 8, 15, 22, 29, 2010. FARRAR 01202 12-29-10 NOTICE

The Carmichael Recreation and Park District (CRPD) is Requesting Proposals for playground equipment to be installed at the Jan Drive Park Site. For a copy of the RFP call

Lee Ann Yarber at 485-5322 x24 by January 7, 2011. RFP deadline is January 27, 2011, 4:30 p.m. Publish: Dec. 29, 2010. CARREC 12-29-10 01205

FICTITIOUS BUSINESS NAME STATEMENT#1010538. Dhahabah Mohamed Aldhabiany, 4308 73rd St., Sacramento, CA 95820 is doing business under the Fictitious Business Name "Family Market" at 4310 73rd St. Sacramento CA 95820./ Filed with the Clerk of Sacramento County on Dec. 6, 2010. Publish: Dec. 15, 22, 29, 2010, Jan. 5, 2011. 01203

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

#34-2010-00088986

WHEREAS, Elizabeth McKinney has filed a petition with this court for a decree changing name of Elizabeth Ann McKinney to Elizabeth Anne McKinney. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Jan. 20, 2011 in Dept. 54. located at 800 9th St., Third Floor, 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: Dec. 9, 2010 Shelleyanne W.L. Chang Judge of the Superior Court Publish: Dec. 15, 22, 29, 2010, Jan

01203

SUPERIOR COURT OF COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00092998

WHEREAS, Elias Solomon Tezare and Yordanos Yohannes have filed a petition with this court Michael Solmon to Michael Tezare

Solomon, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Jan. 18, 2011 in Dept. 54, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County California once a week for four consecutive weeks prior to the date set for hearing on the petition, Dated: Dec. 7, 2010.

Judge of the Superior Court Publish: Dec. 15, 22, 29, 2010, Jan. 5. 2011. TEZARE 01203

Shelleyanne W.L. Chang

NOTICE OF PETITION TO ADMINISTER **ESTATE OF** NGHIA LE ESTATE NO. 34-2020-00081277

To all heirs, beneficiaries,

creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of NGHIA LE: petition has been filed by NGUYET VAN LE and THANH THI PHAM in the Superior Court of California, County of Sacramento, requesting that NGUYET VAN LE be appointed

personal representative to administer the estate the decedent. The petition requests authority to administer the estate under Independent Administration of Estates Act. This will avoid the need to obtain court approval for many actions taken in connection with the estate. However, before taking certain actions, the personal representative will be required to give notice to interested persons unless they have waived notice of

shows good cause why the court should not grant the authority The petition is set for hearing in Dept. No. 129, at 3341 Power Inn Road, Sacramento, CA 95826 on January 13, 2011 at 9 a.m. IF YOU OBJECT to the

have consented to the proposed

action. The petition will be granted

unless an interested person files

an objection to the petition and

granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may

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

MAY EXAMINE the file kept by the court. If you are interested in the estate, you may request special notice of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Section 1250 of the California Probate Code.

The name and address of petitioner or petitioner's attorney is: Nguyet Van Le, 8392 Langtree Sacramento, CA 95823. Publish: Dec. 22, 29, 2010, Jan. 5,

01204 NOTICE OF PETITION TO

ADMINISTER ESTATE OF LOUANN ROCHER KLINT ESTATE NO. 34-2010-00093703

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate or both of LOUANN ROCHER KLINT: A petition has been filed by ROBERT KLINT in the Superior Court of California, County of Sacramento, requesting ROBERT KLINT be appointed as personal representative to

administer the estate the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination the file kept by the court.

The petition requests authority to administer the estate under Independent Administration of Estates Act. This will avoid the need to obtain court approval for many actions taken in connection with the estate. However, before

taking certain actions, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action. The petition will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority

The petition is set for hearing in Dept. No. 129, at 3341 Power Inn Road, Sacramento, CA 95826 on January 20, 2011 at 9 a.m. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written

objections with the court before the hearing. Your appearance may be in person or by your attorney YOU 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 the court within four months

from the date of first issuance of letters as provided in Section 9100 the California Probate Code The time for filing claims will not expire before four months from the date of the hearing noticed above. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may

request special notice of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Section 1250 of California Probate Code. The name and address of petitioner or petitioner's attorney

is: Robert B. Klint, 9176 Laguna Manor Dr., Elk Grove, CA 95758. Publish: Dec. 22, 29, 2010, Jan. 5, 01204

FICTITIOUS BUSINESS NAME STATEMENT #1010777. Night Comfort Inc., 1908 El Camino Ave., Sacramento, CA 95815 is doing business under the Fictitious Business Name "La Bries Sleep Center" at 1908 El Camino Ave. Sacramento, CA 95815, Filed with the Clerk of Sacramento County on 2010. Publish: Dec. 22, 29, 2010, Jan. 5,

01204

NOTICE OF PETITION TO **ADMINISTER** ESTATE OF GEORGE PERRY DUNCAN ESTATE NO. 34-2010-94006

To all heirs, beneficiaries creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of GEORGE PERRY DUNCAN A petition has been filed by lan

Douglas Duncan in the Superior Court of California, County of Sacramento, requesting that lan Douglas Duncan be appointed personal representative to administer the estate the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. This will avoid the need to obtain court approval for many actions taken in connection with the estate. However, before taking certain actions, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action. The petition will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

The petition is set for hearing in Dept. No. 129, at 3341 Power Inn Road, Sacramento, CA 95826 on Jan. 28, 2011 at 9 a.m. YOU OBJECT to the

granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Section 9100 of the California Probate Code.

The time for filing claims will not

expire before four months from the

date of the hearing noticed above.

HEATING AND AIR

**Christopher's Heating & Air** 

We Service All Brands

Commercial/Residential

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may request special notice of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Section 1250 of California Probate Code.

The name and address of petitioner or petitioner's attorney is: Catherine A. Lawson, Esq., 3161 Cameron Park Dr. #223, Cameron Park CA 95682: (530) 676-6860 Publish: Dec. 29, 2010, Jan. 5, 12, 01205 LAWSON

> SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00094137

WHEREAS. Mindv Minhthu To and Quang Minh Vu have filed a petition with this court for a decree changing name of Minhtuyet Natalie Vu to Natalia Minhtuvet Vu. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Feb. 2, 2011 in Dept. 54, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Dec. 23, 2010. Shellevanne W.L. Chang Judge of the Superior Court Publish: Dec. 29, 2010, Jan. 5, 12, 19, 2011.

01205

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00093801 WHEREAS, Renee Katheryn

Singer has filed a petition with this court for a decree changing name of Renee Katheryn Singer to April Reign Singer. IT IS ORDERED that entitled matter appear before this court at 9 a.m. on Feb. 2, 2011 in Dept. 54, located at 800 9th St. Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition, Dated: Dec. 20, 2010. Shelleyanne W.L. Chang

Judge of the Superior Court Publish: Dec. 29, 2010, Jan. 5, 12, 01205 **SINGER** 1-19-11

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00093961

WHEREAS, Corey Dahl has filed a petition with this court for a decree changing name of Corey Allen Dahl to Corey Joe Haugen IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Feb. 1, 2011 in Dept. 54, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times a Newspaper of General Circulation, printed in SacramentoCounty, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Dec. 21, 2010. Shelleyanne W.L. Chang Judge of the Superior Court

Publish: Dec. 29, 2010, Jan. 5, 12, 01205 1-19-11 **HAUGEN** 

> Call to place your legal advertising here.

532-2113

PHOTO RESTORATION

Restore

**Old Photographs** 

Share memories

of special places and times

with your family.

(916) 483-6051

Laws Studio, Crestview Center

Manzanita at Winding Way

### Business & Service Directory

12, 2011.

Construction

#### **Brasiel's Construction Company**



Licensed & Insured

Specializing in Residential Carpentry, Remodel and Repair Smaller Jobs Accepted

> **Gary F. Brasiel** GENERAL CONTRACTOR

O: (916) 725-4061 C: (916) 745-2447 E-mail: GaryBrasiel@surewest.net

#### HOUSECLEANING SERVICE

OWNER OPERATOR

Supplies Furnished, **Detail Oriented,** Affordable Rates.

Call Today

(916) 723-1608

#### FENCING

**Cal State Fence** and Construction Since 1986

Quality • Trustworthy Affordable • Reliable Redwood, Chain Link, Ornamental Iron, Vinyl, Trellis, Decks.

Residential/Commercial FREE ESTIMATES!

Lic. #494306 (916) 966 -1103

#### HOME COMPUTER WORK

Home Computer Work Earn Up to

\$1,500/mo PT \$7,500/mo FT

Will Train

Apply online at

www.bcsglobal13.com

in Carmichael **PAVING** 

FENCING

#### PRIME TIME **FENCING**

**Quality Redwood Double & Single Gates** Repair & New

> License # 835870 Liability Insurance

(916) 481-7315

#### Pool Service

NATIONAL POOL SERVICE **Monthly Pool Service** for as low as

\$60/mo

Set-up's • Clean-up's **Free Estimates** 

Biz Lic #329357

Yard Work,

Hauling,

Gutter Clean,

Odd Jobs

You Name It!

DONTEET

RIPPED OFF!

Call:

(916) 833-7618

916-532-0884



Service • Repair • Sales

671-6284

#### Pool Service



Prompt and Reliable



LAWN SERVICE

Call Today 916-223-1744

TRAVEL SPECIALS

Book with

**Emerald Travel!!** 

**Experience/Knowledge** 

Cruises/ Tours/Honeymoons

All-Inclusives

Save 7ime!! Save Money!!

(916) 570-3882

#### A VETERAN PAVING

All Types • Seal Coating

**Excellent References** Ron Follman

Cell 916-730-4949 House 530-677-1124

Lic #776266

**READER** 

**FOR LOVE** 

Tarot Cards

Crystal Ball

Call for Appointment

916-807-6597

PSYCHIC READINGS

#### PAINTING/REPAIR

#### **McDonald Painting**

Interior - Exterior **Most Small Repairs Bonded - Insured** 

Lic # 632538 30 YEARS EXPERIENCE

C: 216-2080 F: 967-4135

**TAX & BOOKKEEPING SERVICE** Pamela B. Connolly, EA Enrolled Agent 25 Years Experience Available Weekends

TAX & BOOKKEEPING

8080 Madison Ave. Ste. 201B Fair Oaks, CA 95628 Corner of Fair Oaks and Madison

916-966-8850

Competitive

stipend

(916) 613-8359

#### **QUALITY LABOR** "Handy Man" & MAINTENANCE

HANDYMAN

**P**LUMBING

• Dry Rot • Painting

 Doors/Floors • Decks/Tile/

"Carpenter Dave" 25 Years Experience • All Home Repairs

Patios

#### J & J Lawn and **Garden Service** Reasonable Rates/Free Estimate

★ Weedwhipping

★ Minor Tree • Sheet Rock Trimming

#### ★ Rototilling **★** Hauling \* Basic Lawn \* Yard clean up Service

Call 916-317-3450

★ Irrigation Service

★ Sprinkler Repairs

#### AFFORDABLE BATHROOMS & ALL HOME REPAIRS

Shower & Tub Enclosures Water Damage Flooring, Electrical, Carpentry, Drywall We do all phases —small & large jobs FREE ESTIMATES

ANDERSEN CONSTRUCTION Licensed & Bonded • CSL # 681664

#### GARAGE DOORS

#### <del>ACTION</del> DOOR SERVICE CALIF. STATE LIC. #650461

Garage Doors and Openers, service, repair, replace. Serving greater Sacramento area since 1987.

(916) 635-5951

#### Masonry

#### Nick Lambdin **Masonry**

#### Quality Stone, Block, Pavers & Brick at a low price

(916) 912-7617 CSLN: 946862 www.sactownmasonry.com

#### Investments

#### Earn 10%+ on your money 1st Position, 60% LTV or less

**CALL TODAY!** 

877-665-1414 x101 530-886-1414 X101 www.GoEquitable.com

### **OPEN YOUR HEART**

#### **OPEN YOUR HEART AND HOME**

Step up to the challenge! Have experience working with developmentally disabled adults

and/or challenging behaviors? Have an extra bedroom? **MAKE A DIFFERENCE!** 

> For More Information: (916) 383-9785 ext. 15

Experienced Hardworking

Madeline

 Windows • Bathroom

Texture Roof Repairs (916)548-8249

Lic. # 629370

INSURED & BONDED

#### BATHROOM REMODELING

#### (916)-989-2689

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

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

Coloma Village Shopping Ctr. • Rancho Cordova

**ALTERATIONS** 

#### **ALTERATIONS** Hard Money Loans

Commercial, Industrial. Bad Credit, BK, Foreclosure OK! Equity is the main consideration. **Equitable Mortgage** 877-665-1414 x101

530-886-1414 X101 www.GoEquitable.com

#### Owner Occupied, Investments,

#### **Trust Deed Investments**

corporations, pension plans, 401Ks, IRAs, SEP accounts.

**Equitable Mortgage** 

Summer Specials New Local Business • Owner on Job Free Estimates • Senior Discounts Contractor for Lowe's, Sears, Home Depot and Costco. Visa, MC, Amex.

#### FINANCING **Private Money Financing**

Loans up to 65% LTV NO UPFRONT LOAN FEES

Private individuals,

Carmichael Times Page 9 **December 29, 2010** 



by David Dickstein

#### Family Viewing at the Cinema

**The Green Hornet** Opens Jan. 14, rated PG greenhornetmovie.com

Rogen, known for playing big-hearted doofuses in Judd Apatow comedies, is as green to action movies as his latest character. But that's who brings this masked superhero to contemporary moviegoers after starting in radio in the 1930s, then appearing in comic books, film serials and a network TV series.

Newspaper publisher by day, vigilante by night, Britt Reid (aka the Green Hornet) faces off against a city leader (Christoph Waltz) who has united all the gangs under his power. Jay Chou plays Kato, the obligatory sidekick, while Cameron Diaz is the obligatory pretty dame-slash-love interest



**Season of the Witch** Opens Jan. 7, rated PG-13 seasonofthewitchfilm.com

Oscar winner Nicolas Cage hasn't been in a well-reviewed movie in years, but maybe his critical slump will end with this supernatural thriller in which he plays a medieval knight who must defeat a devious witch to save the world from succumbing to the dark side. Before the ultimate battle, he and a trusted companion (Ron Perlman) are ordered by a dying cardinal to deliver a young peasant girl believed to be the witch responsible for the Black Plague decimating central Europe.

**Sinbad: The Fifth Voyage** Opens Jan. 1, rated PG sinbadthemovie.com

Do we really need another Sinbad movie? Patrick Stewart

### Films and DVDs for the Whole Family

of "X-Men" and "Star Trek" fame thinks so. Based on the well-worn character from "One Thousand and One Nights" (aka "Arabian Nights"), the ages-old collection of Middle Eastern folk tales, the movie has Stewart narrating the story played out by a cast of nobodies. In the latest sendup, Sinbad travels to a desert of magic and creatures to save the first born of a sultan who has been kidnapped by an evil sorcerer. The trailer was skewered in its debut by fans at Comic-con, and deservedly This flick looks awful.

#### **Family Home Entertainment**

A Charlie Brown Valentine (ages 4 and up, now available, not rated): The good news for everyone's favorite blockhead is he has Peppermint Patty and Marcie wooing him. The bad news is Charlie Brown has eyes only for the Little Red-Haired Girl. Ah, love, Peanuts style. Grade: A-

H.R. Pufnstuf: Complete Series Collector's Edition (ages 5 and up, Jan. 18, not rated): Only 17 episodes were produced over two seasons, yet the wackiness and catchy theme song, plus thenteen idol Jack Wild of "Oliver!" fame, made Saturday morning so much fun from 1969-1971. The collector's edition is loaded with cool stuff to entice another generation of fans, including a bobblehead of the title creature, a life-size dragon and mayor of nutty Living Island. Grade: A-

Nanny McPhee Returns (ages 5-11, now available, PG): A box office dud last fall, the sequel only made half of what the 2006 original brought in. What a shame. Like its predecessor, Emma Thompson reprises her anti-Mary Poppins, a homely, yet effective nanny who knocks sense into misbehaving children through discipline and magic with nary a spoonful of sugar. Maggie Gyllenhaal, Ralph Fiennes, Ewan McGregor and Maggie Smith head up a strong supporting cast. Grade: B+

Open Season 3 (ages 4-11, Jan. 31, not rated): The quality doesn't hold up to the theatrically released original, but for direct-to-video, this one ranks among the leaders in the herd of animated animal features. It's open season again for silly fun mixed with spunk and, ultimately, sweetness, when bear Boog joins a traveling circus and learns that home is where your heart is. These comical critters are likeable whatever your age. Grade: B+



Wobbly Wheels & Whistles! (ages 2-5, Jan. 4, not rated): Thomas' engine friend Scruff makes his debut in this DVD that includes four episodes from the "Thomas & Friends" series and two bonus features. As always, life lessons on friendship, teamwork and discovery are kept on track like the talking trains themselves. Grade: A-



### Carmichael **Chamber of Commerce**

#### **Desperately Seeking Susan**

2011 Person of the Year Banquet & Award Night Friday, January 7, 6:30 pm at The Palace, 6309 Fair Oaks Blvd., Carmichael

Honoring Sacramento County Supervisor Susan Peters for Service to County, Chamber and Community. This fund-raiser event also appoints our 2011 Business Person of the Year; recognizes our new Honorary Mayor and installs the 2011 Board of Chamber Directors.

#### Carmichael Chamber Luncheon

Tuesday, January 25, 2011, 11:30am - 1:00pm **Education Building** 

Cypress Avenue Baptist Church 5709 Cypress Avenue, Carmichael, 95608 Guest speaker is Joyce Arredondo of the Juvenile Parole Board, Raffle prizes RSVP by Thursday, September 23 to 482-1002 or linda@carmichaelchamber.com.

**Princess Party** 

Saturday, February 12, 1-3pm Ages 1-6 years • \$20 per child

La Sierra Community Center, 5325 Engle Road Here's an opportunity for your special princess to spend an afternoon having fun with other girls just like her! The professionals from Once Upon a Princess will provide us with tiaras, face painting, a tea party and other fun activities specially designed to treat your princess...like a princess!



#### Membership Changes

Beginning January 1, 2011, the cost for residential members will be \$30 per person. Those who have already paid, will not pay the new price until their next renewal.

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



### TAK FOOD MARKET

Local, Healthy, Not-so-fast Food



Home-made Soups Kabobs on Skewer

- · Lamb · Beef Fillet
- · Chicken Fillet Fresh Salmon
  - · Ground Beef Seasoning
- Cooked on charcoal only.
- Includes Persian Basmati Rice, **Grilled Tomato, Salad**
- \* Food served from noon until it lasts

Call ahead for Faster Service

9045 Fair Oaks Blvd. (Corner of San Juan & Fair Oaks) 944-3188

www.takfoodmarket.net



Ask about our Mail Order Service!

5859 Auburn Boulevard Sacramento, CA 95841

(916) 349-9493

www.sacgermandeli.com sacgermandeli@sbcglobal.net

### GIVE THE GIFT OF IN HOME CARE TO YOUR LOVED ONES





There's a huge difference in the kind of home care you can receive from someone who really understands what your life is like as a senior.

SENIORS Helping SENIORS®
...a way to give and to receive®

### CALL US FOR FREE ASSESSMENT

Our loving, caring, compassionate seniors are there to help. We offer all the services you need to stay in your own home, living independently.

- Companion Care
- Housekeeping Services
- Meal Preparation/Cooking
- Personal Care
- - Handyman Services

Doctor Appointments

Shopping

Yard Work

- Overnight and 24-hour Care
   And More!

Transportation

Call us today.

Like getting a little help from your friends™.

916-372-9640

Carmichael Times Page 10 **December 29, 2010** 



#### History books discussed at Carmichael Library monthly meetings

Carmichael Library History Book Club mixes fact and fiction for a clearer picture of what has happened in world history. The adult book club meets at 6:30 p.m., on the first Tuesday of each month, at Carmichael Library, 5605 Marconi Avenue, Carmichael.

Attendees are encouraged to bring snacks to share with other book club members. For more information on the following book discussions, please telephone the Sacramento Public Library at (916) 264-2920 or visit saclibrary.org.

The Things They Carried, January 4: by Tim O'Brien The Worst Hard Time, February 1: by Timothy Egan March 1: In the Valley of the Kings,

by Daniel Meyerson The Great Mortality, by John Kelly April 5: May 3: The Big Burn, by Timothy Egan

#### Preschool Storytime

December 30, Thursday, 10:15 a.m. to 11 a.m. Preschool Storytime (3-5yrs)

Join Miss Angela for 30 minutes of stories, fingerplays, music, and more. Lots of fun for kids 3-5!

#### Toddler Storytime

December 30, Thursday, 11:15 a.m. to 11:45 a.m. Toddler Storytime (1.5 - 3yrs)

Toddle on over to the Carmichael Library for 20 minutes of short stories, easy fingerplays, and songs. The goal is to have fun with stories, words, and each other.

#### Carmichael Movie Matinee

December 30, Thursday, 3 p.m. to 6 p.m. Teen Program

Bring your friends and enjoy a movie @ Carmichael Library - Free! Visit Carmichael Library for a list of up-coming movie titles

#### Read to Rover

January 4, Tuesday, 3:30 p.m. to 4:30 p.m. School-Age Program

Specially trained therapy dogs are waiting for children to come read to them. For kids ages 5 to 10 years old that are reading. Earn stickers for the time spent reading and earn a book too!

#### Carmichael Library History Book Club

January 4, Tuesday, 6:30 p.m. to 7:45 p.m. Book Club

Carmichael Library History Book Club mixes fact and fiction for a clearer picture of the past. Please bring a snack to share as we discuss: The Things They Carried by, Tim O'Brien.



### Perfect **WeddingGuide**

### Sacramento's Best edding Planning Resource

in print

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



online

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



Win a FREE engagement portrait session!

To enter, just click the "Like" button at facebook.com/SacramentoPWG

### **Lifetime Warranty Brake Pads Installed**

(Regular \$129.95)

 Lifetime Warranty Covers Pads Only •Most Cars, Per Axle, Front or Rear

•Additional Parts and Labor May Be

Required at Extra Charge

**Includes Pads and Labor** 

Must present Coupon.

### River City Brakes

- Lifetime Brakes
- · Lube, Oil, Filter
- Computer Diagnostics
- A/C Service • Tune-Ups
- Free Brake Inspection
- Alternators & Starters
- Timing Belts

We gladly honor all competitor's lifetime brakepad warranties

**Authorized Factory Warranty & Maintenance Facility Offering 30/60/90K Mile Warranty Service** 

7808 Fair Oaks Blvd., Ste. B, Carmichael

Hours: Tues.- Sat. 8am-5pm, Mon. By Appt.



### Faith Lutheran School and Pre-School Enroll before March 1st and receive 1/2 off first month's tuition

- Small Class Sizes
- Monthly Field Trips
- Transitional Kindergarten Program
- Core Knowledge and
- Core Virtues Curriculum
- Full Day Kindergarten
- Before & After School Program
- Competitive Tuition
- Scholarships Available
- Full Preschool and Day Care Program

4000 San Juan Avenue • Fair Oaks, CA 95628 School Office 916-961-4252 • Preschool Office 916-961-5237 Check Us Out at www.faithlutheran.net

Mission Statement: Education at Faith Lutheran School builds academic competence, Christian Character, self-confidence and connection to the community."

#### ONES LAW FIRM

Gordon G. Bones

Attorney at Law

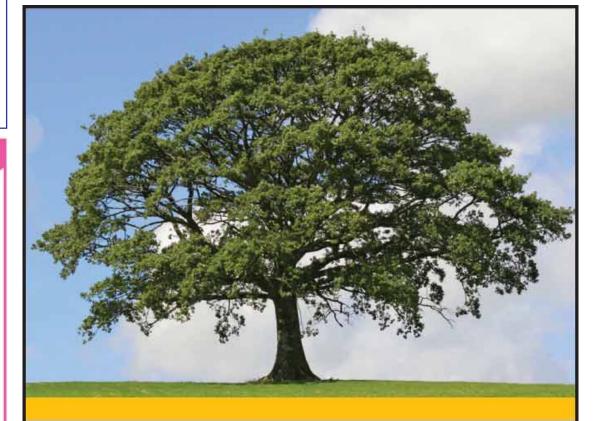
4790 Dewey Drive, Suite C Fair Oaks, CA 95628

The Law Firm provides the following legal services:

- Bankruptcy
   Business and Corporate Matters
- Trust and Trust Administration
- Estate Planning
   Probate and Conservatorship
- Family Law

P: 916.965.6647 F: 916.965.4218

gbones@boneslawfirm.com



### Time To Enjoy The Life You Deserve

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

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

Independent & Assisted Living as well as Memory Care.

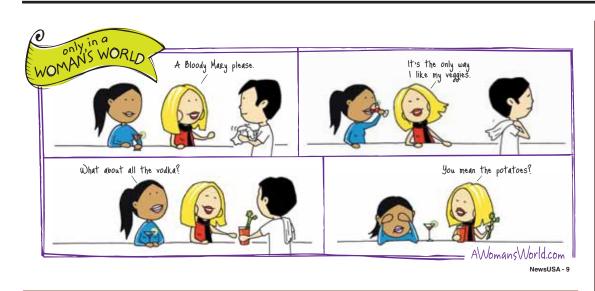


916-944-2323 office www.carmichaeloaks.com



LIC# 347003685

Carmichael Times Page 11 **December 29, 2010** 



### CindySue Jones of The Pampered Chef



12 Years Experience in "FUN" Kitchen Shows Fundraisers, Bridal Showers, & Earning Opportunities!

916-988-4810

www.PamperedChef.biz/CindySueCookingParty

Check out my site. You can order from my website 24/7! Monthly specials and the NEW outlet store are there too!

### BOAT TOURS OF THE NAVY RESERVE MOTHBALL FLEET



FOR RESERVATIONS CALL: 800-817-8774

FULL DETAILS ONLINE AT: www.bayviewcharters.com/US\_Navy\_Mothball\_Fleet.php



#### **Extended Tours**

 Mackinac Island May 6-14, 2011 • \$2,699 pp double

- Trains of the Colorado Rockies
- July 30-August 7, 2011 \$2,349 pp double
- Islands of New England
- September 16-23, 2011 \$2,275 pp double Monthly newsletter available online and at the community center for additional classes and events. For more information call (916) 972-0336 or go to www.morpd.com.

#### Luxury Motorcoach

- The Price is Right/Let's make a Deal Trip to Hollywood with extras! January 11-14, 2011 • \$699 pp double
- Amtrak the Snowy Sierra February 23-25, 2011 • \$285pp double Tickets to the Buddy Holly Show

Masterpieces from the Musee D'Orsay January 6, 2011 • \$85 per person Admission to De Young & Legion of Honor

#### **NEW YEAR'S RESOLUTION:** TRY A NEW FITNESS CLASS!

#### **Mission Oaks Community Center**

**Functional Fitness** \$20/month \$30/month Zumba Chair Yoga \$15/month Yoga \$18/month Tai Chi \$30/month Nordic Pole Walking \$30/month

#### **Swanston Community Center**

50+ Fitness **Body Sculpting** Walking Club Akido Jazzercise

\$5/week \$36/month \$10/month \$30/ month

\$36/month

#### MISSION OAKS RECREATION & PARK DISTRICT

Office Hours: 8 am-5 pm **Registration Hours:** 8:30am-4pm Monday-Friday

www.morpd.com

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

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

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

### FIND ANSWERS to Your Senior Living Questions

Find everything you want to know about senior living for yourself or a loved one at our website your resource for information on care, services and senior living options.

> Visit the website today or call Suzanne at (916) 481-7105

## the Chateau at Carmichael Park

Lic. #347001523

7125 Fair Oaks Blvd, Carmichael Between Engle Street and Grant Avenue

A remarkable value for independent senior living, memory care, memory day care and short-term respite stays.





Carmichael Times Page 12 December 29, 2010

### Anticipation High as Ohio Valley Gold and Silver Refinery Opens for Business Next Week in Auburn!

By DAVID MORGAN STAFF WRITER

Been following the gold and silver market lately? Well if you have a jewelry box or lock box full of gold or a coffee can full of old coins you should be according to Ohio Valley Refinery spokesperson John Miller. "The gold and silver markets have not been this strong for over 30 years," said Miller. Typically when the U.S. dollar is weak and the economy is flat gold and silver markets soar. "That's good news if you are sitting on a few gold necklaces or an old class ring," says Miller.

Next week, starting Monday at 9am and every day next week through Friday, the Ohio Valley Refinery will be setting up a satellite refinery right here in Auburn at the Ridge Golf Course. During their 5 day stay, anyone can bring gold, silver or platinum items and turn them in for immediate payment, explains John Miller. "Just about everybody has some amount of gold or silver just lying around collecting dust and next week anybody can sell theirs direct to our refinery. Typically, selling direct to a refinery is reserved for larger wholesale customers like jewelry stores, pawn shops, and laboratories," says Miller. "We are changing how business is done," he explains. "We want to do business with everybody so we took our business to the streets. Our teams visits various cities around the country hosting 5 day events allowing the general public to take advantage of our services. The turnout has been overwhelming," says Miller. "Usually each day is busier than the previous day. It seems once people come to us and sell something, they are so amazed by what an old ring or gold coin is worth that they go home and start digging around for more and tell relatives, friends and neighbors. It's like a feeding frenzy by the third day. People line up with everything from gold jewelry to sterling



Above • Refinery representatives will be on hand next week, starting Monday and continuing through Friday, to purchase all gold, silver and platinum items, as well as coins. Public welcome!

silver flatware sets to old coins. I think during this bad economy everybody can use extra money but most people say they are taking advantage of selling direct to our refinery because of the higher prices we pay."

During this special event anyone is welcome to bring all types of gold, silver and platinum to the refinery and turn it in for instant payment. The types of items they will accept include: all gold jewelry, gold coins, gold ounces and dental gold. We also buy coins dated 1964 and before including: Silver Dollars, halves, quarters and dimes. Anything marked "sterling" is accepted including: flat ware sets, tea pots, silver bars, silver ounces and all industrial precious metals.

What should you expect if you go to the event to sell your gold and/ or silver? Just gather up all gold silver and platinum in any form. If you are not sure if its gold or silver, bring it in and they will test it for free. When you arrive at the event you will be asked to fill out a simple registration card and

will be issued a number. Seating will be available. When your number is called you will be escorted to a table where your items will be examined, tested and sorted. This only takes a few minutes using their expertise and specialized equipment. Items will be counted and/or weighed. The value of the items will be determined based on up to the minute market prices. Live feeds will be available at the event displaying current market prices of all precious metals. If you choose to sell your items, they will be bagged and tagged and you will be escorted to the cashier to collect your payment. Waiting time to sell your items may range from just a few minutes to 1 hour so bring something to read.

If you are the owner of a jewelry store, pawn shop, dentist office or a dealer, you are encouraged to call ahead to make an appointment with the smelt master to discuss their special dealer programs. You can call our venue to make an appointment at (530) 888-7888.

event continues every day through next Friday. No appointment is needed.

business Monday from 9am-6pm. The

Ohio Valley Refinery will open for

#### If you go:

WHO: Ohio Valley Refinery Reclamation Drive

WHAT: Open to public to sell gold and silver.

WHEN: January 3rd - 7th

WHERE: Ridge Golf Course 2020 Golf Course Road Auburn, CA 95603

TIMES: MONDAY-FRIDAY 9:00am - 6:00pm EVERY DAY

SHOW INFO: (217) 523-4225

### Silver and Gold Coin Prices Up During Poor Economy.

Collectors and Enthusiasts in **Auburn** with \$200,000 to Purchase Yours!

By DAVID MORGAN STAFF WRITER

Got Coin? It might be just the time to cash in. Next week, starting Monday and continuing through Friday, the International Collectors Association, in conjunction with the Ohio Valley Gold & Silver Refinery, will be purchasing all types of silver and gold coins direct from the public. All types are welcome and the event is free.

Collectors will be on hand to identify and sort your coins. Then the quality or grade will be determined. According to collectors I talked with, the better the grade the more they are worth. With the current silver and gold markets, prices are up for older coins too. Any coins minted in 1964 and before in the U.S. are 90% silver, except nickels and pennies.

The coins worth is determined by the rarity and the grade. Old silver dollars are worth a great premium right now. Even well worn and heavy circulated ones are bringing good premiums. Franklin and Kennedy halves, Washington quarters and Mercury and Roosevelt dimes are all worth many times their face value. While older types like Seated Liberty, Standing Liberties, and Barber coins are worth even more.

Gold coins are really worth a lot right now according to Brian Eades of the International Collectors Association. "This country didn't start minting coins until 1792," says Eades. "Before that people would trade goods using gold dust and nuggets. Some shop keepers would take more gold than needed to pay for items purchased. There was no uniform system of making change."

The government opened the first mints and began distributing the coins in 1792. By the beginning of the 19th century, coins and paper currency were wide spread and our monetary system was here to stay. In 1933, Roosevelt required all banking institutions to turn in all gold coins.

Once all banks turned in this gold, the president raised the gold standard from \$20.00 per ounce to \$33.00 per ounce. This was his way of stimulating the economy during the great depression. However, gold coins were never redistributed after the recall. Not all gold coins were turned in. Many folks during that time didn't completely trust the government and chose to keep their gold.

These gold coins are sought after by collectors today and bring many times the face value. Any gold coins with the mint marks of CC, D or O will bring nice premiums. Collectors at the event will be glad to show you where to look. Other types of coins will also be purchase including: foreign coins, Indian head cents, two cent pieces, half dimes, three cent pieces and buffalo nickels to name a few.

Collectors warn people against trying to clean their coins as significant damage can be done and the coins value lessened.

### Items we will accept include:

Scrap Jewelry
Dental Gold
Sterling Silverware
Sterling Silver Tea Sets
Silver Dollars
All Coins Dated 1964 & Earlier
Industrial Scrap
All forms of Platinum

#### **Items of Interest:**

Vintage Guitars:

Martin, Gibson, Fender, National, Rickenbacker, Gretsch, Mandolins, Banjos and others

Pocket Watches:

Hamilton, Illinois, Waltham, Patek Phillipe, Ball, Howard, South Bend, Elgin and others

Wrist watches: Omega, Accutron, Longines, Hamilton, Breitling and many

Old paper money: United States, Confederate States, Blanket Bills, \$1000.00 bills and more

Antique Toys: Trains, Tin wind-ups, Mechanical Banks, Robots, Pressed Steel trucks, and many more

War Memorabilia: Swords, Bayonets, Helmets, German, Confederate, Union, USA, and others

Local records reveal to our research department that recent vintage guitar sold for \$2400.00 and another for \$12,000.00 to a collector that will be tied into the event next week via live database feed.

# WE BUY 10¢ & 12¢ COMIC BOOKS!

#### Local Residents are ready to cash in!

International antique buyers in town next week and ready to stimulate economy!

By DAVID MORGAN STAFF WRITER

Hundreds of phone calls from local residents this week to the corporate office of the Ohio Valley Gold and Silver Refinery pour in inquiring about items to be purchased all next week by the team of antique buyers that is on site with OVGSR.

The team of buyers next week are purchasing a vast array of vintage items (see left) along with coins, gold jewelry, and sterling silver items the refinery deals in. It is a Local shot in the arm for our economy. The spokesperson for the event expects to spend in excess of \$200,000.00 next week at the Ridge Golf Course paying local residents on the spot. The spokesperson for the company explained that these collectors are paying collector price for vintage items. It's a great way for people to get a great value for their items.



Refinery representatives will be on hand next week starting Monday to purchase all gold, silver and platinum items, as well as coins. Public welcome!