

# Carmichael Times



**Celebrating years of many tiny miracles**

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**Chatauqua Playhouse announces opening of thriller "The Vampyre"**

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Volume 30 Issue 39

Serving Carmichael and Sacramento County since 1981

September 29, 2010

## Honoring the Past, Enjoying the Present



**Descendants of Charles and Mary Deterding were honored during Carmichael's recent 101st Founders Day at Carmichael Park. The family came to the San Juan land grant in 1906 and raised crops on land now called Ancil Hoffman park. Preceding Daniel Carmichael's settlers by several years, the Deterdings are regarded as Carmichael Colony's first permanent farmers and pillars of the developing community. Pictured: Mary Deterding's grandson Russ Deterding (center) and offspring display resolutions awarded to the family from area legislators. These included Congressman Dan Lungren, Assemblyman Roger Niello and Supervisor Susan Peters. Photo by Susan Maxwell Skinner.**

*Carmichael* – The Carmichael Recreation and Park District ordered perfect weather, invited great neighbors and friends and plenty of vendors of food and crafts for the 101st Founders Day event held Saturday, September 25th in Carmichael. It was a perfect day for a big family party in the sacred heart of Carmichael.

The El Camino High School Pep Band kicked off the opening ceremonies with familiar tunes and their infectious enthusiasm. They again proved to be a favorite attraction of the annual event.

One of the pioneering families of the Carmichael area, the descendants of Charles and Mary Deterding, were honored with a special presentation. They were also thanked for their many generations of giving back to the community in which they live. The Deterding family came to the area in 1906 and raised crops on what is now Ancil Hoffman Park.

The Sacramento Symphonic

Winds followed presentations and speeches from area politicians, preceding the headline act, On Air – a Sacramento based band that played Motown and classic rock and roll.

The Classic Car Show, full of "I want one of those" expressions from many classic car lovers, was once again sponsored by the Cappuccino Cruisers.

Each year Founders' Day is created for the good people of Carmichael, hosted as a family friendly event. This year the Carmichael Recreation and Park District did an outstanding job, along with the many volunteers and local businesses, to create the fun event, including the mini carnival, face painting, arts & crafts, clowns and much more.

If you enjoyed the day, call them with a quick "thank you" for their hard work at 485-5322. You can find out more about upcoming events online at [www.carmichaelpark.com](http://www.carmichaelpark.com).



**"I want one of those!"**

**This 1955 Chevy was one of many great looking hot rods and classics on display at the Founders Day event. The car is owned by Ed McVey. The car show was presented by the local Cappuccino Cruisers Classic Car Club. To find out more about their club go to [www.capcruz.com](http://www.capcruz.com).**

Photo by Paul V. Scholl.

## War of the Mascot Titans



**A Founders Day favorite, the River Cats baseball team mascot Dinger matched antics with newcomer Tang the Orangutan. Photo by Susan Maxwell Skinner.**

## Forty Local Chambers of Commerce Join the Fight to Stop Hidden Taxes

*Sacramento* – On Monday, September 27th, the Stop Hidden Taxes Committee – No on 25/Yes on 26 announced the addition of 40 local chambers of commerce from throughout California to join the fight against Proposition 25 and for Proposition 26. The chambers represent small business owners and employers from cities and towns all over California. Several of the state's largest chambers of commerce, including several in the Los Angeles Area and San Francisco have joined the growing coalition, lending their voices of concern about the dangers of Proposition 25 and the need for Proposition 26. "As members of the state's

business community become aware of the facts surrounding Proposition 25, the coalition against the measure grows larger and stronger," said Allan Zarembeg, co-chair of the Stop Hidden Taxes Committee and president and CEO of the California Chamber of Commerce. "These chambers represent small business owners and employers throughout the state. They know better than anyone that hidden taxes translate to increased prices for the consumer and lead to employing fewer people."

Proposition 25 not only would reduce the vote threshold to approve a budget from two-thirds to a bare majority, it would also make it easier to use gimmicks and tricks to

raise taxes and pass budgets that are not balanced. Prop. 25 would not hold politician's accountable. The pay forfeiture provisions contain a loophole that would allow for legislators to send a budget – any budget, balanced or not – to the Governor by the June 15th deadline and their pay and tax-free expense accounts would continue regardless of whether the budget is signed by the Governor. In addition, the measure contains a provision that would impede the right of voters to repeal bad laws through the referendum process.

"This measure does not hold politicians accountable and worse, leaves them with even more unchecked power than they already have," said

Randy Gordon, president and CEO of the Long Beach Area Chamber of Commerce. "The voters have said time and time again, they want more accountability and more transparency in the political process. Proposition 25 would do just the opposite."

In addition to joining the fight against Proposition 25, the chambers have joined the effort in support of Proposition 26., which would stop the politicians from going around the voters and the State Constitution to propose and enact hidden taxes. These hidden taxes, disguised as "fees" have been used to finance politicians' free spending and budget tricks for years. This measure would close the "hidden tax" loophole and

force politicians to call a tax a tax and would require new taxes to receive a two-thirds vote in order to be enacted.

"Without Proposition 26 small business owners and consumers will continue to pay for these hidden taxes, in the cost of doing business and the price of products and services. Prop. 26 will pull the curtain back on the crafty schemes that allow the politicians to raise taxes without regard for the Constitutional requirements," said Steve Vandorn, president of the Santa Clara Chamber of Commerce.

"We are pleased to have these chambers join our effort to educate Californians about the dangers of Proposition 25 and the need for Proposition 26. We look forward

to working together to bring accountability back to Sacramento," said Teresa Casazza, co-chair of Stop Hidden Taxes and president, California Taxpayers Association.

For a complete list of coalition members or for more information about Stop Hidden Taxes, visit: [www.no25yes26.com](http://www.no25yes26.com)

*Stop Hidden Taxes – No on 25/Yes on 26 is a coalition united to defeat Proposition 25, which would lower the Constitutional two-thirds vote requirement for the state Legislature to pass or raise taxes and increase legislators' tax-free expense accounts. It would also restrict Californians' Constitutional right to repeal bad laws and fees at the ballot box.*



# Mercy's Neonatal Intensive Care Unit Celebrates 21 Years of Tiny Miracles

# Del Campo Jr. Cougar Football Players Selected to Play in the Annual Youth Shrine Bowl



Dr. Carolyn Getman, MD, is shown with three sets of triplets who helped make history at Mercy San Juan when they were all in the hospital (along with a fourth set of triplets) at one time during March. The families from left to right are: Wheeler, Salas and Watson. Photos courtesy Mercy San Juan Medical Center.

Carmichael — Some 450 “graduates” of Mercy’s NICU and families were reunited with doctors, nurses and staff at the annual NICU Reunion in Carmichael Park on Saturday, September 18th. Attendees shared memories and watched the children enjoy food, face painting, crafts, sing-alongs and an up-close look at a fire engine from Station 109 in Carmichael.

At Mercy San Juan Medical Center’s and Methodist Hospital’s Neonatal Intensive Care Units, babies are surviving at birth weights lower than anyone imagined. The NICU treats seriously ill and premature infants, building a strong bond with families as they follow the development of their babies for the first two years. Mercy San Juan’s NICU is a Level III (the highest level) unit

and among the top in the country for quality of care. In fact, it is among the top 3 percent nationwide for survival of babies weighing between 1 and 3 pounds.

Three of the families at the 2010 reunion helped make history at Mercy San Juan Medical Center earlier this year, when the hospital had four sets of triplets in the NICU at one time during March — a first ever for the Sacramento area. In attendance were Angela and Terry Wheeler and their triplets, Mason, Lucas and Zoey; Claudia and Jesus Salas and their triplets, Alexander, Andrew and Alexia; and Sarah and Cory Watson and their triplets, Taylor, Luke and Hannah.

NICU parents and hospital staff build strong bonds as baby stays become weeks, and sometimes months.



Robert Kahle, MD, Medical Director of the NICU, helps check in guest at the reunion.



L-R: Christopher Ruggles, Andrew Stillman, Morgun Barrows

Three area 8th grade Del Campo Jr. Cougar Football players have been selected to play in the 15th Annual Youth Shrine Bowl. Student athletes are selected from teams throughout the greater Sacramento Region. Christopher Ruggles (Center), attends Our Lady of the Assumption in Carmichael; Morgun Barrows (Running Back), attends Starr King in Carmichael, and Andrew Stillman (Tight End) attends Barrett Middle School in Carmichael. Each of the three boys was selected on November 27th here in Sacramento (stadium to be determined). The winners of the California game will play in Orlando, FL on December 11th in the 2nd Annual California vs. Florida Youth Shrine Bowl Game.

Participation in the Youth Shrine Bowl is not merely a chance to be recognized athletically and to play football with other top student athletes, but is, for each boy, a community service project. Each participant must complete their portion of the community service project to participate in Shrine Bowl activities. This consists of selling 60 game tickets each, and while doing so, promoting the philanthropy activities of the Shriners throughout North America. The boys will be touring the Sacramento Shriners Hospital on November 26th as part of their

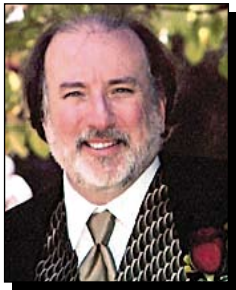
community service project. Each of the boys is also looking for area businesses interested in player sponsorship. Each sponsorship is \$300 and will include a 1/4th page color advertisement in the 2010 Youth Shrine Bowl program with a picture of the athlete and the logo or business card of the business providing the sponsorship.

The Shriners Hospital for Children is a health care system of 22 hospitals dedicated to improving the lives of children by providing pediatric specialty care, innovative research, and outstanding teaching programs for medical professionals. Children up to age 18 with orthopedic conditions, burns, spinal cord injuries, and cleft lip and palate are eligible for care and receive all services in a family-centered environment, regardless of the patients’ ability to pay. For more information please see their website at <http://www.shrinershq.org/Hospitals/Main>.

If you are interested in sponsoring one of our area student athletes, please contact the Del Campo Jr. Cougar press secretary at [stillmanre@gmail.com](mailto:stillmanre@gmail.com) with the name of the player you would like to sponsor. Sponsorships must be received no later than October 2nd. For more information on the 2010 Youth Shrine Bowl please see their website at <http://www.youthshrinebowl.com/>. For more information on the Del Campo Jr. Cougars please see their website at <http://www.dccougars.org>.

## 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 pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

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## Widowed Persons Association of California, Inc.

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

Newcomer’s Buffet & Social

Any and all widows or widowers may attend

Third Monday evening at 5:30 pm

In the private dining room at the Plaza Hoff Brau, corner of El Camino and Watt Avenues; 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.

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# 40

The American Urological Association Foundation and the National Football League want you to *Know Your Stats* about prostate cancer. So all men over 40 should talk with their doctors about their PSA (prostate-specific antigen) score and get regular physical exams.

For more information, call 1-800-828-7866 or visit [www.KnowYourStats.org](http://www.KnowYourStats.org).

About Prostate Cancer

The Official Foundation of the American Urological Association

Attend a Free Men’s Prostate Health Event at Mercy San Juan Medical Center

**Free Prostate Screenings**  
Sept. 28, 2010, 10 a.m. - 2:30 p.m.  
Sept. 29, 2010, 11:30 a.m. - 3 p.m.

Mercy Physicians Plaza  
Lukens Auditorium, Suite 150  
6555 Coyle Avenue, Carmichael

Space is limited. To register, please call (916) 537.5262

Intuitive Surgical® proudly supports this community education program.

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Carmichael Times  
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No medical services are provided by the AUA Foundation or its agents or employees. Prostate cancer screening is rendered by qualified local physicians, laboratories and affiliated personnel who are not employees of the AUA Foundation, the National Football League, or Intuitive Surgical®. None of these entities is responsible for the testing and care rendered.



# KTKZ 1380 AM to Broadcast First Senate District Republican Candidate Debate

*Sacramento Region* - On Wednesday, September 29th KTKZ 1380am will broadcast the First Senate District Republican Candidate debate live from the Granite Bay Golf Club featuring all three of the top Republican candidates; Assemblyman Roger Niello, Assemblyman Ted Gaines, Acting Member, State Board of Equalization Barbara Alby. All three candidates will take part in a one

hour debate moderated by political radio show host, Eric Hogue. The debate will be carried live, without commercial interruption on 1380am KTKZ.

Niello, Gaines and Alby will be competing for the First Senate District Republican spot in the November election. The candidates will each have a chance to address the crowd and those listening on the radio as well as answer questions

that are currently be collected by the Sacramento Valley Lincoln club, who is co-hosting the event with the California Chamber of Commerce..

The public is invited and encouraged to attend the event, which is \$25 and includes the live debate at 6pm and then a hosted reception following the debate at 7pm. Tickets can be purchased through the Sacramento Valley Lincoln Club at [www.saclincolnclub.com](http://www.saclincolnclub.com).

## E-waste Event at Victory Christian School

*Carmichael* - The junior class of Victory Christian school will be holding an e-waste event on Saturday, October 23 from 9 a.m. to 1 p.m. This will take place at

the corner of Garfield and Robertson. TV's, computers, computers and electronic devices will be recycled at no cost to you. This does not include appliances such as

refrigerators and stoves.

Bring your electronics to Victory Christian School on Saturday, October 23. Contact Peggy Marriott at 488-5601 extension 304.



**SACRAMENTO SYMPHONIC WINDS**

*Save the dates!*  
*La Sierra Series*

- Sunday, October 24, 2010 at 3pm
- Sunday, December 12, 2010 at 3pm
- Sunday, March 20, 2011 at 3pm

All performances are at  
La Sierra Community Center  
5325 Engle Road, Carmichael  
916-489-2576 • [www.sacwinds.org](http://www.sacwinds.org)





**CHAUTAUQUA PLAYHOUSE**

**TO OPEN**  
*The Vampyre* on October 8



Chautauqua Playhouse announces opening of the thriller "The Vampyre" by Tim Kelly starting on October 8, at the Playhouse. The show will run on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through November 14. All performances will be held at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. Admission is \$18 general and \$16 students, seniors, children and SARTA members.

*Appearing in "The Vampyre":*  
(L) Ruby Brungess, David Garrison, Kathryn Busch

Before there was Count Dracula there was Lord Ruthven, a charming but vicious vampyre with 'dead grey eyes', a very pale complexion and a haughty demeanor. He gains the confidence of Aubrey, a weak willed young man and through him, gains entrance to the stately home of Aubrey's aunt where his seductive skills tempt the most virtuous of young women there. "The Vampyre" transformed the vampire myth from the monster of folklore to the dark, sexual, and predatory creature still popular today!

*The show is directed by Harry Rodgers, featuring a cast that includes David Garrison, Nicholas Massa, Julie Bock-Betschart, Jon Jackson, Walter Thompson and many others. Set design is by Rodger Hoopman and costumes are by Eileen Beaver.*

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

**CHAUTAUQUA PLAYHOUSE • 5325 ENGLE ROAD  
CARMICHAEL, CA 95608 • (916) 489-7529**

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Also, ask about free resources for caregivers.



Senior Residences and Services



**Total Health Expo**  
Education and Resources for Body, Mind and Spirit

**ATTEND THE TOTAL HEALTH EXPO**

**MEET THE EXPERTS WHO CAN MAKE YOUR LIFE HEALTHIER & HAPPIER!**

**SACRAMENTO'S HOLIDAY INN NE (I-80 AT MADISON)  
SATURDAY & SUNDAY, NOVEMBER 6TH & 7TH, 2010  
11 AM TO 5 PM - FREE ADMISSION!**

**EXHIBITS INCLUDE:**

- Exercise & Fitness
- Health Foods & Cooking
- Body Building
- Anti-Aging Formulas
- Sleep & Stress Solutions
- Personal Growth
- Health Plans & Facilities
- Weight Loss

- Resources for Seniors
- Dental & Optical
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- Addiction and Recovery Seminars
- Solar & Green Products
- And Much More!!



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For information regarding exhibiting or attending, please call **(916) 476-3177**, or visit our website: [www.totalhealthexpo.net](http://www.totalhealthexpo.net)

*Citrus Heights Scholarship Pageant*

- ❖ Miss entrants must be at least 16 to the age of 27.
- ❖ Teen entrants must be at least 13 to the age of 16.
- ❖ Entrants must be single; never been married nor a parent.
- ❖ Entrants must be of good physical health and good moral character.
- ❖ Mrs. / Ms. Entrants must be at least 18 years of age.

Also includes:

*City Ambassador Pageant*

*This pageant entry fee is 25 non-perishable food items and or school supplies for needing families in our communities.*

Children 2 12 years Girls / women 13 up

**October 29th**  
**to be held at Rusch Park Citrus Heights**  
**Director: Mary Purvis, 721-3824**





# Carmichael Chamber of Commerce

## Concert in the Park

Featuring the John Skinner Band, there will be a FREE concert on Saturday, October 2 from 2:00 - 5:00 pm (music begins at 3:00 pm) at Foothill Community Park, 5510 Diablo Drive. Bring your family and plan a picnic. Refreshments will be available for purchase. Face painting and other activities will be available for children.

## Boulevard Brush Up

Join the Carmichael Chamber on Sunday, October 24 to help clean up Fair Oaks Blvd. Participants should meet at 9 am at Carmichael Park by the tennis courts off Grant Avenue. Coffee and donuts will be provided. Remember to wear a hat and bring a pair of gloves. Other event sponsors include Carmichael Creek Neighborhood Association, Carmichael Colony Neighborhood Association, and the County of Sacramento. For more information or to sign up to help, contact Anne Berner at 916-944-1042.

## Carmichael Chamber Community Shred Day

Here's your opportunity to show your support for the Carmichael Chamber. \$5 for a grocery bag; \$10 for a banker's box; \$15 for a large black trash bag. Start collecting all your personal papers and confidential information. All proceeds benefit the Carmichael Chamber of Commerce.

For more information, contact Linda Melody at 916-481-1002

When: Sat Oct 2 8am - 12pm  
Where: La Sierra Community Center, 5325 Engle Rd in Carmichael

## Dog Park Master Plan

The Carmichael Recreation and Park District has scheduled three workshops to help create a Master Plan

for the Carmichael Dog Park. The plan will identify needs and create ideas that will chart a course of action for the District to follow. Ideas and suggestions are welcome. The meetings will be held at the Carmichael Park Clubhouse, 5750 Grant Avenue on Tuesday, October 12, or Tuesday, November 16 from 6 - 8 pm. For further information, contact Lee Ann Yarber at 916-485-5322, ext. 24 or LeeAnn@carmichaelpark.com.

## Carmichael Chamber Mixer

S.T.E.P.  
Food, drinks and plenty of networking  
Bring a raffle prize and plenty of business cards  
For more info, contact Linda Melody at 916-481-1002  
When: Wed Nov 10 5:30pm - 7:30pm  
Where: Strategies to Empower People (S.T.E.P.)  
5945 Palm Dr, Carmichael 95608 (map)

## Honorary Mayor

The Carmichael Chamber will be holding Board elections at their Tuesday, November 16th Business Meeting and Luncheon. If you are interested in running for the Board or want to nominate someone, please contact Linda Melody at the Chamber office at 916-481-1002 by Thursday, September 30th.

## Carmichael Chamber Luncheon

Chamber General Meeting & Luncheon  
Guest speaker is Carl Simpson, Chief Code Enforcement Officer for Sacramento County discussing zoning issues and the homeless in Carmichael  
\$15 members/\$20 non-members  
Call 481-1002 or linda@carmichaelchamber.com for reservations by Nov. 11

When: Tue Nov 16 11:30am - 1pm  
Where: TBA

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

## 'Touch of Health' Weekly Vitality Workshop

Classes begin at 6:00 pm Tuesdays  
Open to Public at No Charge

- October 5 Essential Steps to a Vital Nervous System
- October 12 Stretching Secrets to Overall Health

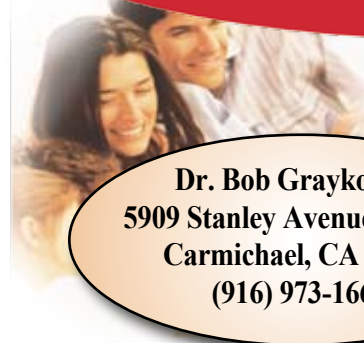


"Creating radiant health in our community since 1985"

## 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



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.



## Massage Therapy by Jenn

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www.massagetherapybyjenn.com

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Fair Oaks, Ca 95628  
(Between the Sunset & Wildridge lights)

## SACRAMENTO FINE ARTS CENTER, INC.

Contributing to the cultural life of the Sacramento community

- Sept 7 - Oct 2 "Go With The Flow 2010", WASH Open Watercolor Show
- Oct 5 -30 NCA Bold Expressions
- November 2-20 Annual Photography Show
- November 30-December 18 Members Holiday Art Exhibit



Best of Show, "Sunlight and Shadows" 30"x22" watercolor by Diana Johnson

WASH Inc. Open Show, September 7-October 2, 2010

Renowned watercolor artist and instructor Howard Rees will be conducting an exciting watercolor workshop depicting a victorian style home landscape using YUPO paper and its various techniques on October 24, 2010 Sunday from 10:00 to 3:00 pm at SFAC. It is \$55 for members and \$60 for non-members. Call Liz at 916-607-3827 or email to emdamelio@sbcglobal.net, to reserve your place no later than October 5th.

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

## Family Magic Show

Saturday, October 2  
Doors open 6:30 • Show starts 7pm  
\$5.00/person • Children 5yrs & under free!

## MISSION OAKS COMMUNITY CENTER

### Extended Tours

- South Pacific Wonders February 14-28, 2011 • \$4,699 pp double
- The Heart of Texas March 13-21, 2011 • \$2,249 pp double
- Mackinac Island May 6-14, 2011 • \$2,699 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

- San Francisco Shopping Tour Saturday, November 6, 2010 • \$50/person Macy's Savings Pass & VIP Pass for Westfield Mall.
- Viva Las Vegas November 8-13, 2010 • \$775pp double Red Rock Canyon, museum, meals and show
- 2011 Rose Parade December 30, 2010- January 3, 2011 • \$1525pp double Lodging on the Queen Mary, Catalina cruise + more!

## Holiday Craft Faire

Saturday November 6, 2010  
9am-3pm  
FREE Admission!

## NEW FALL FITNESS CLASSES AND NEW INSTRUCTORS AT MISSION OAKS COMMUNITY CENTER



Traditional Karate  
Wednesday & Friday  
Youth 7-13 • 5:15-6:30pm  
Adults/High school age 6:30-7:45pm  
\$65/month

Additional new classes:  
Zumba, Yoga, Functional Fitness, and Chair Yoga.  
For more information call 972-0336 or www.morpd.com

## 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



In 2009, Identity Theft Cost Americans Over \$54 Billion.

Source: Javelin Strategy & Research. "2010 Identity Fraud Survey Report." February 2010.

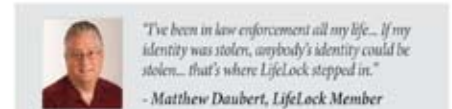
## Help Protect Yourself Today.

### A Serious and Growing Problem.

Identity theft is one of the fastest growing crimes in the nation. Over 11 million Americans fell victim to the crime in 2009, at a cost of over \$54 billion. (Source: Javelin Strategy & Research. "2010 Identity Fraud Survey Report." February 2010.)

As thieves employ more sophisticated and high-tech methods, the number of identities exposed in a single theft increases dramatically, as does a consumer's level of risk. Every week, retail companies, financial institutions, and national organizations are breached, and the personal and financial information of hard working Americans is stolen.

LifeLock, the leader in proactive identity theft protection, helps protect your identity - even if your personal information falls into the wrong hands. As a LifeLock member, if you become a victim of identity theft because of a failure in our service, we'll help you fix it at our expense, up to \$1,000,000. (Restrictions apply. Due to New York State law restrictions, the LifeLock\$1 Million Total Service Guarantee cannot be offered to the residents of New York.)



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# Three Great Waves...

In just six months, on January 1, 2011, the largest tax hikes in the history of America will take effect.

They will hit families and small businesses in three great waves.

On January 1, 2011, here's what happens...

## First Wave

Expiration of 2001 and 2003 Tax Relief

In 2001 and 2003, the GOP Congress enacted several tax cuts for investors, small business owners, and families.

These will all expire on January 1, 2011.

Personal income tax rates will rise.

The top income tax rate will rise from 35 to 39.6 percent (this is also the rate at which two-thirds of small business profits are taxed).

The lowest rate will rise from 10 to 15 percent.

All the rates in between will also rise.

Itemized deductions and personal exemptions will again phase out, which has the same mathematical effect as higher marginal tax rates.

The full list of marginal rate hikes is below:

- The 10% bracket rises to an expanded 15%
- The 25% bracket rises to 28%
- The 28% bracket rises to 31%
- The 33% bracket rises to 36%
- The 35% bracket rises to 39.6%

## Higher taxes on marriage and family.

The "marriage penalty" (narrower tax brackets for married couples) will return from the first dollar of income.

The child tax credit will be cut in half from \$1000 to \$500 per child.

The standard deduction will no longer be doubled for married couples relative to the single level.

The dependent care and adoption tax credits will be cut.

## The return of the Death Tax.

This year only, there is no death tax. (Its a quirk!) For those dying on or after January 1, 2011, there is a 55 percent top death tax rate on estates over \$1 million. A person leaving behind two homes, a business, a retirement account, could easily pass along a death tax bill to their loved ones. Think of the farmers who don't make much money, but their land, which they purchased years ago with after-tax dollars, is now worth a lot of money. Their children will have to sell the farm, which may be their livelihood, just to pay the estate tax if they don't have the cash sitting around to pay the tax. Think about your own family's assets. Maybe your family owns real estate, or a business that doesn't make much money, but the building and equipment are worth \$1 million. Upon their death, you can inherit the \$1 million business tax free, but if they own a home, stock, cash worth \$500K on top of the \$1 million business, then you will owe the government \$275,000 cash! That's 55% of the value of the assets over \$1 million! Do you have that kind of cash sitting around waiting to pay the estate tax?

## Higher tax rates on savers and investors.

The capital gains tax will rise from 15 percent this year to 20 percent in 2011.

The dividends tax will rise from 15 percent this year to 39.6 percent in 2011.

These rates will rise another 3.8 percent in 2013.

## Second Wave

### Obamacare

There are over twenty new or higher taxes in Obamacare. Several will first go into effect on January 1, 2011. They include:

### The "Medicine Cabinet Tax"

Thanks to Obamacare, Americans will no longer be able to use health savings account (HSA), flexible spending account (FSA), or health reimbursement (HRA) pre-tax dollars to purchase non-prescription, over-the-counter medicines (except insulin).

### The "Special Needs Kids Tax"

This provision of Obamacare imposes a cap on flexible spending accounts (FSAs) of \$2500 (Currently, there is no federal government limit). There is one group of FSA owners for whom this new cap will be particularly cruel and onerous: parents of special needs children.

There are thousands of families with special needs children in the United States, and many of them use FSAs to pay for special needs education.

Tuition rates at one leading school that teaches special needs children in Washington, D.C. (National Child Research Center) can easily exceed \$14,000 per year.

Under tax rules, FSA dollars can not be used to pay for this type of special needs education.

### The HSA (Health Savings Account) Withdrawal Tax Hike.

This provision of Obamacare increases the additional tax on non-medical early withdrawals from an

HSA from 10 to 20 percent, dis-advantaging them relative to IRAs and other tax-advantaged accounts, which remain at 10 percent.

## Third Wave

### The Alternative Minimum Tax (AMT) and Employer Tax Hikes

When Americans prepare to file their tax returns in January of 2011, they'll be in for a nasty surprise—the AMT won't be held harmless, and many tax relief provisions will have expired.

### The major items include:

The AMT will ensnare over 28 million families, up from 4 million last year.

According to the left-leaning Tax Policy Center, Congress' failure to index the AMT will lead to an explosion of AMT taxpaying families—rising from 4 million last year to 28.5 million. These families will have to calculate their tax burdens twice, and pay taxes at the higher level. The AMT was created in 1969 to ensnare a handful of taxpayers.

Small business expensing will be slashed and 50% expensing will disappear.

Small businesses can normally expense (rather than slowly-depreciate) equipment purchases up to \$250,000.

This will be cut all the way down to \$25,000. Larger businesses can currently expense half of their purchases of equipment.

In January of 2011, all of it will have to be "depreciated."

Taxes will be raised on all types of businesses.

There are literally scores of tax hikes on business that will take place. The biggest is the loss of the

"research and experimentation tax credit," but there are many, many others. Combining high marginal tax rates with the loss of this tax relief will cost jobs.

### Tax Benefits for Education and Teaching Reduced.

The deduction for tuition and fees will not be available.

Tax credits for education will be limited.

Teachers will no longer be able to deduct classroom expenses.

Coverdell Education Savings Accounts will be cut.

Employer-provided educational assistance is curtailed.

The student loan interest deduction will be disallowed for hundreds of thousands of families.

Charitable Contributions from IRAs no longer allowed.

Under current law, a retired person with an IRA can contribute up to \$100,000 per year directly to a charity from their IRA.

This contribution also counts toward an annual "required minimum distribution." This ability will no longer be there.

### And worse yet?

Now, your insurance will be INCOME on your W2's!

One of the surprises we'll find come next year, is what follows—a little "surprise" that 99% of us had no idea was included in the "new and improved" healthcare legislation... the dupes, er, dopes, who backed this administration will be astonished!

Starting in 2011, (next year folks), your W-2 tax form sent by your employer will be increased to show the value of whatever health insurance you are given by that's company. It does not matter if that's

a private concern or governmental body of some sort.

If you're retired? So what... your gross will go up by the amount of insurance you get.

You will be required to pay taxes on a large sum of money that you have never seen. Take your tax form you just finished and see what \$15,000 or \$20,000 additional gross does to your tax debt. That's what you'll pay next year.

For many, it also puts you into a new higher bracket so it's even worse.

This is how the government is going to buy insurance for the 15% that don't have insurance and it's only part of the tax increases.

Not believing this??? Here is a research of the summaries.....

On page 25 of 29: TITLE IX REVENUE PROVISIONS-SUBTITLE A: REVENUE OFFSET PROVISIONS-(sec. 9001,

as modified by sec. 10901) Sec.9002 "requires employers to include in the W-2 form of each employee the aggregate cost of applicable employer sponsored group health coverage that is excludable from the employees gross income."

*Note: Sent to us by a regular internet contributor. Although we did not have time at deadline to check every fact, we do provide this following link for additional information on these proposed tax increases. If even half of these taxes transpire, we are all in for a lot of trouble.*

Read more: <; <http://www.atr.org/six-months-untilbr-largest-tax-hikes>



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# Riley Reviews

CHICK FLICK "YOU AGAIN" TAKES PREDICTABLE COMIC PATH

how an ordinary romantic comedy managed to draw so many talented cast members. Sigourney Weaver and Jamie Lee Curtis have had versatile careers, though we must not forget that Curtis was in "Beverly Hills Chihuahua" (which I would have overlooked had it not appeared in her list of credits). Then there's Betty White pretty much playing herself, and perky Kristin Chenoweth being her usual peppy self. Overall, an unexpectedly good cast for "You Again" delivers some good laughs in spite of a plot and storyline that is predictable and conventional.

The premise that the torment of the high school years is never lifted is mostly realized by Kristen Bell's Marni, who in the span of less than a decade has been transformed from an ugly duckling into a beautiful swan. Back in 2002, as noted in the obligatory flashback, the pimple-faced Marni, who wore braces and frumpy eyeglasses, was bullied by the head cheerleader Joanna (Odette Yustman), who fittingly enough bears a resemblance to Megan Fox. In the present day, Marni is a successful, attractive PR executive on the move with a big promotion to the New York office.

When she learns that her beloved older brother Will (James Wolk) is about to marry her high school nemesis, Marni loses her composure and her smarts as well. Just ask Dwayne "The Rock" Johnson, who shows up as an air marshal.

Arriving at a generic suburban location for the wedding and de facto family reunion, Marni goes about the business of unmasking Joanna, which proves to be no easy task. Surprisingly, Will does not recollect that Joanna was the gang leader of his school's mean girls, thus begging the question of how he could so oblivious. Meanwhile, Joanna has also ingratiated herself with Marni's parents, Gail and Mark (Jamie Lee Curtis and Victor Garber), by acting the part of an angel while pretending to not to even remember the girl she hunted mercilessly.

Having lost her parents, Joanna's immediate family now consists of her Aunt Ramona (Sigourney Weaver), a local girl who made good by marrying well and establishing a career as hotelier of expensive properties. As luck would have it, Ramona was best friends with Gail in high school until an unfortunate incident at the senior prom. Now we have not only Marni trying to undermine Will's fiancée, but Gail desperately trying to compete with the sleek, elegant Ramona, going so far as to remake her wardrobe to a disastrous effect.

As mentioned before, the film has plenty of coincidences, such as the sudden appearance of Joanna's former beau from college days, the

eccentric Tim (Kyle Bornheimer) who acts like a stalker and offers some of the film's funniest moments. Then, Marni's Grandma Bunny (Betty White) offers a third generation of high school conflict when she encounters her old nemesis (Cloris Leachman, in a brief cameo). Chance encounters and twists of fate are not limited to the characters themselves; for the most part, coincidences run through the plot's numerous contrivances, which amount to the rivalries and jealousies that have played out so many times before, sometimes in better movies. "You Again," as it covers familiar ground, still has enough moments of good laughs and slapstick to be harmless fun.

### DVD RELEASE UPDATE

Going into its second season, "Modern Family," the comedy series about non-traditional households, is one of the hottest shows on television. Your chance to see how it all began can be found in the DVD release of "Modern Family: The Complete First Season." Starring Ed O'Neill, Sofia Vargara, and Julie Bowen, "Modern Family" takes a funny view of raising modern families, while dealing with such issues as adoption, multi-cultural relationships and same-sex marriage. The "Modern Family" DVD features all 24 episodes from the freshman season, along with never-before-seen material including cast interviews, gag reel, behind-the-scenes featurettes and deleted, extended and alternate scenes.

A Film Review by Tim Riley  
YOU AGAIN  
(Rated PG)

A hodgepodge of comic ideas borrowed from a wide range of films geared to the female audience, "You Again," a romantic comedy that deals with a number of past grudges, lifts premises straight out of "Mean Girls" as well as "27 Dresses," "Father of the Bride," and countless others in the matrimonial genre. A fitting title if you think about it, "You Again" also piles up so many coincidences that to accept them at face value you might have to find every conspiracy theory regarding important world events to be entirely credible. Then again, you can do the sensible thing, and leave your brain at home when sitting in a darkened theater munching on popcorn from a supersized tub.

Nevertheless, one thought that crossed my mind, at least occasionally if not almost constantly, was

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## Gray Panthers for October

The subject of the October 12th meeting of the Sacramento Gray Panthers will be: "Should The Baby Boomers Be Worried About The Future Of Social Security?" The meeting will be conducted by Margie Metzler, the local Gray Panthers Convener, a Social Activist as well as a Baby Boomer herself. Input from the audience will be welcomed. There is no charge and the meeting, which is open to the public, will be held at 1 PM at the Hart Senior Center, 915 - 27th Street, Sacramento (between I and J Streets). For further information, contact Ms. Metzler, (916) 291-5008.

## Mission Oaks Genealogy Club

Mission Oaks Genealogy Club will meet on Thursday, October 21, from 1-3 p.m. at Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael. Program: election of officers followed by a genealogy research workshop. Refreshments will be served. Visitors are welcome. Cost: Free.

Info.: Call Robert Noyes at (916) 332-5753 or visit their Web site at <http://missionoaksgenealogyclub.org>



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**Financial Services/ Money to Loan**

**IT'S YOUR MONEY** Lump sums paid for structured settlement or fixed annuity payments. Rapid, high payouts. Call J.G. Wentworth. 1-866-294-8772. A+ Better Business Bureau rating. (Cal-SCAN)

**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 916-868-1041 (MPG)

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Full service solution for credit nightmares. Mortgage Arbitration. Credit Repair. Debt Stlmt. 916-300-0611 (MPG)

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**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 • Alarm system • 110/220 single phase hook ups • Swamp cooler

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**Gardeners**

**Smith's:** Full Maintenance, Sprinkler, Pruning, Aeration, Gutter Cleaning, Hauling. 967-7543 or see www.SmithsLandscape.com (MPG)

**Golf Equipment for Sale**

2 Bags Good Condition, 1 Golf Caddy, Titlest Clubs, Diamond Head, Browning 440, Topflite, Cleveland, Titlest, Zebra, MacGregor Silver, Gravity Back Cobra, Stan Thonson, Callaway Silverhead, Bucket of balls (used) Best Offer for All. Call Scott 613-8359 (MPG)

**Groomer**

**Pinkiepop, in home grooming service.** 18 yrs. exp. \$5.00 discount, 1st visit. References. Call Victoria (916) 256-0487. (MPG)

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**Hats for Resale**  
**New Hats for resale.** Clothing items, toots, lots of misc. Call 903-7939 from 9 am to 5 pm. Located in Carmichael. (MPG 09-15)

**Health/Misc.**

**HERNIA REPAIR?** Did You Receive A COMPOX KUGEL Mesh Patch Between 1999-2007? If patch was removed due to complications of bowel perforation, abdominal wall tears, puncture of abdominal organs or intestinal fistulae, you may be entitled to compensation. Attorney Charles Johnson 1-800-535-5727. (Cal-SCAN)

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**AC Repair** Low Prices 487-4609 (MPG)

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**SPCA Thrift Shop** Helpless animals need your donations. The Real Non-Profit. Will pick up. Call 916-442-8118. 1517E Street

**Help Wanted**

**Friendly Part-time Building Monitor Wanted** Weekends and/or evenings - 10-25 hrs/wk - \$9-11/hr. Required: Clean CA drivers license; pre-employment physical, drug test, and background check. Call La Sierra Community Center 483-7826 for application. (MPG 09-22)

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

**ATTN: COMPUTER WORK** Work from anywhere 24/7. Up to \$1,500 Part Time to \$7,500/mo. Full Time. Training provided. www.KTPGlobal.com or call 1-888-304-2847. (Cal-SCAN)

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**Wanted: 29 Serious People to Work From Home** using a computer. Up to \$1,500-\$5,000 P/T/F/T www.REBVison.com (MPG)

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

**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, Word, Excel and PowerPoint. Must be professional, friendly and a team player. Fax resume to 866-418-9913 (MPG)

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**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)

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SUPERIOR COURT OF CALIFORNIA  
 COUNTY OF SACRAMENTO  
 ORDER TO SHOW CAUSE  
 CHANGE OF NAME  
 #34-2010-0008

WHEREAS, Colby Tyler Sayles has filed a petition with this court for a decree changing name of Colby Tyler Sayles to Colby Tyler Black. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 13, 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 Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Aug. 30, 2010. Kevin R. Culhane  
 Judge of the Superior Court  
 Publish: September 8, 15, 22, 29, 2010.  
 BLACK 00902 9-29-10

SUPERIOR COURT OF CALIFORNIA  
 COUNTY OF SACRAMENTO  
 ORDER TO SHOW CAUSE  
 CHANGE OF NAME  
 #34-2010-00086507

WHEREAS, Kimberly M. Wright has filed a petition with this court for a decree changing name of Chase Wright Wilson to Chase Charles Wright-Wilson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 13, 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 Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on

the petition. Dated: Sept. 1, 2010. Kevin R. Culhane  
 Judge of the Superior Court  
 Publish: September 8, 15, 22, 29, 2010.  
 WRIGHT 00902 9-29-10

SUPERIOR COURT OF CALIFORNIA  
 COUNTY OF SACRAMENTO  
 ORDER TO SHOW CAUSE  
 CHANGE OF NAME  
 #34-2010-00085702

WHEREAS, Aza Sanducci and Ray Sanducci have filed a petition with this court for a decree changing names of Aytaj M. Sandugi to Altaj Santucci and Mehdi M. Sandugi to Michael Sehdi. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Oct. 15, 2010 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: Sept. 3, 2010. Shelleyanne W.L. Chang  
 Judge of the Superior Court  
 Publish: September 8, 15, 22, 29, 2010.  
 SANDUC 00902 9-29-10

SUPERIOR COURT OF CALIFORNIA  
 COUNTY OF SACRAMENTO  
 ORDER TO SHOW CAUSE  
 CHANGE OF NAME  
 #34-2010-00087949

WHEREAS, Anna Mogil has filed a petition with this court for a decree changing name of Anna Mobil to Anna Kobrya. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 3, 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 Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the

petition. Dated: September 22, 2010. Kevin R. Culhane  
 Judge of the Superior Court  
 Publish: September 29, October 6, 13, 20, 2010.  
 KOBRYA 00905 10-20-10

SUPERIOR COURT OF CALIFORNIA  
 COUNTY OF SACRAMENTO  
 ORDER TO SHOW CAUSE  
 CHANGE OF NAME  
 #34-2010-00087952

WHEREAS, Yulia Ivanovna Mogil has filed a petition with this court for a decree changing name of Yulia Ivanovna Mogil to Yulia Katiuzhinsky. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 3, 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 Sacramento County, California, once a week for four consecutive weeks

the petition. Dated: Sept. 22, 2010. Kevin R. Culhane  
 Judge of the Superior Court  
 Publish: September 29, October 6, 13, 20, 2010.  
 KATIUZHINSKY 00905 10-20-10

SUPERIOR COURT OF CALIFORNIA  
 COUNTY OF SACRAMENTO  
 ORDER TO SHOW CAUSE  
 CHANGE OF NAME  
 #2

WHEREAS, Ashley Sampson, through her counsel, Robin McIver, has filed a petition with this court for a decree changing name of Ashley Christina Sampson to Ashley Christina Newcomb. IT IS ORDERED that all persons interested in the above entitled matter appear at 8:30 a.m. on Oct. 27, 2010 in the Family Relations Courthouse, Dept. 135, located at 3341 Power Inn Rd., Sacramento, CA 95826 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: Sept. 13, 2010. Dean L. Peterson  
 Judge of the Superior Court  
 Publish: September 29, October 6, 13, 20, 2010.  
 SACCHI 00905 10-20-10

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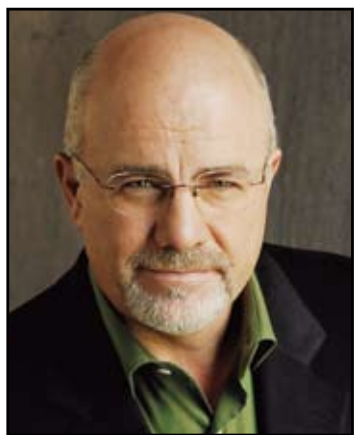
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Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – *The Total Money Makeover*, *Financial Peace Revisited* and *More Than Enough*. In them, Ramsey exemplifies his 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.

## Not Time for a Reunion

Dear Dave,  
My husband says we can't travel

to Illinois for a family reunion next summer if we're not out of debt by then. He thinks your rule is no vacations while you're getting out of debt. I think if we plan and save, it would be worth it to go. Who's right?

- Ann

Dear Ann,

It must be your family reunion we're talking about! Seriously, he's right in this case. No vacations while you're getting out of debt. You guys need to roll up your sleeves and get the job done.

Still, I'm not going to be an ogre or anything about this kind of trip. I mean, we're talking about family. So, I'm okay with it if you guys work together and spend next to nothing to make it happen. But if traveling to Illinois involves \$1,000 worth of plane tickets, then you're staying home, girl! If I were in your place, I'd be staying home. That's how you get out of debt. You have to get angry at it. You can't just roll along living life as usual.

Live like no one else, so that later you can live like no one else. I know, you're thinking life's too short to not have some fun. Well, you're right.

Life is too short. It's way too short to live your whole life being broke!

- Dave

## Does Pride Keep Us in Debt?

Dear Dave,

Would you agree that pride is our biggest problem when it comes to debt?

- Brian

Dear Brian,

That's a really interesting question. I think pride is definitely toward the top of the list, but I'd say the biggest cause of debt is immaturity.

One really good definition of maturity is learning to delay pleasure. When you can't wait to buy the video game, or the car, or the iPhone, then that's a sign of immaturity. It's like a four-year-old fussing and whining, "I want it right now!" Give me a break! That kind of stuff makes me sick.

But you know, pride may be the biggest reason people keep debt. People who walk around worrying about what everyone else would think if they got rid of the big house or the fancy car—worrying that everybody else would think they're broke—now that's pride. But it definitely enters into the equation.

- Dave

For more financial help please visit [daveramsey.com](http://daveramsey.com).

# Sacramento Mountain Lions Hand Florida Tuskars First Defeat of Season

Sacramento – Saturday, September 25, 2010—This city waited 16 years for professional football to return and on Saturday it did so in dramatic fashion.

Sacramento quarterback Daunte Culpepper hit wide receiver Rod Windsor for a 33-yard touchdown pass – Windsor's second touchdown reception of the night – with 31 seconds remaining to give the host Mountain Lions a memorable home opener win in front of an estimated 20,000 fans at Hornet Stadium on the campus of Sacramento State University. The score capped a wild fourth quarter in which Sacramento scored 17 points.

"You couldn't ask for a better ending," Sacramento coach Dennis Green said.

Culpepper out-dued fellow former NFL signal caller Brooks Bollinger, completing 26 of 42 pass attempts for 374 yards and three touchdowns. Bollinger completed 23 of 41 passes for 328 yards and one touchdown.

"Daunte was a warrior right to the end and the guys really stayed together," Green said. "Despite our discouragement from last week there was never any doubt that the guys would stay together and put forth that kind of game."

The win gives Sacramento (1-1) its first win over the Tuskars in three tries and is Florida's first-ever regular season loss. Sacramento is now in a three-way tie with Florida (1-1) and Hartford (1-1) atop the UFL.

Former Tuskar Taye Biddle – who figured prominently in a Florida

win over the-then San Francisco Redwoods last season – was Culpepper's big-play go-to receiver, hauling in catches of 18, 54 and 37 yards, respectively, the latter of which set up a Fabrizio Scaccia 54-yard field goal that got the Mountain Lions to within seven points of the lead at 17-10 midway through the third quarter. The kick tied Tuskar kicker Nick Novak for the longest field goal in the two-year history of the UFL as Novak hit a 54-yarder in a win over Las Vegas last week.

Another favorite target of Culpepper's was wide receiver Otis Amey, who played his collegiate ball in the same stadium the Mountain Lions call home. Amey, Sacramento State's career leader in receptions, touchdown receptions and receiving yards, caught seven passes for 94 yards. Running back Cory Ross was caught a game-high eight passes for 57 yards.

"I just knew that we could play this type of football," Ross said. "We've been planning and practicing and doing specific things every day and that's what we came out to do today."

Florida took a 10-7 lead into the half as Bollinger directed a fine drive near the end of the half, completing four straight passes, including a 14-yard touchdown strike to Cortez Hankton, to take the lead with 1:12 remaining in the half.

Midway through the third quarter the Tuskars rolled the dice on fourth and eight from the Sacramento 35 yard line and Bollinger hit Cortez Hankton soaring down the right

sideline for a 34 yard gain to the one-yard line. The play was initially ruled a touchdown, but Sacramento coach Dennis Green challenged the play. Dominic Rhodes punched it in on the next play to put Florida up 17-7.

Following two Sacramento scoring drives Florida kicker Nick Novak hit a 30-yard field goal with 2:52 remaining to give the Tuskars a 20-17 lead. Novak's field goal was set up by a pair of fine passes from quarterback Brooks Bollinger – the first to wide receiver Calvin Russell which took Florida from its own 39-yard line to Sacramento's 27, and the second to tight end Jason Pociask which set up the Tuskars at the Sacramento two. An offensive pass interference call on third-and-goal in the end zone backed the Tuskars up to the 12-yard line.

Sacramento rolled out the red carpet for its first professional football game in 16 years as Kings point guard and 2010 NBA Rookie of the Year Tyreke Evans competed with former World Extreme Cagefighting welterweight champion Urijah Faber, a native of nearby Lincoln, in a football skills contest and Sacramento blues/rock musician Jackie Greene performed for fans before the game. Jeff Keith, lead singer of Sacramento-based hard rock band Tesla, performed the national anthem.

"This is really a terrific market and you could tell by the enthusiasm of the crowd," UFL commissioner Michael Huyghue said.



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

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On the 2nd Sunday of each month VFW Post 2324 hold a Pancake Breakfast from 7:30 am to 12:00 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!



## Sacramento Public Library Events

### 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](http://saclibrary.org).

- October 5: The Spartacus War, by Barry S. Strauss
- November 2: The Skystone, by Jack Whyte
- December 7: The Bridges at Toko-ri, by James Michener
- January 4: The Things They Carried, by Tim O'Brien
- February 1: The Worst Hard Time, by Timothy Egan
- March 1: In the Valley of the Kings, by Daniel Meyerson
- April 5: The Great Mortality, by John Kelly
- May 3: The Big Burn, by Timothy Egan

### Free SAT practice test offered for college-bound students at Carmichael Library

High school students can prepare for college admission by practicing with the real SAT test given under real test conditions, for free, at Carmichael Library, 5605 Marconi Avenue, Carmichael.

Kaplan Test Prep staff will administer the SAT practice test at 12 noon, Saturday, October 30. There will be a follow-up session at 6 p.m. Wednesday, November 3, for SAT test results and valuable test-taking tips.

Registration is required at the library branch, online at [saclibrary.org](http://saclibrary.org), or by calling (916) 264-2920.

The programs are sponsored by Kaplan Test Prep and Admissions.

### Read to Rover

October 5, 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. Earn stickers for the time spent reading and earn a book too!

### After School Book Club

Tue, Nov 2 5:00-6:00 School-Age Program  
Join us on the first Tuesday of every month to talk about the book, play trivia games, and have fun! This month we will be reading "Gregor the Overlander," by Suzanne Collins. Pick up your copy at the front desk!

### Preschool Storytime

Thu, Nov 4 10:15-11:00 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

Thu, Nov 4 11:15-11:45 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.




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By Christian Pebbles, Sac Metro Fire Captain

Today two teams for a total of 15 Sacramento County Probation Officers and members of Sacramento Metro Fires arson unit conducted a county wide probation search. The focus was on probation status as related to the crime of arson. Eight subjects were contacted and one adult arrested on outstanding warrants. The probation officers will be submitting for two additional arrest warrants as a result of the searches that were conducted. Although the surge in recent arson fires have

## County Wide Probation Search for Arsonists

decreased the investigation into them have not. Arson fires kill hundreds of civilians and firefighters combined and injure thousands annually in our nation.

Metro Fire continues to ask our community for assistance. If you have any information related to any deliberately set or suspicious fire contact the Arson Tip Line at 859-3775

Listed below are some tips to reduce the chances that you may become a victim of arson. External and internal security such as locks, alarms, and monitoring equipment can deter an arsonist. Arsonists, like burglars, fear light. Be sure to have sufficient lighting. Do not provide cover for the arsonists. Get involved with community awareness and watch programs.

- Secure and monitor unoccupied and abandoned buildings.
- Remove trash, debris, and other combustible materials

from the front and back of your business or home.

- Remove or securely store flammable material and chemicals from your business or home.
- Lock your doors and windows.
- Report suspicious people and activity to law enforcement officials.
- Support local Neighborhood Watch programs.
- Illuminate the exterior and entrances.
- Remove garbage cans daily during nonschool hours. Garbage has been used as an ignition source for arson fires or to keep an unwelcome visitor warm.
- Keep dumpsters at least 10 feet away from buildings and roof overhangs. Make sure all discarded materials are placed inside the containers and padlock them after school hours.
- Lock and secure your vehicle.

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# Carmichael



## Capra Park Working Farm Community Introduction

Join us for pony rides, a petting zoo, arts and crafts and more as we introduce Capra Park's Working Farm to the Carmichael community!

Limited parking, but FREE ADMISSION for Everyone.

Saturday, October 9, 1 - 3 pm

Capra Park  
6000 Kenneth Avenue, Carmichael  
For more information, call 485-5322 ext 23.

## Historical Program on Carmichael

Interested in local history? Join us for a fascinating program on Carmichael Colony founder, Daniel Carmichael. A 'reversal of fortune' story, he came to California as a teenager, made millions, then died broke. Presenter Susan Maxwell Skinner will also illustrate vignettes from the Victorian life on the Rancho Del Paso land grant and show historical photographs providing insight into life in the early days of the area.

FREE ADMISSION for Everyone, plenty of FREE PARKING  
Saturday, October 16, 1 - 3 pm  
Carmichael Park Clubhouse  
5750 Grant Ave, Carmichael  
For more information, call 485-5322

## Carmichael Recreation and Park District is announcing upcoming events

### Halloween Carnival

Children 8 and under join us for some spook-tacular fun on Halloween! Participants will enjoy "creepy" carnival games with prized, trick o' treats, and scary stories in a safe and fun environment.

Ages 8 and under-\$1 per participant  
Sunday, October 31, 1 - 4 pm

La Sierra Community Center, Smith Hall  
5325 Engle Rd, Carmichael  
For more information, call 483-7826



If you have any questions, please call Elizabeth Crisante at 483-7826 or email her at [ecrisante@carmichaelpark.com](mailto:ecrisante@carmichaelpark.com).

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

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Sam Davey, California Institute of Jewelry Training student from Red Lodge Montana, really lightens up when she's using her torch for soldering.

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