

Carmichael Times



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Serving Carmichael and Sacramento County since 1981

September 22, 2010

Did Somebody Say "Party"?



Under century-old oaks in Carmichael Park, chums Madeline Benson, Ryan Ioanidis and Kennedy Champayne survive Founder's Day heat by staying cool from the inside out. Photo by Susan Maxwell Skinner.

Carmichael - Saturday, September 25th will mark Carmichael's 101st Founders' Day Celebration. Carmichael Recreation and Park District is putting together a party you won't want to miss. From classic cars to arts & crafts to power horns and carnival games, the event will have a little something for everyone.

A rousing march through the park at 10:30am by the El Camino High School Pep Band will set a festive mood and kick off opening ceremonies at 11am. Immediately following, the Sacramento Symphonic Winds will precede the event's headlining act, On Air - a Sacramento based band that covers Motown, classic rock and all of it with a little extra

pizzazz of power horns. Their rendition of "Saturday in the Park" is sure to be a memorable favorite.

Founders' Day is always hosted as a family friendly event so be sure to bring your children or grandchildren out so they can enjoy our Kids' Zone! There will be a mini carnival, face painting, arts & crafts, clowns and more - all free! Rumor has it that the Rivercats Mascot, Dinger will even stop by for a special visit.

While the kids are whooping it up in the safe and staff controlled Kids' Zone take some time to browse the many vendors joining us this year. Information booths, arts and crafts vendors, non-profit agencies and of course food vendors will be scattered

around the Carmichael Park Band Shell to tempt you into shopping, eating and enjoying the day. You might even want to try out one of the free Yoga classes that will be offered in the park at 12pm, 1pm or 2pm courtesy of the Saha Wellness Center or visit the Picture People's photo booth and get your family's picture taken.

Let's not forget that Founders' Day honors the time old tradition of the Classic Car Show - this year's is once again sponsored by the Cappuccino Cruisers. Registration is from 7:30-9am with the actual show starting at 10am. There will be prizes, a raffle, vendors and awards. The vehicle entry fee is \$15 and the

first 75 entries will receive a goody bag and dash plaque. For information call Ray or Chris at 916-988-6376.

For more information on Founders' Day please call the Carmichael Recreation and Park District at 485-5322 or 483-7826 or visit us online at www.carmichaelpark.com. The Carmichael Park Band Shell is located in the back of Carmichael Park at 5750 Grant Avenue and both parking and admission are free. We hope to see you there!

Be sure to get to the Founder's Day Celebrations early to get the best parking spot! Bring your family and enjoy the great food.

SJSD Board Urges Reconsideration on Electronic Bingo Ban

Board Joins Sac County Board of Supervisors in Call to Protect Charitable Bingo

Sacramento - The San Juan Unified School District Board unanimously adopted a resolution Tuesday night, September 14th, urging the California State Legislature to reconsider its ban on electronic bingo games and approve an acceptable electronic alternative that will help charities raise critically needed funds.

The School Board resolution comes seven months after the federal courts implemented a ban on electronic bingo, which was passed by the State Legislature in 2008. Board member, Larry Miles presented the resolution, citing the dramatic drop in revenue to San Juan School District booster clubs since the electronic bingo ban took effect February 1, 2010. The ban was passed in 10 days at the behest of powerful tribal gaming interests, devastating high school sports, clubs and other charities that rely on charity bingo fundraising. Bingo revenue for charities dropped nearly 50% as a result of the electronic bingo ban at a time when school budgets are strained and facing rising deficits. Seven San Juan School District high schools depend on charity bingo to sustain sports programs and academic clubs.

"Our San Juan School District is facing a possible \$54 Million deficit over the next few years, making our reliance on charitable bingo even more critical," said Larry Miles, a San Juan Unified School District Board member. "Our legislative leaders simply must do the right thing and vote for high school athletics and band over corporate gaming interests and political contributions."

"Charity bingo has provided funding for sports and other activities that keep our kids safe, off the streets, and in school," said Joe Gomez, President of the California Charity Bingo Association and a long-time high school coach. "It is ironic that while the Legislature considers legalizing online gambling for private corporate interests, they have outlawed charitable electronic bingo."

The resolution calls on the



Banning electronic Bingo has angered senior citizens and charitable organizations

California State Legislature to reconsider the electronic bingo ban to help preserve a "safety net" in light of decreased funding for public schools. The Sacramento County Board of Supervisors passed a similar resolution 4-1 on August 10, 2010.

California voters amended the State Constitution in 1976 to legalize bingo games for charitable purposes. Since then, bingo has raised hundreds of millions of dollars for important charities across California, helping thousands of students, athletes, homeless children, seniors, veterans and the disabled.

The California State Legislature voted to ban electronic forms of bingo in 2008 with the passage of SB 1369. The ban became law on January 1, 2009, but became officially effective February 1, 2010, following a federal court challenge.

California Charity Bingo Association (CCBA) is a non-profit organization representing community-based charities, volunteers, and bingo halls. CCBA's mission is to preserve and promote fun and successful bingo games that provide desperately needed funding to important charities throughout California.

Off-Duty CHP Officer & Citizens Receive Award for their Life Saving Efforts

By Officer Lizz Dutton,
Public Information Officer

Sacramento - On November 17th, 2009 at approximately 7:56 a.m., Joshua Raver, a 16 year old from Orangevale, and his 11 year old brother Joey, were riding their bicycles on Pershing Avenue east of Hazel Avenue. As Joshua was riding he fell off his bicycle and landed into the westbound lane of Pershing Avenue. A citizen, Mrs. Laura Gerard, stopped her vehicle in the westbound lane to protect Joshua from being struck by

other vehicles. Off-Duty CHP Officer, Martin McQueen, stopped at the scene and was advised by Joey that Joshua had an existing medical condition. A citizen, Mrs. Pam Elliott, also stopped at the scene to render aid to Joshua. Both Officer McQueen and Mrs. Elliott observed that Joshua was unresponsive and began CPR until Sacramento Metro Firefighters arrived on scene and continued CPR efforts.

Joshua was transported to Mercy San Juan Medical Center. He was then transported via air ambulance to a San

Francisco hospital where he underwent successful open heart surgery and is recovering at this time.

The California Highway Patrol is proud to present awards to recognize Officer McQueen, Mrs. Elliott and Mrs. Gerard for their heroic efforts. North Sacramento Area Commander, Captain Cary McGagin stated "Without their valiant efforts and quick decisive action, Joshua would not be here today. I am proud of their actions and the service they provided to the Sacramento community."



L-R: Joey Raver, Laura Gerard, Pam Elliott, Joshua Raver and Officer Martin McQueen at the CHP award ceremony.

Carmichael Times and eVoter Announce Partnership to Link Voters to Election Day Information

Carmichael – The Carmichael Times and eVoter (www.evoter.com) announced today, September 21st, 2010, a partnership that connects local area voters to polling place locations, election information, candidate profiles and endorsements prior to Election Day on November 2nd.

eVoter is a non-partisan website that allows voters to directly interact with candidates and access accurate, up-to-date information to make informed decisions on Election Day. From statewide races to local county and municipal races, eVoter provides voters with a list of every candidate on their ballot.

The Carmichael Times has launched an online service that directs voters to their personalized sample ballot information, powered by eVoter, at www.CarmichaelTimes.com

“Our readers are politically active in the Carmichael area. They are motivated to vote and are using the Internet to search for information on



local elections,” said Paul V. Scholl, publisher of the Carmichael Times and the Messenger Publishing Group. “eVoter is a unique resource that they will be able to use and appreciate.”

“We’re pleased to announce this partnership that allows us to serve the Carmichael Times and its sophisticated and inquisitive readership,” said Adam Kravitz, CEO of Political Technologies LLC, owner of eVoter. “eVoter will help them get information to make informed decisions on Election Day.”

eVoter allows voters to locate their polling place, generate and print a customized sample ballot,

after reviewing candidate profiles and organizational endorsements. In order to reach these motivated voters who are actively looking for information, candidates can purchase a customizable profile at a low cost and organizations can publicize their endorsements for free.

Candidates or organizations that are interested in creating a profile should visit CarmichaelTimes.com and click on “Visit eVoter.com” in the eVoter search box or call (866) 976-0555.

eVoter is the unbiased, non-partisan election information site where voters can generate a personalized sample ballot instantly, view candidate profiles, make contributions, view organizational endorsements, find polling places, and more. Owned by Political Technologies LLC, eVoter is designed to provide voters with concise unbiased information on every candidate and measure on their ballot.

Saber Cadet Shines in Poland



John Hallsten after the final with one of his Coaches Kristiyan Hristov. Photo courtesy of Cindy Bent Findlay US Fencing Media Relations.

Sacramento Region - The Cadet (Under-17) season opened with a bang for USA Fencing at a Cadet International Cup in Konin, Poland September 10th through the 12th as John Hallsten of Sacramento, and Hristov-Csikany Fencers brought home the gold and two more U.S. Cadets reached the top eight in stiff international competition. There were 108 competitors overall in the men’s division.

Hallsten squeaked by Balint Kossuth of Hungary 15-13 in the quarterfinals and then beat Andrey Korobko of Russia in the semifinals. He sealed the gold with a resounding victory over Alexander Trushakov of Russia 15-7. USA Fencing teammate Eli Dershwitz from Dover, Massachusetts and Zeta Fencing fell to Korobko in the quarterfinals, losing 15-10.

Last year Hallsten finished 11th.

He is currently a Junior in Christian Brothers high school. He is ranked 1st in the United States and is ranked 5th in the World in the Cadet category. His coaches are Mihaly Csikany and Kristiyan Hristov. The club was represented with to other local fencers Kaito Streets (25th) and Isaac Buchwald (34th). For more info on where to fence please visit www.hcfencers.com.

On the women’s side, 2010 World Cadet Team member Skylia Powers of Decatur, Georgia reached the quarterfinals before being narrowly defeated by Angelika Wator of Poland 15-13.

USA Fencing is the recognized NGB for the sport of fencing in the United States. USA Fencing changed its name from the U.S. Fencing Association in July, 2010. The USFA was founded in 1891 as the Amateur Fencers League of America (AFLA) by a group of New

York fencers seeking independence from the Amateur Athletic Union. The AFLA changed its name to the United States Fencing Association in 1981. The USFA is affiliated with the Fédération Internationale d’Escrime (FIE), the international federation for fencing founded in Paris in 1913. The USFA was incorporated as a non-profit corporation in Pennsylvania in 1964 and in Colorado in 1993 in compliance with the Amateur Sports Act and opened its national office at the Olympic Training Center in Colorado Springs, Colo. in August of 1982. For more visit www.usfencing.org, www.facebook.com/usfencing or www.twitter.com/usfencing. Complete results, including pool and elimination bout scores, can be found at <http://pzszerem.ghost.pl/index.php?i=38&id=1>

For more info on where to fence please visit www.hcfencers.com.



By Pastor Cary Duckett

Within 45 minutes I had received three phone calls each being from a person who was experiencing a crisis in their life. One person had lost their job, the next was losing their marriage, and the last was dealing with a defiant family member who was wreaking havoc. Earlier that morning—before even coming to the office—I had read this verse: “The Lord reigns, let the earth be glad; let the distant shores rejoice.” (Psalm 97:1)

What Stole Your “Glad”?

Calamity and heartbreak occur at an astounding rate of frequency in our world. It touches the lives of great and small alike on our continent, in Europe, Asia, and even the smallest island nations. So...with all this evil taking place around us, in us and to us; how can we be glad? If the Lord reigns why is there so much suffering? And how can we possibly be glad when the God in charge seems to be asleep on the job?

The verse teaches that “gladness” is linked to the character of God—not the events of our life. If one does not know and trust the character of the Person in charge, then it becomes impossible to remain “glad” in times of pain. It is similar to trusting a doctor when the pain of surgery is prescribed so that a cure might be possible. The pain of surgery does not prove the doctor is incompetent. In fact, it proves just the opposite.

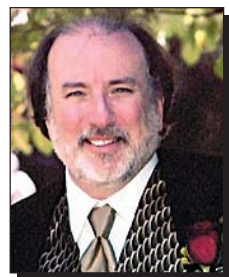
The doctor is actively providing a way for the cure. Someone once said it this way, “To walk away from God because of unanswered questions about evil is to walk into a storm of unanswered questions about good.”

If your “glad” is being stolen from your life, now is not the time to question the competency of God. Now is the time to get to know and trust the character of God...and your “glad” will go no where. Not necessarily because the events in your life have improved, but because your assurance of Who is in charge of your life has been established.

You are invited to come and be our guest at Cypress Avenue Baptist Church. Our worship times are 9 AM & 10:30 AM each Sunday. To learn more about Cypress go to www.cypressavenue.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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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 **MPG**

We are proud members of these newspaper associations.



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.

ESKATON VILLAGE CARMICHAEL MEMORY LODGE



“The dawn of a new day.”

The Eskaton name, literally, defines our mission to inspire each resident, every day. At Eskaton Village Carmichael’s Memory Lodge, residents and families are encouraged to be forward thinking -- to appreciate the present and anticipate the future ... as well as respect all their wonderful memories.

Eskaton Village Carmichael’s Memory Lodge, located within one of Northern California’s premier nonprofit continuing care retirement communities, is distinguished by its commitment to compassionate, person-centered care. Each of our 20 residents enjoy the intimacy of a private room along with the benefits of the social atmosphere of the common living room, dining area and recreation room. Additionally, residents enjoy access to the vibrant, secure 37-acre community, crisscrossed with walking paths and rest areas. Short-stay, respite care is available as well.

ESKATON
Senior Residences and Services

Call, click or schedule a visit to learn more:
Eskaton Village Carmichael Memory Lodge
3827 Walnut Avenue, Carmichael, CA 95608
916-974-2000 | www.eskaton.org

Mission Oaks Recreation & Park District

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

- *Teatro Zinzanni*
Sunday, October 17, 2010 • San Francisco Show/3 course gourmet brunch/\$155pp
- *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



BALLROOM DANCE TO LIVE BANDS

Tuesdays & Fridays • 1:15 - 3:45 pm • \$5/person

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

Functional Fitness

Excellent beginner workout! Try one class free! Tuesday and Thursday 2-3pm • \$20/month
 Instructor: *Becky Foley*
 Maintain your independence with these easy exercises that will increase your mobility and focus on balance, flexibility, strength and range of motion using free weights and bands provided.
 Introductory Special \$12/month for October.

Evening Yoga

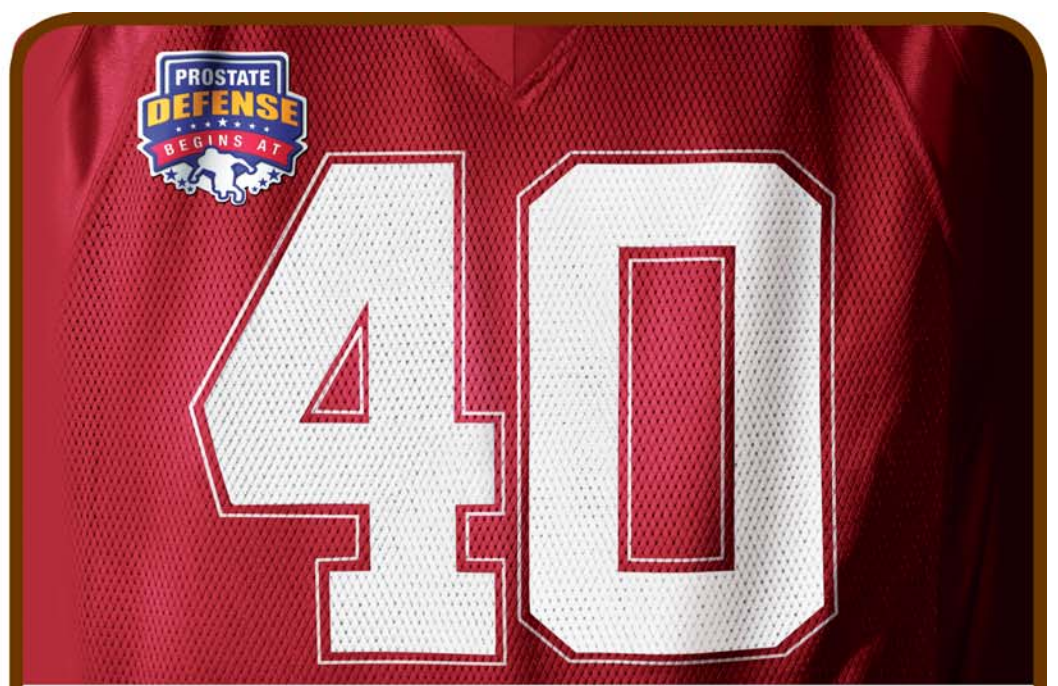
Thursday 7-8pm • \$20/month
 Great Class for both men and women!
 Yoga for flexibility, stress release and core strength.
 Instructor: *Peggy Shepard*



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



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.



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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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.

Celebrating Another Year

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- Yard Work
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TESTIMONIALS

- ✓ "Thank you for Lucy's good services and thank you for your company and all the reliable services it offers to the senior citizens" – D. G.
- ✓ "I am so grateful for all the help you and your providers did for Bob & I. We sincerely appreciated it." – W.L.
- ✓ "We're delighted we found Seniors Helping Seniors. Both the owners and the help they have provided have been exceedingly kind, attentive, and helpful. My wife had 13 hours of surgery to correct a back problem, then had to go back for more surgery when the original incision became infected. We could not have gotten along without Seniors Helping Seniors." – P.H.
- ✓ Thank you for the recent care provided to my dad. Doris seemed to please my dad and all was well on my return. Again, thank you for the very nice assistance you provide to me and my father." – D.V.

Celebrating 2010 Founder's Day Carmichael



Aegis
From the Staff
4050 Walnut Ave., Carmichael
972-1313

American Recycling
Michelle, Manager & Staff
6545 Fair Oaks Blvd. at Robertson,
Carmichael
983-1214 Fax 483-1216
Mon-Fri 9am-5pm, Sat-Sun 10am-4pm

Carmichael Oaks Senior Living
Denise Brandt & Virginia Stone
Marketing
8350 Fair Oaks Blvd., Carmichael
9-24-10 Fundraiser, Call for details
944-2323 Fax 944-2325

**Carmichael Recreation
& Park District**
5750 Grant Avenue, Carmichael
485-5322

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

Coffman's Furniture Gallery
From Dave, Lisa Owners & Staff
6443 Fair Oaks Blvd., Carmichael
482-9663 Fax 482-4276

El Papagayo
5804 Marconi Ave at Fair Oaks Blvd.
Carmichael
487-7742
Rosalinda, Original Owner & Staff
Open Breakfast, Lunch, Dinner
Ask about Specials

Eskaton Village
Linda & Lucy, Evonne & Staff
3939 Walnut Ave., Carmichael
974-2000
Visit our Booth on 9-25-10

Hoshall's Salon & Spa
From The Team at Hoshall's
7330 Fair Oaks Blvd., Carmichael
485-4941
www.hoshallscarmichael.com
Now Open Sundays 10am-4pm

**Little Bo'tique
Upscale Children's Resale**
Alexander Leitaker
& Felicia Wheeler
4201 Manzanita Ave., Carmichael
485-2229

Marie Callender's
Cindy Garcia, Manager & Staff
3129 Arden Way, Sacramento
481-0778
Sun-Thurs 7:30am-9:30pm
Fri-Sat 7:30am-10pm
Any whole pie \$6.99 plus tin

Orient Restaurant
Chinese Cuisine
From the Staff
4005 Manzanita Ave., Carmichael
489-8817
Delivering 20 minutes minimum
No extra Charge - Limited Area



Messenger Publishing Group

These businesses wish you an enjoyable Founder's Day!

Carmichael Cactus and Succulent Society

Meeting: Thursday, October 7, 10:00 am
Carmichael Park Clubhouse
5750 Grant Avenue
Carmichael, CA 95608
Program - Preparing & protecting
cactus and succulents for winter.
Questions - Call 916-729-3475

ALZHEIMER MEMORY WALK FUNDRAISER

BBQ, Beer and Boogie

hosted by **Carmichael Oaks**
and Kiwanis Club Of Carmichael
featuring Rotary Rooters.

Please join in the fun and support a great cause.

Friday, September 24, 2010
5:00 pm - 8:00 pm

Great Food • BBQ Chicken & Ribs • Beer
Music • Dancing • Silent Auction

Event Location: The Palace
6309 Fair Oaks Blvd., Carmichael, CA 95608
Corner of Marconi & Fair Oaks Blvd.

TICKETS

In Advance \$25
At the Door \$30

RSVP BY Sept 12, 2010
For More Information Contact
Virginia Stone or Denise Brandt
(916) 944-2323



Independent Living • Assisted Living • Memory Care
8350 Fair Oaks Blvd
Carmichael, CA 95608
www.carmichaeloaks.com • Lic# 347003685

memory walk
To benefit ALZHEIMER'S ASSOCIATION
MEMORY WALK '10
Sponsorship Opportunities Available



Carmichael Chamber of Commerce

Eskaton Village Mixer a Success

Linda Neal and Lucy Ward of Eskaton Village hosted the Carmichael Chamber's September mixer last night, and it was a great success. Guests enjoyed jumbo shrimp, brie, asparagus, wine, and so much more. New members, as well as long-standing members networked, won raffle prizes and were informed about the senior care provided by Eskaton. Raffle ticket purchasers even got complimentary tickets to Capitol Airshow, courtesy of Paul Scholl of the Carmichael Times.

Be sure to attend our Halloween mixer on Wednesday, October 13 at Lind Brothers Funeral Home, 4221 Manzanita Avenue in Carmichael. Hosted by Lind Brothers and Fair Oaks Cemetery District, the mixer will be held from 5:30-7:30 pm. The evening will include delicious Chinese food, networking, and a raffle.

Costumes are optional. We will be collecting canned food to donate to a local food closet for the holidays. Be sure to bring a raffle prize and plenty of business cards.

Past President To Speak

Joyce Arredondo, of the Juvenile Parole Board and a past president of the Carmichael Chamber of Commerce will be the guest speaker at the next Chamber business meeting and luncheon on Tuesday, September 28. The event, held at Cypress Avenue Baptist Church, 5709 Cypress Avenue in Carmichael, The luncheon will be held from 11:30 am - 1:15 pm. Members are \$15, non-members \$20. Be sure to make your reservations by Thursday, September 23 online at carmichaelchamber.com, or call the Chamber office at 916-481-1002 or linda@carmichaelchamber.com.

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.

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 Wednesday, September 15, 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.

Elections

Just a few more days to get your application in for those interested in running for the Honorary Mayor of Carmichael. This is a great opportunity to get exposure for you and your business. Check out our website at carmichaelchamber.com to see the rules for entering and the video by our current Mayor, Peter Tateishi.

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.

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

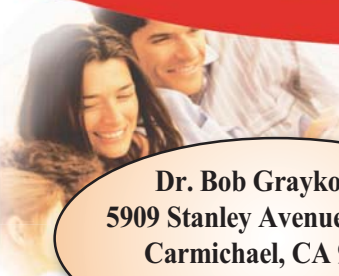
October 5 Essential Steps to a
Vital Nervous System
October 12 Stretching Secrets
to Overall Health



"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



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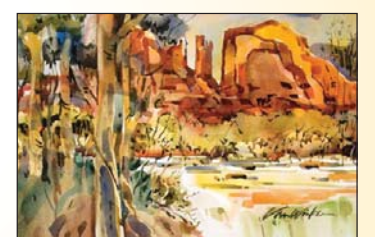
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SCOE Communications Team Wins Statewide Awards

California School Public Relations Association to Present
Communications Team with 11 Awards

Sacramento – The California School Public Relations Association (CalSPRA) will honor the Sacramento County Office of Education (SCOE) Communications Office with eleven awards at its annual conference this year.

CalSPRA is a nationally recognized leader in school communications. The annual CalSPRA Excellence in Communication Competition recognizes outstanding achievement in communications and public relations for K-16 educational professionals and institutions throughout the state. Entries were judged this year by a panel comprised of business communications professionals in the Bay Area.

The SCOE Communications Office won awards for the following projects and categories:

Promotion/Awareness Package
• SCOE Teacher of the Year

Recruitment (Award of Excellence)

Internet/Intranet Web Site

- SCOE Web Site (Award of Excellence)
- SCOE Web Site "Programs & Services" (Award of Excellence)

Writing

- Opinion-Editorial (Award of Excellence)
- Special Event or Program (Award of Merit)
- Student Art Show Reception (Award of Merit)
- Employee Recognition Day (Award of Merit)
- Mather Employee Events Team (Award of Merit)

Multimedia Communication

- SCOE End of the Year Report 2008-2009: Year of Meeting Challenges (Award of Merit)
- Sacramento County Academic Decathlon Awards Banquet Video (Award of Merit)

- Sacramento County Academic Bowl (Promotional DVD) (Award of Merit)

Calendar

- ARTESCAPES 2010 Juvenile Court & Community Schools Student Artwork Calendar (Award of Merit)

The SCOE Communications team consists of Tim Herrera, Communications Director; Cathy Sapunor, Special Events Coordinator; Beth Flory, Program Analyst; and John Woodward, Multimedia Design Specialist.

The SCOE Communications Office provides communication services to support SCOE's programs and services. It assists school districts in Sacramento County with strategic communications and media outreach and serves as a key disseminator of information to educators and community leaders county-wide.

Photography Workshop with Lewis Kemper

October 22, 23 at Effie Yeaw Nature Center

Carmichael – Do you own a digital camera? Do you like to photograph nature and wildlife? Do you want to support the Effie Yeaw Nature Center's educational programs? Join internationally recognized nature photographer, Lewis Kemper, for this two-part Nature Photography Workshop this fall.

Begin in the Center's Assembly Building with a two-hour evening presentation on composition and light. Instruction will continue the following morning in the Nature Preserve with a sunrise field session.

After a light breakfast, participants will choose their best shots from the morning for group critique and discussion.

This is a fundraising event. Proceeds will be donated to ARNHA for the programs of the Effie Yeaw Nature Center.

When: Friday, October 22, 2010 7pm – 9 pm and Saturday, October 23, 2010 6:30 am - 12 pm Effie Yeaw Nature Center

Who: Anyone age 12 and up with a digital camera

Cost: \$120 if registration received by

September 22; \$140 registration after September 22

Registration: With credit card by calling the Nature Center at (916) 489-4918. Or send check marked Photography Workshop to ARNHA, P.O. Box 241, Carmichael CA 95609. Or drop by the Effie Yeaw Nature Center during open hours to register. The Center is open during the summer on Wednesdays and Thursdays 9:00 AM - 1:00 PM; Friday thru Sunday, 9:00 to 5:00PM

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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!

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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.

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Riley Reviews

TENSE, EXCITING CRIME THRILLER MAKES "THE TOWN" A WINNER

that would allow him to escape following his father's criminal footsteps, is the leader of a crew of ruthless bank robbers.

Doug's right-hand man and partner in crime, James "Jem" Coughlin (Jeremy Renner), has a dangerous, hair-trigger temper that often results in unnecessary violence. Doug and Jem, using two other Irish lugs as cohorts, are accustomed to pulling off efficient, if unsettling, bank jobs. The film begins with one such assignment underway at a local bank, where the crew, disguised in ape masks, scores a big haul while the hotheaded Jem viciously beats a man he suspects of triggering an alarm. For insurance, Jem decides to take bank manager Claire (Rebecca Hall) hostage as they make their getaway. Hours later, the blindfolded Claire, who sees only one notable tattoo but not their unmasked faces, is released unharmed by the robbers at a nearby beach.

When the robbers discover that Claire lives in Charlestown, Jem gets nervous and wants to check out what she might have seen. Knowing that his buddy is capable of unpredictable brutality, Doug takes charge and assures the gang that he can handle the matter. Doug finagles a chance encounter at a laundromat, and Claire is soon taken with this charming stranger who had terrorized her only days before. For his part, Doug is still trying to extricate himself from a relationship with Jem's sister, the grungy Krista (Blake Lively), a drug-dealing lowlife. Claire is a breath of fresh air for the smitten criminal, who now takes great pains to play the

ultimate gentleman caller.

While Claire gets cozy with Doug, the Feds, led by FBI agent Frawley ("Mad Men" star Jon Hamm), are closing in because they finger Doug's crew as the likely culprits. Frawley is the type of gung-ho agent who hopes to use Claire to ensnare his suspects. More threatening than the Feds is the real tension-filled moment when Jem discovers Doug and Claire getting cozy at a local park, and Jem inserts himself into the conversation in a manner suggesting true menace. It's likely the edgiest and most apprehensive situation, followed closely by Doug's meeting with sadistic crime lord Fergie (Pete Postlethwaite) when he expresses his desire to quit the business.

Even while romancing Claire and contemplating his future outside the dead-end crime world bequeathed to him by his imprisoned father (Chris Cooper), Doug and his crew, mostly at the fanatical urging of the volatile Jem, stage a couple more daring robberies, the first of which involves them disguised as nuns and making a frantic getaway through the narrow streets of Boston while eluding numerous squad cars. The climactic robbery involves a big heist at iconic Fenway Park, which results in the explosion of machine gun battles that sates the appetite for film's target audience of action junkies.

In the final analysis, as good as Ben Affleck performs his role of the bank robber, his best days ahead may parallel those of Clint Eastwood, namely as a director. Affleck proved his behind-the-camera gift when directing "Gone Baby Gone" and "The Town" serves as an affirmation that the once preening, smirking actor has considerably matured over time. His real test may come when he directs a film outside the comfort zone of Boston and its surroundings. Meanwhile, enjoy "The Town" for the exciting crime thriller that it is.

A Film Review by Tim Riley

THE TOWN (Rated R)

Until now, I've never really warmed up to actor Ben Affleck, as I found him annoying, though not on the scale of Barbra Streisand, who is insufferable and irritating in the extreme. "The Town," a compelling crime drama suffused with nuanced shadings and palpable tension, is an artistic trifecta for Affleck, as he stars in and directs this film for which he is also credited as one of the screenwriters. Affleck's conflicted Boston bank robber has such an air of authenticity that his career as an actor looks almost as promising for the future as his current upward trajectory as a gifted director. Meanwhile, I can imagine no circumstance in which Streisand will ever appear in something worth seeing, at least from my jaundiced point of view.

"The Town" is much more than just a dramatic thriller about cops and robbers. Though filled with plenty of action, the film is about friendship and betrayal, love and hope, and escaping a past that has no future. The story takes place in the Boston working-class Irish community of Charlestown, which is duly noted in a prologue to be a one-square mile neighborhood that has produced more bank and armored car robbers than anywhere in the United States. As part of this fine tradition, Affleck's Doug MacRay, who once had a chance as a hockey player for the success

The Public Employee Union Scam

Commentary by Jarrett Skorup

Under the National Labor Relations Act, private-sector unions are allowed to extract dues and fees from workers if the employer agrees. The NLRA, passed in 1935 during Franklin Roosevelt's first term, does not, however, apply to public-sector employees—including state and federal workers—because the thinking was that this would over-politicize government and cause a conflict of interest between unions and politicians. In a Weekly Standard piece by professors Fred Siegel and Dan DiSalvo titled, "The New Tammany Hall," this problem is described:

Unlike private sector unions, the sheer number of workers represented is not the linchpin of [the public sector unions] influence. Private sector unions have a natural adversary in the owners of the companies with whom they negotiate. But public sector unions have no such natural counterweight. They are a classic case of "client politics," where an interest group's concentrated efforts to secure rewards impose diffused costs on the mass of unorganized taxpayers.

In the 1960s, many states began chipping away at the wall of separation between unions and public workers. In 1965, the Michigan Legislature revised the Public Employment Relations Act (PERA) to establish mandatory collective bargaining and exclusive representation for state and municipal government workers. This has caused the number of public-sector union employees to skyrocket.

A conflict of interest would be as follows: First, a government union elects politicians by funding their campaigns and organizing a massive get-out-the-vote drive; second, the politicians support employee pay increases, generous pensions, and condition of employment; third, the union takes dues (read: taxpayer money) and starts the cycle all over

again for selected politicians.

At both the state and national level, public-sector union support for many Democrats has been well documented. One of the largest public-sector unions in the country, the American Federation of State, County, and Municipal Employees (AFSCME) has given over \$40 million to politicians since 1990, with more than 98 percent of that going to Democrats. The SEIU, AFL-CIO, and United Steel Workers have all promised big help in the coming election. In return, the Democratic Party has voted nearly lockstep with these unions' demands.

But political cronyism knows no party lines, and many Republicans likewise have been guilty here in Michigan.

In just the past year, the state has had several such instances. Last fall, nine Michigan Education Association-supported House Republicans nixed a 3 percent cost-saving plan for the school aid budget. In April, MEA-supported Senate Republicans watered down a modest bill that would "increase state and school employee payroll contributions to their pension system by 3 percent, cap pension 'service credits' at 30 years, and create a somewhat less generous defined benefit system for new school employees." At the same time, a union subsidiary of the SEIU pushed GOP Senators into coming up short on a vote that would have opened a prison to competitive bidding and privatized it, if privatization promised to save money.

Last August, one Republican state senator came under fire for introducing a bill that would have forced some 42,000 in-home health care workers into a union, sending approximately \$6.6 million in taxpayers' money to the SEIU in the form of "dues."

Unfortunately, what has happened in Michigan has taken place elsewhere in America.

The end game for these types of relationships is already happening in our country's most public union-friendly states: in California, where budget gridlock has forced the government to issue IOUs and minimum-wage salaries to public officials, and in Illinois, where the governor has promised massive tax hikes combined with severe cuts to education. Both states have some of the highest tax rates in the country, and yet both face pension obligations that they cannot ever hope to pay.

These types of political dealings and financing may not be illegal, but they're still an offense to the political process. Politicians can take money from government-employee unions and then vote on legislation that directly improves the financial well-being of these entities. A possible quid pro quo exists that would not if public-sector unions were restricted from giving money to politicians.

Politicians granting unsustainable government-employee salaries, benefits, and pensions is a problem everywhere, but the states with the strongest public-sector unions will have the hardest time correcting the problem. More broadly, as long as these incestuous relationships between government unions and the political class remain in place and unchallenged, the size and scope of government will continue to grow.

Jarrett Skorup is a 2009 graduate of Grove City College and former student fellow at The Center for Vision & Values. He is the research associate for online engagement for Michigan Capitol Confidential at the Mackinac Center for Public Policy, a research and educational institute headquartered in Midland, Mich. Permission to reprint in whole or in part is hereby granted, provided that the author and the Centers are properly cited. Mr. Skorup can be reached at Skorup@mackinac.org. For more info see www.VisAndVals.org



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Military Retiree Bus Trip to the Silver Legacy Casino in Reno

The Military Retiree Office is once again sponsoring a bus trip to the Silver Legacy on 24th September 2010. Cost per person continues to be \$30. In return, each person will receive \$10 in cash and a free buffet worth \$10. We will no longer be able to receive the \$5 food credit voucher.


We will board the bus at 0830 hrs and depart promptly at 0900 hrs from the old Museum parking lot across from the VA Clinic. Sign up must be done in person at the Retiree Activities Office in the VA Clinic. Phone calls to sign up will not work.

If you have any questions, contact our volunteer staff at 916-561-7476, Mon thru Thurs, 0900 to 1500. Coffee and pastries will be available on the way up, along with 3 games of Bingo. On the way back, you are on your own.

Priority for this trip defers to Military Retirees/Spouses/and widows of military retirees. If space is available, we will open up the seating to any interested personnel.



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FICTITIOUS BUSINESS NAME STATEMENT #1007077. Mona Nemetz, 2015 Lux Court, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Alla Tech Solutions" at 2015 Lux Court, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Aug. 6, 2010. Publish: August 25, September 1, 8, 15, 2010. ALTATE 00804 9-15-10

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. 10, 2010. Shelleyanne W.L. Chang Judge of the Superior Court Publish: August 25, September 1, 8, 15, 2010. KENT 00804 9-15-10

time, the court may make orders affecting your marriage or domestic partnership, your property, and custody of your children. You may be ordered to pay support and attorney fees and costs. If you cannot pay the filing fee, ask the clerk for a fee waiver form. If you want legal advice, contact a lawyer immediately. You can get information about finding lawyers at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), at the California Legal Services web site (www.lawhelpcalifornia.org), or by contacting your local county bar association. The name and address of the court is: Superior Court of California, County of Sacramento, 3341 Power Inn Rd., Sacramento, CA 95826. The name, address, and telephone number of petitioner's attorney, or petitioner without an attorney, is: Navjeet Kaur, petitioner in pro per, 2585 Millcreek Dr. #105, Sacramento, CA 95833; 916-929-3211. Dated: July 9, 2010. Publish: August 25, September 1, 8, 15, 2010. SUPCAL 00804 9-15-10

FICTITIOUS BUSINESS NAME STATEMENT #10076383. Tony Guerrero, 449 Trowbridge Ct., Folsom, CA 95630 is doing business under the Fictitious Business Name "Roma's Pizza & Pasta" at 6530 Fair Oaks Blvd., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on July 19, 2010. Publish: September 1, 8, 15, 22, 2010. ROMASP 00901 9-22-10

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

Sanjiv 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

FICTITIOUS BUSINESS NAME STATEMENT #1006935. Carmichael Overhead Door, Inc., 4045 California Ave. #A, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Carmichael Garage Doors; Placer Garage Doors" at 4045 California Ave. #A, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Aug. 3, 2010. Publish: August 25, September 1, 8, 15, 2010. CARGAR 00804 9-15-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #204892

WHEREAS, Irene Lucyndia Dinkins has filed a petition with this court for a decree changing name of Irene Lucyndia Dinkins to Danifa Edna Renia Grigsby. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on Sept. 21, 2010 in the Family Relations Courthouse, Dept. 130 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: Aug. 17, 2010. Publish: August 25, September 1, 8, 15, 2010. SACCHI 00804 9-15-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00085986 WHEREAS, Veanna Irene Gales has filed a petition with this court for a decree changing names of Jesse Emilio Aragon to Jesse Emilio Gales; and Jaeden Michael Smith-Gales to Jaeden Michael Gales. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 5, 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. 24, 2010. Kevin R. Culhane Judge of the Superior Court Publish: September 1, 8, 15, 22, 2010. GALES 00901 9-22-10

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

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FICTITIOUS BUSINESS NAME STATEMENT #106893. Alliance Medical Resources, Inc., 167 Briggs Ranch Dr., Folsom, CA 95630 is doing business under the Fictitious Business Name "Alliance Medical Resources, Inc." at 167 Briggs Ranch Dr., Folsom, CA 95630. Filed with the Clerk of Sacramento County on Aug. 2, 2010. Publish: August 25, September 1, 8, 15, 2010. ALLIAN 00804 9-15-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00084711

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES To Whom It May Concern: Christina Guerrero and Tony Enzo Guerrero are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 6530 Fair Oaks Blvd., Carmichael, CA 95608 with 41 - On-Sale Beer and Wine - Eating Place license. Filed: August 18, 2010. Publish: September 1, 8, 15, 22, 2010. ROMASP 00901 9-10

FICTITIOUS BUSINESS NAME STATEMENT #1007557. Rancho CPD Inc., 3450 Recycle Rd., Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name "Rancho Ford Truck" at 3450 Recycle Road, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on Aug. 23, 2010. Publish: September 1, 8, 15, 22, 2010. RANCHO 00901 9-22-10

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

MPG All Legal Ads Published in the Carmichael Times

Business & Service Directory

Grid of 48 business advertisements including: Construction (Brasiel's Construction Company), Housecleaning Service, Plumbing (Swift Plumbing and Drain Cleaning Services), Home Computer Work, Photo Restoration, Fencing (PRIME TIME FENCING), Pool Service (National Pool Service, Greg the Pool Guy), Heating and Air (Christopher's Heating & Air), Paving (A VETERAN PAVING), Adult Care, Handyman (QUALITY LABOR & MAINTENANCE), Lawn Service (J & J Lawn and Garden Service), Travel Specials (Emerald Travel!!), Psychic Readings (READER FOR LOVE), Help Animals (SPCA THRIFT SHOP), Plumbing (FRENCHY'S), Bathroom Remodeling (AFFORDABLE BATHROOMS & ALL HOME REPAIRS), Garage Doors (ACTION DOOR SERVICE), Masonry (Nick Lambdin Masonry), Funerals/Cremations (RUSS MONROE'S), Open Your Heart (OPEN YOUR HEART AND HOME), Alterations (ALTERATIONS by Patina), Italian Bakery (Dianda's Italian Bakery & Cafe).

Dave Says

Do Rich People Need the Envelope System?

Dear Dave,
Do you ever reach a point in your plan where you stop budgeting or using the envelope system?

- Craig

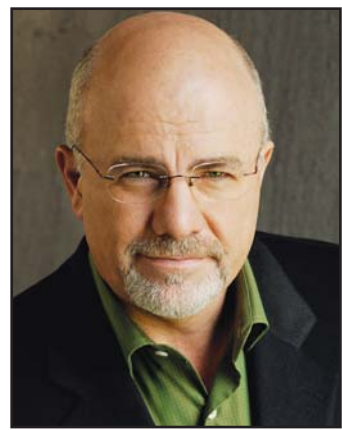
Dear Craig,
I've been fortunate enough to build a net worth of several million dollars, and my wife and I never stopped doing either one. We still sit down together every month and plan out a written budget. Every dollar is spent on paper before the next month begins, and we follow it exactly. And I can promise that were you to look in my wife's purse, you'd find one of our deluxe envelope systems, just like we sell in our office bookstore. She carries it with her everywhere!

We do these things because we're responsible spiritually for handling that money well. Those of us who are Christians call that "stewardship." We feel like we're called to be good stewards—good managers—of God's money. It's not a freaky thing. It's just a matter of following God's good advice and common sense.

I want that money to behave, and these things are some of the best ways I've found to make it do what it's supposed to do!

- Dave

For more financial help please visit daveramsey.com.



Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers — *The Total Money Makeover*, *Financial Peace Revisited* and *More Than Enough*. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

The Car Rule

Dear Dave,
What's your rule of thumb about how much your car should

be worth in comparison with your income?

- Madea

Dear Madea,
Great question! My rule of thumb is that all of your vehicles—I'm talking about cars, trucks, boats and their Sea-Doo sisters, motorcycles, and anything else like this—should not total more than half your annual income.

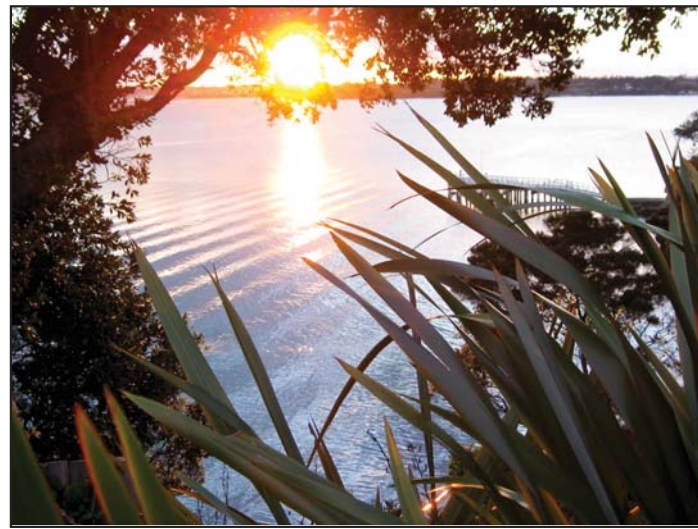
Why? It's because all of these kinds of things go down in value. You never want half of your income going into things whose value is dropping like a rock. You don't need a \$20,000 car if you're making \$30,000 a year. That's just stupid. Think about it this way. If you're making that kind of money, and I walk up and tell you I've got an investment opportunity that will turn \$20,000 of your hard-earned income into \$12,000 in just three or four years, are you going to take me up on the offer? If you've got a brain in your head, the answer's no!

Now, I'm okay with it if you make \$300,000 a year and buy a \$20,000 car if you pay cash. That's like most people running out and buying a Happy Meal. It's just not a big deal!

- Dave

International Placement Agency Picks Sacramento as U.S. Headquarters

Internships Down Under" sees Opportunity with Sacramento-Area College Students



New Zealand Sunset. Photo by Felicity Wood, in New Zealand.

Sacramento — Internships Down Under, which has been placing European students in internships in New Zealand and Australia for three years, has established its U.S. Headquarters in Sacramento.

Many people are working to stop poverty, pollution, over-population, racism, crime, war, disease, and the other social ills that plague mankind, but the problems are never ending. This is because the root cause of the problems, division, is never resolved. The solution is to unite people with the truth.

The Institute of Ultimate Truth is a non-profit organization formed and run by young people who are fed up with the lies and deception that

millions of people are saying is the truth. "They are destroying the world and stealing our future. We are sick of the lies from our political leaders, businessmen, clergy, lawyers and other people in power that will sell our future in exchange for their short-sighted benefit. All the glad-handing, back-slapping, platitudes, and empty promises make us sick."—Founders, Institute of Ultimate Truth

Many people believe in old myths that contradict other beliefs and scientific evidence, and this causes division. Religious dogmas and myths were created before people had the benefit of modern science. Science attempts to objectively discover how life works, and religion attempts to

subjectively find a way to live in harmony with life, so they both have pieces to the same puzzle. The organization's main project, Truth Contest, aims to combine the objective and the subjective to find and define the underlying truth in everything, thereby uniting science and religion toward a common goal. For the first time, we will know and understand how life works so that we can live completely in harmony with it. This will present a solid, certain morality which will serve as the foundation for a united world.

The truth does not take sides; it is the same for everyone!

The top entry at Truth Contest is the most complete and accurate explanation of the ultimate truth in the history of mankind. Anyone who does not agree can submit an entry that they think is better. In this way, we will work together to evaluate, update and refine the entries on the main page. The contest is really not a competition with a winner, because it is a collective effort towards truth. Anyone who participates is helping to find, define and spread the truth. With this platform for honesty, open minds, an open exchange of ideas, good will and the power of the Internet, we will find and spread the truth to stop the lies and deception once and for all.

For more information, visit www.truthcontest.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 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

Stress reduction workshops presented at Carmichael and Fair Oaks libraries

Stress is at an all-time high in our society today. Worries about employment, money, family, and health abound. Stress can take a toll both mentally and physically.

Catherine Daniels-Landeros, a licensed marriage and family therapist, will discuss effective ways to handle the stresses of life in order to experience your life in a positive and meaningful way at two free workshops:

6:30 p.m., Wednesday, September 22, at Fair Oaks Library, 11601 Fair Oaks Blvd., Fair Oaks

For more information, please telephone the Sacramento Public Library at (916) 264-2920 or visit saclibrary.org.

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.

- 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, 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.



By Douglas E. Schoen

We're nearly three years into the recession — and our economy still shows few signs of life. The Department of Labor just announced that the country shed 131,000 jobs in July. Unemployment now stands at 9.5 percent.

It's not surprising that Democrats and Republicans agree that something must be done — soon — to stem the loss of jobs. Neither side, though, has offered a creative or comprehensive jobs strategy to turn the economy around. There is one strategy that could create jobs and generate support from both sides of the aisle: Biotech Innovation.

"Over the long run, few issues are as important to a nation's long-term economic security and global standing as being a leader in moving life sciences forward," says Lawrence Summers, director of the White House's National Economic Council.

He's right. Innovation in biotechnology is the engine that could get our economy back on track. Yet neither party has forcefully championed this idea, even though it's one of the few ideas that would elicit bipartisan support.

Enacting policies that will help this industry thrive is a painless way to create the jobs Americans desperately need. It's also a strategy on which lawmakers on both sides of the aisle can cooperate.

Biotechnology is racing along while the rest of the economy sputters. During the first year of the current recession, private-sector employment decreased by 0.7 percent.

A Jobs Strategy that Both Parties can Agree on

Employment in the biosciences, however, increased by 1.4 percent.

It's not just PhDs who are finding jobs in the industry. Research, testing, and medicals labs employed 2.1 percent more people in that time. The medical devices and equipment sector increased its workforce by 2.4 percent. The area of agricultural feedstock and chemicals did even better — employment increased there by 4.6 percent from 2007 to 2008.

All told, the biotechnology industry employs more than 700,000 Americans. These aren't just scientists—the industry depends on administrative assistants, business managers, computer professionals, groundkeepers, and engineers. Even better, the industry creates a powerful ripple effect. Biotech firms utilize construction workers, accountants, IT workers, daycare operators, and others.

These people are transforming the world. The cutting-edge medicines that the sector develops are making our lives better and longer — pharmaceuticals have reduced heart attack mortality by more than half. Agricultural biotech is increasing crop yields, bringing down food costs, and reducing disease. These technologies help millions—across the world.

So what can lawmakers do to foster innovation?

First, Congress could make the R&D tax credit permanent. This provision was included in the president's budget last year, but didn't make it through. This is something on which Democrats and Republicans see eye-to-eye — politicians from both parties have voted regularly to extend the temporary tax. Making it permanent would provide a long-term incentive for investors to put more money into the sector. An already-growing industry could explode.

Lawmakers should also enact

a payroll tax holiday. This would encourage private-sector employers in the biotech community to make new hires and retain current employees.

Long term, we must ensure the industry can fill the jobs thus created. We need to foster the next generation of scientific researchers — perhaps the ones who will discover a cure for cancer — by improving math and science education in our nation's schools.

The National Center for Education Statistics compared 15-year-olds around the world last year, and discovered that American students were below average in math and science. Students in other countries are improving their performance in these crucial subjects, while ours simply stay steady. American high school students are in the bottom quarter in math, trailing the rising China.

In future years, our country's thriving industry of innovation could find itself increasingly competing for investment dollars headed to Asia. Between 1986 and 2003, the U.S. share of global R&D investment declined from 46 percent to 37 percent. Even more striking — our share of scientific researchers fell from 41 percent to just 29 percent. We must stay competitive in the arena we've dominated up to now.

Biotechnology is the future of the American economy. Other industries are innovating, too, of course. But biotech is a rare bright spot in this gloomy recession. Passing consensus-driven, bipartisan policies to boost what might be our fastest growing sector will create jobs and save lives.

Douglas E. Schoen was a campaign consultant for more than 30 years and is the author of "Declaring Independence: The Beginning of the End of the Two-Party System."

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Carmichael Recreation and Park District is announcing upcoming events

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

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.

For more information

call the District at

(916) 485-5322

or visit our web page at

www.carmichaelpark.com.



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Keynote speaker: David Troxel, M.P.H., is known worldwide for his writings in the field of Alzheimer's and long-term care. Along with Virginia Bell and others, he established a statewide network of support groups and services in Kentucky for patients and caregivers.

Break-out sessions include:

- A session in Spanish with Lilia Mendoza, Founder of Alzheimer's of Mexico.
 - Legal issues
 - Hospice care
- Planning your final arrangements
 - How to speak Alzheimer's
 - Dining for dementia

Cost is \$30 in advance, \$35 at door. We are offering CEU units through the Gerontology Department at American River College.

For more information, please go to our website for complete details and to register as well.

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Allegri | *Miserere Mei Deus*
Rachmaninoff | *All Night Vigil* (excerpts)
Stanford | *Magnificat in C Major*
Guest Chorus: Sacramento State University Chorus
Stephen Janzen, Organist

Pre-concert talk 7:15 PM
Fr. Steven Avella, dynamic Professor of History at Marquette University, author of *The Diocese of Sacramento: A Journey of Faith and Sacramento: Indomitable City*

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Saturday, March 19 at 8:00 pm
Karen Slack, Soprano
Julie Simson, Mezzo
Bjorn Arvidsson, Tenor
Clayton Brainerd, Bass

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Saturday, April 30 at 8:00 pm
Christi Amonson, Soprano
Kristin Dauphinais, Mezzo
Tevye Ditter, Tenor
Ian Greenlaw, Baritone

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