

Carmichael Times



SMUD Hosts Youth Energy Summit

Page 2



Knowing Nothin' Can Be Good

Page 4



Mardi Gras Sunday

Page 9

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Serving Carmichael and Sacramento County since 1981

February 03, 2010

RT Faces \$16 Million Budget Deficit for Fiscal Year 2010

Potential Service Cuts and Employee Layoffs to Balance Budget



Mike Wiley, General Manager/CEO, Sacramento Regional Transit District

Sacramento County - As the Sacramento Regional Transit District (RT) rebounds from bus service reductions and fare increases implemented in 2009, the state's complete elimination of State Transit Assistance funds, and declining state and local sales tax revenues continue to significantly impact RT's operating budget.

RT ridership and fare revenue have been adversely affected by the downturn in the economy, state furloughs and high unemployment. Fare revenue is now projected to be approximately \$7 million below budget and sales tax based revenues dedicated to transit continue to decline.

State sales tax revenue, which experienced a decline this past summer of 8.8 percent, will be

further reduced by 10 percent in mid-February, for a total reduction of 18.8 percent for Fiscal Year 2010, and is expected to further decline by 19.8 percent in Fiscal Year 2011. In addition, Measure A local sales tax revenue is expected to experience similar reductions for Fiscal Year 2010 and 2011.

These factors combined have created an approximately \$16 million budget shortfall for this fiscal year. Despite recent service reductions, fare increases in January 2009 and September 2009, a hiring freeze, freezing employee pay, implementing employee furloughs, and a number of other cost-cutting measures, RT is now faced with an unanticipated budget deficit that must be resolved by June 30, 2010. RT must also develop a long term plan to address the expected further decline in revenue in Fiscal Year 2011.

Further compounding RT's current budget situation is the recent announcement by the Governor of his intention to permanently eliminate State Transit Assistance funds. With no immediate resolution to restore state funding to transit agencies, the Federal Transit Administration has denied RT's request to advance the South

Line Phase 2 light rail extension and start construction in spring 2010. This action will delay the 4.3-mile project, increase construction costs, and jeopardize approximately 1,440 direct and 2,385 indirect and induced new jobs in the Sacramento region.

RT will be forced to drastically reduce the level of bus and light rail service, and lay off a high percentage of employees throughout the agency. RT staff is working to identify options to address this significant budget shortfall with the goal of maintaining as much service to the public as possible.

"Without a reliable, steady source of funding for transit, RT and agencies across the state will be forced to cut vital services that are desperately needed by our communities," Mike Wiley, General Manager/CEO, stated. "The Governor's reluctance to restore illegally raided funds is certain to have a devastating and long-lasting impact on RT riders, employees and the region."

RT staff will present a budget update and recommendations at the RT Board of Directors meeting on Monday, February 22, 2010, at 6 p.m. in the RT Auditorium located at 1400 29th Street (at N Street).

Bill Introduced to Protect Public and Law Enforcement



Assemblymembers Huber and Lieu listen as Crime Victims United President Harriet Salerno speaks. Sacramento County Sheriff John McGinness is in the background. Photo courtesy of the Office of Assemblymember Alyson Huber.

Sacramento - Assembly members Alyson Huber and Ted Lieu today (January 28th) joined Crime Victims United and law enforcement officials to call on the California Department of Corrections and Rehabilitation (CDCR) to implement common-sense public safety protections as tens of thousands of prisoners begin to be set free early, many without parole supervision and with no rehabilitation. Huber and Lieu announced the introduction of Assembly Bill 1678 to mandate public safety protections.

"Public safety must be our number one priority," said Assemblymember Alyson Huber. "That's why we are calling on CDCR to work closely with local law enforcement. They are the ones who must deal with the realities of these choices and the more information that is available the better prepared law enforcement will be to ensure our continued protection."

Assemblymembers Huber and Lieu were joined by Sacramento County Sheriff John McGinness, Amador County Sheriff Martin Ryan, San Joaquin County Assistant Sheriff Myron Kelso and Crime Victims United President

Harriet Salerno, as well as representatives from Los Angeles law enforcement organizations.

Under the Governor's proposals, which became law today, (January 28th) three fundamental changes will occur. First, many criminals behind bars in either state prisons or local jails will have their confinement cut in half. For every six months a criminal serves in confinement, that criminal will receive six months of early release credit. Second, for state prisoners, CDCR begins determining which prisoners to release without parole supervision, also known as Non-Revocable Parole. Third, rehabilitation programs in state prisons will be gutted and 600 to 800 vocational and educational prison instructors will be given pink slips.

"As a tidal wave of prisoners are released back into our community, many of them without rehabilitation services or parole supervision, it is imperative that common-sense public safety protections be in place to protect the public and help local law enforcement shoulder the burden of the early release of convicted criminals," said Assemblymember Ted Lieu. "Law enforcement

not only needs to know who CDCR is releasing early and without parole supervision, but they should also have a voice to ensure CDCR isn't releasing prisoners who will immediately commit another crime."

Assembly Bill 1678, authored by Assemblymembers Lieu and Huber, was introduced today to mandate common sense public safety protections. Specifically, AB 1678 would enable local law enforcement agencies to object to the release of a convicted felon into Non-Revocable Parole status; require CDCR to notify local law enforcement agencies with critical information about identity, location and criminal history within a reasonable time period prior to their release; and increase transparency by making public a list of crimes committed by prisoners being released without parole supervision.

"In an effort to save money, we believe the crime reductions many communities have seen could be at risk," said Floyd Hayhurst, Vice President of the Association for Los Angeles County Deputy Sheriffs. "We believe the state should implement ways to reduce the impact of early release."

The Sacramento SPCA Announces the Start of FUR-LOW FRIDAYS



Sacramento - The SPCA is offering half-off FUR-LOW FRIDAYS adoption specials on all available SPCA animals. FUR-LOW Friday adoption specials are valid Fridays only, and for a limited time. "We figured we had better get in on Sacramento's furlough days while they last," said Rick Johnson, SPCA Executive Director. "We

hope that FUR-LOW Fridays will not only increase the adoption of homeless animals, but will also help to ease the financial burden being felt by many of us here in the region, while bringing a great deal of joy to those who are able to find the right companion animal."

To take advantage of FUR-LOW Fridays, visit the Sacramento SPCA at 6201 Florin

Perkins Road in Sacramento on Fridays from 11 am - 6 pm. For additional information on the SPCA, and to view some of the SPCA's adoptable animals visit www.sspca.org.



Election Announced to Fill Sacramento County Board of Education Vacancy

Area 3 Vacancy Due to Resignation of Trustee Christopher W. Woods

Sacramento - At its January 19 meeting, the Sacramento County Board of Education approved Board Resolution 10-2 ordering an election to fill the board seat vacancy created when Trustee Christopher W. Woods resigned from his Area 3 post effective January 11, 2010.

Mr. Woods had served on the Board since 2002, having previously

served as Board Vice-President and President. His term was scheduled to expire June 2010. He moved out of the trustee area he represented.

The Trustee Area 3 seat will be filled at the regularly election on June 8, 2010.

Area 3 represents the following communities: Arden, Arden Oaks, Arden Park, Campus Commons, La

Riviera, Rosemont, Town and Country Village, and portions of Carmichael and Foothill Farms. Area 3 also represents portions of the Sacramento City Unified School District, the San Juan Unified School District, and the Twin Rivers Unified School District.

(For other recent SCOE news stories or to subscribe to our RSS feed, please visit www.scoe.net.)

Visit Our Website

www.CarmichaelTimes.com

SMUD Hosts Youth Energy Summit

Sacramento - Second year of event attracts nearly 100 students who learn about clean energy and sustainability.

To invest in the energy future of the region and its customers, the Sacramento Municipal Utility District (SMUD) hosted the second annual Youth Energy Summit (YES) training event January 22 and 23. Like in 2009, YES drew nearly 100 high school juniors and seniors to learn and discuss a wide range of energy issues.

YES provides young people, who will be energy users and customers someday, an excellent opportunity to learn about SMUD's strategy to reduce the region's overall energy use and create a more sustainable energy future. The event, sponsored by SMUD, Roseville Electric, Lodi Electric Utility and coordinated by Sacramento State's LegiSchool Project, was conducted at the SMUD Customer Service Center.

Students from local participating high schools left the event with the tools to become civic-minded energy advocates. The summit featured highly regarded experts in energy fields including Nobel Prize-winning

physicist Dr. Daniel Kammen and Chelsea Sexton, noted activist from the documentary "Who Killed the Electric Car?"

Alternative transportation was a significant part of the program. Students learned about different applications of electric vehicle (EV), hybrid and hydrogen vehicle technologies. On display were an original General Motors EV1, several Tesla EVs, a Wrightspeed EV, and electric vehicle conversions including the "Green Karmann Ghia" from CSUS. Also on display were a BMW Mini Cooper, a Smart car, ZAPs, and smaller vehicles like bikes, scooters, a Segway and an EV security vehicle as seen in the movie "Mall Cop."

Students attended educational sessions given by field experts from universities, utilities and public agencies and learned the basics of energy science, trends in solar and wind energy technologies, new technology in energy efficiency, "climate change," "green" jobs, and energy-related legislation and policies. The students will use their newly acquired knowledge to complete energy-related service learning projects in their school or



Hector Ortiz of SMUD teaches high school students the benefits of using energy efficient building techniques and methods. Ortiz's presentation was part of the second annual Youth Energy Summit hosted by SMUD.

Nearly a hundred students attended the two-day event.

community. Participating students will also receive one transferrable

college unit at no cost through state funding.

Once the students have completed their service learning projects, they will document their experiences with displays

at the state Capitol on Earth Day in April. Students will discuss their work well and share their experiences with legislators and the general public. Additionally, teams will make

short presentations before a panel of judges and the top seven teams will be awarded scholarships. All participating teachers who served as mentors to the student teams will receive a stipend.

Your Faith, Your Life: Discover how they fit



Sunday, February 21, 2010
11:00 AM

St. Francis Episcopal Church
11430 Fair Oaks Blvd
916-966-2261

www.sfepiscopal.org/site
stfrancis_fairoaks@sbcglobal.net



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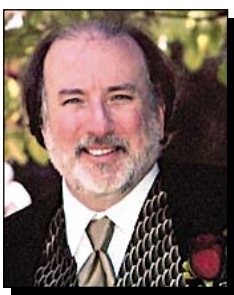
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Carmichael Times

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Publisher - Paul V. Scholl

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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 through 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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Community Workshops Scheduled Recreation Master Plan Reviewed

The Carmichael Recreation and Park District is developing a Recreation Master Plan to guide our programs. We would like the communities input to determine the types of activities and programs that are needed to meet the recreation interests of our district. There

are two community workshops scheduled for your convenience.

Recreation Master Plan Community Workshop

Thursday, February 11 at 6pm
La Sierra Community Center,
5325 Engle Rd,
Carmichael, CA 95608

Saturday, March 6 at 10am
Carmichael Park Clubhouse,
5750 Grant Avenue,
Carmichael, CA 95608

RSVP – Tracy Kerth
(916) 485-5322x23
tracy@carmichaelpark.com

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Dr Bob Graykowski



Do you strain and stretch your leg to reach the gas and brake pedals of your car? Are you scrunching down in your seat every time you need to look out of your vehicles side mirrors? Does your back go into spasm every time you exit the driver's seat?

If you answered "Yes" to any other these questions, it's a safe bet that you aren't driving in an ergonomically correct car.

The more time you spend behind the wheel, the more important it is to make sure you and your car are a perfect fit. At our office we can help you make that determination and work to correct postural imbalances caused by years of over-stretching, scrunching

Are You and Your Car A Perfect Fit?

and twisting behind the wheel. Consumers today are becoming increasingly aware of the benefits associated with the proper ergonomic design and alignment for a healthy spine.

Ergo ... What?

How many times have you tried on a clothing item labeled "one size fits all" and actually had it fit? If you are like most people, not very often. Ergonomics takes height, weight, and various body proportions into account when considering the design of everything from office chairs to the placement of the accelerator pedal in a car. The primary objective of ergonomics is to make the machine serve the user, as opposed to the user serving the machine.

In the Driver's Seat

Poor car seat design can be hazardous to your spine by forcing you into improper postures. If your seat is not ergonomically correct, there are a number of products on the market to remedy the situation. Simply attaching a quality back support to the

driver's seat can put you on the fast track to ergonomic success.

Should it be called a Neckrest?

If you think your car's headrest was designed for your head, you are partially right. You are also partially wrong. The headrest, properly placed is actually intended to protect your neck in the case of a rear end collision

Unfortunately, headrests are not always spine or posture friendly. This lack of spinal support, resulting from the gap between the headrest and the driver's neck, may actually contribute to whiplash. As anyone who has studied ergonomics will tell you, no two people are created exactly alike. That's why it's important to include your chiropractor in your quest for an ergonomically friendly car and a healthy pain free spine.

Make an appointment or call our office today to set up an ergonomic evaluation for you or your entire company. (916) 973-1661

Creating a healthy community
Dr Bob Graykowski

Writing Love Letters:

A Workshop for Sweethearts

- President Harry Truman found time to write 1,300 letters to his cherished wife over a span of nearly 60-years!
- Other great men like Mozart also relied on the power of love letters to keep romance alive!
- A recent survey found that 77% of women prefer a love letter over romantic text or e-mail (1 in 5 have never gotten one).
- Another survey found that 62% of women said their most cherished Valentine's gift would be a handwritten love letter.
- Writing a love letter is a reminder of why you love your partner and lets them know how special they are to you!

Learn To Write Love Letters Here

DATE: Saturday – February 6, 2009
LOCATION: Crepeville, Downtown Plaza, 1730 L Street, 547 L Street Sacramento, CA 95814 Sacramento, CA 95814
TIMES: 10:00 a.m., 2:00 p.m.
COST: FREE. A tax-deductible donation of \$14 to promote relationship and marriage education at the Healthy Marriage Project of Greater Sacramento is suggested.

Register now at: sacmarriage.org

'Touch of Health' Weekly Vitality Classes

Classes begin at 6:00 pm Tuesdays
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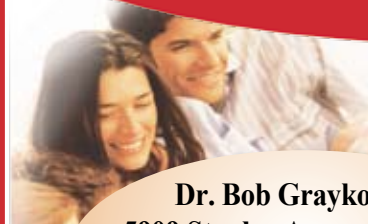
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ROCK DOC

By Dr. E. Kirsten Peters

I wasn't expecting a brochure with a definition of science in the waiting room of my doctor's office. But there it was.

"The aim of science is not to open the door to infinite wisdom, but to set a limit to infinite error," the leaflet stated in a bold quotation.

The rest of the pamphlet concerned an explanation of the basic effects of cocaine on the brain. But I cogitated only on the quote while waiting for the doctor. When I finally got in to see the M.D., I showed it to him and asked his opinion. (It's probably not so easy to be my doctor.)

One way I have thought in recent weeks about that rather difficult and dense quotation is seen in my answer to a question a friend asked me recently via email.

"What's your correct mailing address?" he wrote. I tapped in my reply.

"It's surely easier to type out the one correct address than the infinite incorrect ones," I replied. (It's probably not so easy to be one of my friends, I suppose.)

In the realm of research science and engineering, people work like dogs each day to expand our knowledge of the natural world. At least, that's one way of looking at it.

But with each thing we learn, we learn many things that are not the case - the false addresses, if

Knowing Nothin' Can Be Good

you will. And, in truth, what we often unearth in research science is a false address, followed by another, followed by another, followed by another. It can be a very long road of false addresses, walking up and down streets that are even entirely in the wrong city, until we get to something like a good, useful and true piece of knowledge about the natural world.

Understandably, that's a frustration. It frustrates people who are ill and are waiting for a cure for their disease from medical research - and instead get promises of research in progress that will take years or decades to come to fruition.

It frustrates people with environmental concerns who wait for one clear scientific theory about a particular problem - but who learn of a series of changing hypotheses, instead.

And it frustrates scientists and engineers, too, at least much of the time. (We're people, too. Even if we don't always sound like it.)

But my strong belief is that American research in science and engineering has been a major ingredient in transforming the nation - and the world - for the better in recent generations. Diseases that killed and crippled children in my parent's day are all but insignificant in the U.S. today.

We have knowledge and technologies for addressing environmental contamination. We cannot predict undersea earthquakes, but we have technologies in place to detect the tsunamis they sometimes produce and warn as many people as we can.

Compared to the "good ol' days" we have engineering

marvels in everything from communications to reliable and energy-efficient cars. (Yes, energy-efficient. Despite all the complaints about the American car fleet, it's wonderful in all respects compared to the cars I grew up with in the 1970s.) We are linked by global communications in the Internet that are virtually instantaneous. We are beginning to have alternative energy generators that hold real promise for larger scale applications down the road.

A large measure of all that progress has been made by limiting our errors, step by step.

We all know the story of the zillion of attempts Thomas Edison and his assistants made to find the filament of a light bulb that would both burn brightly and not burn out. Edison walked along a lot of streets, discovering false addresses that would not work. But each step he took was still good work - it just wasn't work with a positive result.

Patience is a virtue, in science just as in life. And it's probably useful to keep in mind that "infinite wisdom" will always be outside our grasp in both realms. Pruning back ignorance and falsehood, the wrong addresses in useless sidestreets, is a valuable function of science, just as it is in ordinary life.

That's good news - it's the reason why Edison and colleagues were successful in the end.

Dr. E. Kirsten Peters, a native of the rural Northwest, was trained as a geologist at Princeton and Harvard. Follow her on the web at rockdoc.wsu.edu and on Twitter @RockDocWSU. This column is a service of the College of Sciences at Washington State University.

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Sacramento German Genealogy Society

P. O. Box 660061 • Sacramento, CA 95866-0061 • <http://www.sacgergensoc.org>

The meetings are held at 1pm in St. Mark's Methodist Church Fellowship Hall on Lusk Dr. & St. Marks Way. St Mark's is located directly behind Country Club Plaza near Watt and El Camino Avenues.

TUESDAY, FEBRUARY 23, 2010

Presenter: Warren Bittner
Title: "Using Multiple Sources for Solving an Immigrant Problem"

Warren Bittner, with a wide background in German research, will share with us his extensive knowledge of the holdings at the Family History Library in Salt Lake City, with ideas about how to use them.

ST. JOHN THE EVANGELIST SCHOOL

presents its 27th Annual Crab Feed Dinner on Saturday, February 6th from 6pm to midnight.

Tickets are \$39 per person and can be purchased in the school office at 5701 Locust Avenue, Carmichael.



No host bar from 6pm to 7pm, dinner from 7pm to 9pm and dancing 9pm to midnight.

Call the school office at 481-8845 for more information.



All proceeds from the crab feed are given to the school for operating expenses.

Carmichael Geranium Society February Meeting - 2/12/10

Carmichael Geranium Society February meeting is Friday February 12, 2009

at the Carmichael Community Clubhouse 5750 Grant Avenue, Carmichael

10:00 a.m. until noon - visitors welcome - no fee

Speaker will be Robin Parer who will show us how to grow Angels and pansy fact pelargoniums

ESKATON Senior Residences and Services

Driving Fitness For Older Adults

This interactive class will help older drivers become proactive about driving fitness.

Larry Dawes, MSW will share ways to assess and maintain your roadway skills.

This free class will be held from 1:00 PM - 2:30 PM Monday, February 8, 2010

Eskaton Jefferson Manor 5959 66th Avenue, Sacramento, CA 95823 Call The Senior Connection for reservations, (916) 334-1072

Recession and Recovery

Concerned about managing your retirement funds in tough times? Elder law attorney Mark Hyjek and a group of financial experts discuss navigating the ever-changing economy.

This free class will be held from 10:00 AM - Noon Wednesday, February 10, 2010

Eskaton Village Carmichael 3939 Walnut Avenue, Carmichael, CA 95608 Call The Senior Connection for reservations, (916) 334-1072

VACATIONS, TRIPS & TOURS



Extended Tours

- France & Bavaria June 18-28, 2010 • \$5,699 pp double
- Rockies Highlights by Train July 24-August 1, 2010 • \$3,199 pp double
- Colors of New England October 7-14, 2010 • \$2,449 pp double
- Holiday at the Waldorf December 6-10, 2010 • \$2,649 pp double
- South Pacific Wonders February 14-28, 2011 • \$4,699 pp double
- The Heart of Texas March 13-21, 2011 • \$2,249 pp double

Luxury Motorcoach

- Guys & Dolls Wednesday, March 17, 2010 Motorcoach transportation to Sonora • \$101/per person
- Ironstone Vineyards Gourmet Lunch Monday, April 12, 2010 • \$86/per person
- Eleven Roses Ranch Monday, April 12, 2010 Motorcoach transportation to Lake County \$118/per person
- Bouquets to Art & Amish Quilts Monday, April 24, 2010 Motorcoach transportation to San Francisco \$70/per person

Van tours offered monthly to local destinations. For more information on trips call (916) 972-0336

SWEETHEART'S BALL Friday, January 12 1:15pm • \$6/person

DANCE BALLROOM TO LIVE BANDS Tuesdays & Fridays • 1:15 - 3:45 pm • \$5/person Wednesday Night • 7 - 10 pm • \$7/person

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

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Please call (916) 972-0336 for availability and rates.

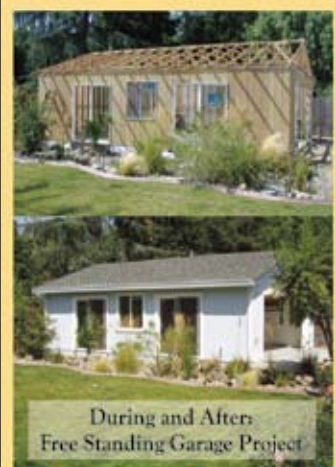
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Carmichael Rotary Crab Feed Sat. February 6



Carmichael – It's the time of year where folks get out their butter warmers and claw crackers! Crab feeds are a tradition of our community and the Carmichael Rotary Club has hosted one of the best for over 25 years. La Sierra Community Center, 5325 Engle Road, Carmichael, Ca. provides room for a great group of people year after year. No host cocktails 6:00pm and dinner is served at 7:00pm. Come and see for yourself. The evening starts with a plate of anti-pasta and bread. That's followed by

pasta made by one of our own. Then comes all you can eat Pacific crab and shrimp to your heart's content. While this is all going down you can vie for a ton of great raffle prizes, bid on an array of silent auction items and get involved in a great live auction. Drinks of every kind and bartenders with skills are ready for you. Our friendly Disc Jockey will be there to entertain and provide music to dance to after dinner. Tickets do sell-out so if you are interested please contact President

Jay Sedlak at: jaysedlak@pacbell.net. Or call (916) 486-3590. You can also visit our web site at <http://rotary5180.net/Carmichael>. Click on the crab feed button and you can see a slide show of last year's event. The Carmichael Rotary Club meets on Tuesday evening at 6:30pm. The meetings are held at Palm Street Pub and Grill 6416 Fair Oaks Blvd. Carmichael Ca. Feel free to drop by and introduce yourself and see what Rotary is all about.



By Jon Coupal, Howard Jarvis Taxpayers Association

There is an old expression, "what am I, chopped liver?" that is employed – usually in a social setting – when one is being ignored. For all the harsh words, finger pointing and declarations of entitlement that fill the current budget debate, there is something strikingly absent from our political ruling class: An acknowledgement that taxpayers have been, and will continue to be, the sole driving force of any economic recovery.

Case in point: Governor Schwarzenegger told assembled lawmakers, "Together, we got California through the front end of the worst financial crisis since the Great Depression." These self-congratulatory remarks are akin to crediting the arsonist for putting out the fire. The governor and the legislature took a difficult situation and made it worse for Californians by increasing their tax burden by \$12 billion as part of the ill-fated budget "deal" struck nearly a year ago.

As for the current plan, despite the tax-and-spenders cries that the cuts are way too draconian, the new budget proposal is hardly a model of fiscal prudence. Let's first dispel the myth that there are no tax increases in this plan. Homeowners and commercial property owners who carry insurance – and who doesn't? – will pay a new "surcharge" to pay for Cal Fire – even if you live in an urban area which has its own fire department. The Governor calls this a "fee." But there is not enough lipstick in the world to call this anything other than a tax.

Perhaps even more troubling are what can only be called "conditional taxes." These taxes, falling mostly

Taxpayers -The Chopped Liver of the Budget Debate

on businesses, would be triggered if the state does not receive the nearly \$7 billion it wants from the federal government. Dianne Feinstein's excoriation of Arnold for the tone of his demands is not a hopeful sign that California will get anything close to the money that leaders from both parties say we are entitled to. The proposed taxes on businesses are bad enough – taxes which eventually fall on consumers – but one of these taxes would also be an extension of the child tax which voters overwhelmingly rejected last May. Again, hitting the very citizens from whom our leaders expect help in getting out of the recession.

Taxpayers have another "chopped liver" moment when they see the regurgitation of the budgetary gimmicks that have been so discredited in the past. Let's start with the obvious gimmick of proposing a constitutional amendment to require more to be spent on higher education than on prisons. Isn't this just another example of "ballot box budgeting?" And, by the way, why is the governor trying to suck up to the powerful education lobby when nothing he will do will ever please them? Exempting education from spending reductions might poll well, but will we ever get real education reform without some sort of competitive pressure being applied to our behemoth educational bureaucracies?

Another disappointment from the governor is his pressing for the adoption of the recommendations of the Tax Commission. The key proposal is a "business net receipts tax" having many of the same characteristics of a European style "value added tax (VAT)." This method of taxation hides the actual tax from the view of the consumer. While the governor says we must be "bold," it is neither bold nor wise to play a game of "hide the tax" with hard-earned taxpayer dollars.

Let's one think that taxpayers are wholly disappointed with the

governor's proposals, he should be given credit for tackling prison spending. His proposal to use the private sector to run prisons will surely anger the powerful guards' union, but there is no excuse for California paying nearly twice what other states pay for incarceration.

Also good is the governor's emphasis on jobs. Still, he needs to be reminded that government can provide few meaningful jobs. Streamlining the permitting of construction projects and creating CEQA exemptions will take the brakes off job creation and help bring down California's astronomically high 12.3% unemployment rate. (Of course, the best thing he could do for employment is to acknowledge that the science over global warming is less than clear and maybe, just maybe, we ought to suspend AB 32 implementation until California finds its economic footing).

Finally, the governor is doing the right thing in sounding the alarm over California's unsustainable pension system. As the governor stated, pension liabilities have increased 2,000%, while revenue has risen 24%. This is an albatross that will ultimately sink any hope for California's future unless it is reformed.

And while the criticism of Schwarzenegger for producing another fantasy budget may be well founded, the reaction of the liberals in the Legislature has been a fantasy on hallucinogens. Karen Bass claims that "the budget amounts to a big pile of denial." Who is in denial, Madam Speaker? Your party's jihad against taxpayers has inflicted most of the damage to this state. Heck, even Bill Lockyer said as much.

Jon Coupal is President of the Howard Jarvis Taxpayers Association - California's largest taxpayer organization -- which is dedicated to the protection of Proposition 13 and promoting taxpayers' rights.

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Carmichael Times

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Dare to Live Without Limits

Perspective

By Bryan Golden

Is the glass half full or half empty? Does it matter? Yes! Your perspective governs your life. From getting through each day to long term strategies, how you see things has a dramatic impact on your happiness and success.

People who see the glass half full experience things differently than those that see it as half empty. The half full people are optimists, while the half empty people are pessimists.

Optimists see their world filled with joy and possibility. They don't get bogged down by obstacles because they recognize problems as being temporary in nature. They are healthier and happier than their pessimistic counterparts. Whenever they are knocked down, they get right back up and keep going.

Pessimists are consumed with adversity and potential problems. They see each day as a minefield of things that will go wrong. They view obstacles as a way of life rather than a temporary state. Pessimists tend to be more depressed and suffer from more physical ailments than optimists.

If you focus on your strengths, solutions, and opportunities, you see the glass as half full. If you obsess over weaknesses, always find problems, and feel you are a victim, you always see a half empty glass.

Optimism and pessimism are learned behaviors. As such, pessimists can become optimists if they so desire.

You can change your outlook anytime. But it takes practice, repetition, and consistency.

An optimistic perspective becomes part of you. You take it wherever you go and can apply it as often as necessary. It provides you with a teflon coating that prevents problems from sticking.

There were two children, Jane and Alice. Jane was an eternal optimist and Alice was a perpetual pessimist. As an experiment, Alice was placed in a room full of new toys and Jane was put into a room full of manure.

Their respective reactions were quite surprising. Alice began playing with the toys but quickly became sullen and depressed. Jane, on the other hand, was observed happily searching through the manure.

When questioned about their feelings, their answers revealed their approach to life. Alice said she became sad because she was worried that her good fortune couldn't possibly last since she was certain someone would take away all of the toys, leaving her with nothing to play with.

Jane couldn't believe her good fortune. With so much manure in one room, there had to be a pony in there somewhere, she explained.

This story illustrates the effect of your perspective. No matter what good fortune may befall them, pessimists feel they are doomed and are constantly waiting for the bottom to drop out. When

presented with a solution, they find the problem. Optimists are always looking for the pony.

A constantly negative outlook creates a downward spiral. Since pessimists always find problems, they perceive circumstances as going from bad to worse. This cycle reinforces their belief that the glass is half empty.

To change your perspective, look for the pony. Act the way you want to feel. Smile to feel good rather than waiting to feel good before you smile. Monitor your feelings before they turn negative.

Describe problems in terms that make them appear temporary and solvable. For example, if you are laid off from work consider it an opportunity to find a better job or make that career change you always wanted. This will allow you to solve your problem much more readily than if you resigned yourself to being unemployed.

Adjust your perspective to give you the results you want. Successful people always see the glass as half full. Even if there are only a few drops in it, the optimist considers that a good start.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columlist.com or write him c/o this paper. © 2004 Bryan Golden



Riley Reviews

HARRISON FORD TAKING "MEASURES" TO LOOK EXTRAORDINARY

EXTRAORDINARY MEASURES (Rated PG-13)

The guy who played the dashing Han Solo and Indiana Jones should be collecting Social Security and soon enough residing in an old actor's home. Harrison Ford is even getting too old to play the role of commander in chief, riding around in Air Force One and barking orders to underlings. But now he's comfortably at home as a curmudgeonly university research scientist in "Extraordinary Measures," channeling his personality to be eccentric, brilliant and disagreeable in equal parts. Even though wrinkled and looking weary, Ford remains a commanding presence and is fun to watch.

"Extraordinary Measures" is the maiden film released by CBS Films, and as such it has the unmistakable feeling of a made-for-television affair. However, because the story involves a loving family dealing with medical tragedies, the film seems like it really belongs on the Lifetime Channel, or even the Hallmark Channel. That's not to say there is anything inherently wrong with a plot that is inspired by a true story, namely one involving the real-life Crowley family desperately searching for a cure for Pompe disease.

John Crowley (Brendan Fraser)

and his wife Aileen (Keri Russell) have three children, the two youngest ones stricken by the rare disease that is a form of muscular dystrophy which confines the afflicted to wheelchairs and respirators. Children with Pompe disease rarely have a life expectancy beyond 9 years, at least according to the movie script. In the real world, the life span may be even shorter. The Crowleys' middle child Megan (Meredith Droeger) has just turned eight, and John throws himself into a frantic search for any kind of hope for a cure, staying up late at night scouring the Internet.

Juggling the demands of his executive job and spending time with his family, John believes he's found the scientist who's making breakthroughs in researching the rare genetic disorder. The reclusive Dr. Robert Stonehill (Harrison Ford) spends most of his time at the University of Nebraska lab, but is hampered by the lack of funds to move his research at a faster pace. But since Stonehill won't return any phone calls, the frustrated John impulsively jumps on a plane to track him down. When John boldly promises to raise the huge sum of money to start up a full-blown research project, it's the start of an awkwardly tentative relationship.

Raising venture capital and assembling a crack research team are daunting tasks. Finding

his work at a drug company too restrictive, John quits his job in order to start up a bio-tech firm with the help of Dr. Stonehill. Unfortunately, things don't work out quite according to plan, perhaps in part due to the doctor's prickly nature and the fact that producing experimental drugs using enzymes are more challenging than expected when dealing with the FDA. Like most situations in life, compromises have to be made to survive the corporate culture.

Because "Extraordinary Measures" is focused on the drama that grips the Crowley family, there is much emphasis on the home life of the stricken kids. Of course, there are many touching moments, such as the time Megan suffers heart failure and barely survives yet another big scare. Every setback pushes John more aggressively into raising funds and cajoling pharmaceutical corporate types into stepping up the research project. Stonehill's abrasive personality often gets in the way, with other research teams keeping their distance, mostly because the eccentric doctor enjoys his work better when blasting rock music in the lab.

Credit must be given to Harrison Ford and Brendan Fraser for trying mightily to keep the story moving in a forward arc. Their performances are often undermined by the formulaic constraints of the plot, including showdowns with the business suits that come off as a tad artificial and mostly convenient to stir up some much-needed friction. Again, seeing Harrison Ford as a curmudgeon offers a certain amount of fun, but otherwise "Extraordinary Measures" is too soon destined for late night cable viewing.

www.CarmichaelTimes.com

Effie Yeaw Nature Center

February 2010 Events

Interactive Exhibit: Bountiful Harvest - An Exploration of Maidu Indian Culture

Park entrance fee: \$5.00 per car or FREE to ARNHA members.

Open 9:30 a.m. - 5:00 p.m. daily

Brisk Nature Hike

Meet Jack at the end of Jacob Lane (off Fair Oaks Blvd.) for a brisk early morning hike downstream along the river.

Wednesday the 10th at 9AM - 12 Noon

Art Studio Workshop

This non-instructional art studio workshop will use the facilities and the animals of the Effie Yeaw Nature Center. We will pose taxidermied animals, furs and skeletons such as ducks, owls, hawks, snakes, bobcats, etc. in various poses, offering artists (beginner and experienced) a chance to study and draw/paint them. Participants will supply their own tools and art materials (pencils, paper, watercolors, etc.) and expertise. Professional artist Libby Harmor will bring her extensive theater and exhibit experience to play in facilitating this workshop. Suited to ages 16 and over, pre-registration required, \$7 per person per workshop. Call 489-4918 for information and registration.

12:30PM - 3PM

Wednesday the 10th, Thursday the 18th and Saturday the 27th

Animal Tracks and Signs

There are many animal-made signs in the woods that reveal who has used the trail before you. Become a nature

detective by playing tracks and scat games, then take a walk to find some animal signs in the Nature Area.

Saturday the 13th at 10:30AM

Coyote Tales

Join us for a Native American story about Coyote, then get a close-up look at a coyote pelt, skull and mounted specimen. Discover some facts about these wild dog relatives and take a walk in their habitat.

Saturday the 20th at 10:30AM

Habitat Improvement

Join Jack and help improve the Nature Area. Call Jack at 967-0777 if you can help with this project

Sunday the 21st at 8:00AM

American River Nature Hike

Join Jack for a nature hike. Meet at the end of Estates Drive just off American River Drive and the American River Parkway.

Wednesday the 24th at 9AM - 12 Noon

Sing the Winter Blues Away

Join musician Lisa Phenix for a nature-based music and movement program. Choose an instrument from Lisa's basket and play along! Best suited for children age 8 and under.

Sunday the 28th at 10:30AM

Help support Nature Center programs by joining the American River Natural History Association (ARNHA)

ARNHA, a nonprofit organization since 1981, supports educational and interpretive activities in the American River Parkway in cooperation with the Effie Yeaw Nature Center. It provides critical fundraising, volunteer and advisory support for the

Nature Center's mission to introduce thousands of school children each year to the beauty and diversity of the Parkway. Here visitors of all ages learn the importance of conserving and protecting our most precious natural resource. Due to County budget cuts, the Nature Center needs your help more than ever. Join ARNHA at the Nature Center or at www.amha.org. Check out the member benefits!



The Nature Center is located in Ancil Hoffman County Park, 2850 San Lorenzo Way, Carmichael, CA (916) 489-4918/711

www.affieyeaw.org TDD/TTV

American River Conservancy Winter Programs 2010

They Call The Wind Mariah

Thursday, February 4th 6 - 7:30 pm

Come see a presentation on wind power by Mariah Power, which uses patented technology to maximize energy conversion from wind to electrical power. Their flagship Windspire product was released in June 2008. Glenn Carnahan, CFO, has been with the firm since its product release. Previously, he helped get Solar Power, Inc. off the ground.

Suggested donation \$5. Meet at Tsuda's Old Town Eatery in Auburn (103 Sacramento St). Please call 530-621-1224 or contact julie@arconservancy.org to sign up.

Nature, Culture, And History Of The Delta Region

Sunday, February 6th, 8:30 am - 4 pm (approx.)

Join ARC for an informational Delta Tour with Jeff Hart from Hartland Nursery and Hart Restoration, Inc. They specialize in all aspects of natural wetland and riparian habitat restoration and emphasize landscapes with minimal maintenance requirements, drought-tolerant plantings, wild-life friendly species, and beneficial insect vegetation. He will then take us on a tour of the Delta Meadows State Park property, whose purpose in Sacramento County is to preserve and protect one of the last remaining areas of the northern Sacramento-San Joaquin River Delta that exhibited remnants of the natural conditions that existed prior to Euro-American settlement. You will be shuttled down by van, enjoy both private tours and a picnic lunch at Hartland before returning home. **\$35/members, \$45/non-members.** Responsible teens and older welcome. Please call to reserve your spot 530-621-1224 or contact julie@arconservancy.org.

China Wall Snowshoe Adventure-Hike

Wednesday, February 10th, 9am - Approx. 4pm

China Wall is a staging area off Foresthill Rd. and marks the end of the snow removal area. It is quite popular for snowmobilers, cross country skiers, and snowshoers alike (It was at one time the staging point of an annual sled dog race). Bob Griffiths will lead you up Foresthill Rd. to the Mumford Bar Trailhead and enjoy local views from the ridge bordered on

one side by the North Fork American River and by the Middle Fork on the other. **Suggested donation \$5/members, \$10/non-members.** Please call to sign up and for meeting location (Auburn area) 530-621-1224 or contact julie@arconservancy.org.

Trailwood Films "Movie Series" Part II (of II)

Wednesday, February 10th 6:30-8pm -

VENTURE TO ALASKA

"Venture to Alaska" takes us along the byways of the past... to find the **adventuring spirit** that has drawn seekers, sourdoughs, saints and sinners... and still lives in the present. All in the surroundings of **unsurpassed natural beauty.** **Suggested donation \$5/members, \$10/non-members.** Placerville Library. Please call to sign up 530-621-1224 or contact julie@arconservancy.org

Placerville Paths - Trails Along The South Fork

Friday, February 19th 6:30 - 8pm

Tom Petersen, author of *Georgetown Trails*, ARC member, hike leader, and past trail slave for the Pacific Ranger District between 1990-95, has gathered hiking paths on public lands near the South Fork American River Canyons including: New Pony Express Trail, Fleming Meadows, Jenkinson Lake, El Dorado Bike Path, and the newly-opened Southern Pacific Rail Trail. **Suggested donation \$5.** Please call to sign up and for meeting location (Coloma area) 530-621-1224 or contact julie@arconservancy.org.

KDD-Amphibians

Sunday, February 21st 1 - 3 pm

Spring is just around the corner, and our amphibian friends are emerging from their winter homes. Biologist (and mom) Elena DeLacy will teach you about amphibian basics, how you can use your eyes and ears to identify and count frogs and toads, how to create amphibian-friendly yards, and why they are an important part of the web of life. We will also create a toad house for you to take home! Min. age - 3 years. Cost: **FREE** if you bring a small terra cotta pot (don't worry if it's broken!); Otherwise - \$3 per child. Please call to sign up and for meeting location (Coloma area) 530-621-1224 or contact julie@arconservancy.org.

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SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00067688

WHEREAS, Il Joo Nam has filed a petition with this court for a decree changing name of Il Joo Nam to David Il Joo Nam. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Feb. 19, 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: Jan. 5, 2010. Shelleyanne W.L. Chang Judge of the Superior Court Publish: January 13, 20, 27, February 3, 2010. NAM 00102 2-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00067808

WHEREAS, James Howard Finerty and Elizabeth Ann Finerty have filed a petition with this court for a decree changing names of James Howard Finerty to James Howard Finerty and Elizabeth Ann Finerty to Elizabeth Ann Finerty. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Feb. 18, 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: Jan. 7, 2010. Shelleyanne W.L. Chang Judge of the Superior Court Publish: January 13, 20, 27, February 3, 2010. FINERT 00102 2-3-10

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #0413336

The following persons have abandoned the use of the FICTITIOUS BUSINESS NAME OF K.A.S., Inc., located at 10127 135 Gold Creek Circle, Folsom, CA 95630. Shirley Kuykendall, VP, 135 Gold Creek Circle, Folsom, CA 95630.

The Fictitious Business Name Statement was filed on Nov. 29, 2004 in the County of Sacramento. Filed with the Clerk of Sacramento County on Nov. 23, 2009. Publish: January 13, 20, 27, February 3, 2010. KASINC 00102 2-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF ALAMEDA SUMMONS CASE #HG09451810

NOTICE TO DEFENDANT: Anthony Robert Portillo, Fidelity Capital Lending, Inc., George Garcia and Does 1-25, Inclusive. You are being sued. PLAINTIFF'S NAME IS: Arline Guerrero and Jesus Guerrero. You have 30 Calendar Days after this Summons and legal papers are served on you to file a typewritten response at this court and have a copy served on the petitioner. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp.org), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your Response on time, you may lose the case by default, and your wages, money and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. The name and address of the court is: Superior Court of California, County of Alameda, 24405 Amador Street, Hayward, CA 94564. The name, address, and telephone number of plaintiffs attorney, or plaintiff without an attorney, is: Glen L. Moss, 1297 "B" St., Hayward, CA 94541; 510-583-1155 Dated: May 12, 2009. Publish: January 13, 20, 27, February 3, 2010. MOSS 00102 2-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00058200

WHEREAS, Tiffany Nichole Diefenbach has filed a petition with this court for a decree changing name of Tiffany Diefenbach to Nichole Diefenbach. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Feb. 24, 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: Jan. 8, 2010. Loren E. McMaster Judge of the Superior Court Publish: January 20, 27, February 3, 10, 2010. DIEFFEN 00103 2-10-10

FICTITIOUS BUSINESS NAME STATEMENT #1000572. Dennis Morgan, 4540 M arble Way, Carmichael, CA 95608 and Jason Morgan, 8732 Fair Oaks Blvd. #37, Carmichael, CA 95608 are doing business under the Fictitious Business Name "DJ's Auto & Tire" at 7705 Fair Oaks Blvd., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Jan. 20, 2010. Publish: January 27, February 3, 10, 17, 2010. DJSAUT 00104 2-17-10

FICTITIOUS BUSINESS NAME STATEMENT #1000339. Emilia Mirella Ion, 136 Santos Ct., Fremont, CA 94536 is doing business under the Fictitious Business Name "Flora Care Homes" at 6450 Winding Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Jan. 13, 2010. Publish: January 27, February 3, 10, 17, 2010. FLORAC 00104 2-17-10

B Sunrise Blvd., Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on Jan. 21, 2010. Publish: February 3, 10, 17, 24, 2010. SUNREC 00201 2-24-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00068380

WHEREAS, Yan Yuen Lee aka Yao Yuan Li has filed a petition with this court for a decree changing name of Yan Yuen Lee aka Yao Yuan Li to Yau Yuan Li. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Feb. 25, 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: Jan. 14, 2010. Loren E. McMaster Judge of the Superior Court Publish: January 27, February 3, 10, 17, 2010. LI 00104 2-17-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00068605

WHEREAS, Jennifer Marie Hernandez has filed a petition with this court for a decree changing name of Jennifer Marie Hernandez to Jennifer Marie Tisdale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Feb. 26, 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: Jan. 15, 2010. Loren E. McMaster Judge of the Superior Court Publish: January 27, February 3, 10, 17, 2010. HERNAN 00104 2-17-10

FICTITIOUS BUSINESS NAME STATEMENT #1000223. CSTL, Inc., 8938 Madison Ave., Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Clear & Sober Living" at 87938 Madison Ave., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on Jan. 11, 2010. Publish: February 3, 10, 17, 24, 2010. CLEAR& 00201 2-24-10

FICTITIOUS BUSINESS NAME STATEMENT #1000639. Abasi Soleiman, 7913 Willow Ridge Ct., Fair Oaks, CA 95628 and Tracy White, 6545 Fair Oaks Blvd., Carmichael, CA 95608 are doing business under the Fictitious Business Name "Sunrise Recycling Center" at 7644-

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Laws and Sausages

By John Crabtree,
The Center for Rural Affairs

It's an old joke - laws and sausages are two things no one should ever see made. The health care debate has given Americans a view of Congress that is roughly the equivalent of an all-access pass to an Oscar Meyer hot dog factory. Unprincipled partisanship, capitulation to the health insurance industry, political expediency and inside baseball have left most Americans as disillusioned with the legislative process as they are frustrated with the dysfunction of their health care system.

After all the posturing and political rhetoric it seems necessary to remember why we have labored so diligently to reform health care.

The answer is simple; allowing current health insurance and cost-shifting trends to continue, unchecked by reform, will severely impact people across America, rural Americans in particular.

Soon to be released Center for Rural Affairs research reveals that by 2019 approximately one in four rural Americans will be uninsured. In rural communities with fewer than 2,500 residents, absent reform, the uninsured will number nearly one in three. Shifting costs from the uninsured to those with insurance will more than double, costing the average household, conservatively, \$1,206 annually. And the average rural household will absorb nearly \$4,700 of their own health care costs annually as

well, compared to \$2,785 currently. America needs health care re-form, rural America's family farmers, ranchers, main street businesses and rural communities need it more than most. The debate has been long and tiresome. The time to make health care more affordable and accessible for all Americans has arrived.

The Center for Rural Affairs was established in 1973 as an unaffiliated nonprofit corporation under IRS code 501(c)3. The Center for Rural Affairs was formed by rural Nebraskans concerned about family farms and rural communities, and we work to strengthen small businesses, family farms and ranches, and rural communities.



Rev. Richard P. Reimer

Remember the Bible story about the walls of Jericho? You know, the one where the people of God marched round the city of Jericho for 6 days. On the 7th day they marched around seven times, gave a giant shout, and the walls came a tumblin' down. Great story isn't it?

As I prepared to preach on that story located in the book of Joshua in the Old Testament I noticed for the first time that Commander Joshua never tells the people all that he was told by the Lord God! Check it out. Joshua tells the people to march around the city but he never tells them how many

"...and the Walls Came a Tumblin' Down"

times or how many days that will go on. He tells them to march in silence and be ready to shout when he gives the command but he never tells them that the walls will fall down! Intriguing isn't it? The people obediently marched every day not knowing how long or what would be the result.

Usually readers focus on the victory, the 7th day when the walls fall. But I found myself relating more to the people who march round and round for 6 days. To be honest that is more like my life. Sure there are days of spiritual victory even miracles, but the major part of my life as a Christian is living each day in humble, dutiful, faithful obedience. Life for me most of the time is like the 6 days of marching. It is a time of uncertainty, it is a time of growing

in faithfulness, and it is a time of doing what is required. The Bible shows us that the 7th day, the day of victory does come. But right now we march, we walk the walk, talk the talk. We faithfully engage in worship, fellowship, discipleship, and outreach. We attempt to love God and love others day in and day out. The Bible calls this being faithful. That's what daily life is all about "being faithful". I encourage you to "Keep on - Keeping on."

Rev. Richard P. Reimer,
Lead Pastor
American River Community Church
3300 Walnut Avenue
Carmichael, CA
916-483-3465
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Mardi Gras Sunday



Northminster Presbyterian Church will present a special worship service on Sunday, February 14, at 9:55 a.m., featuring the acclaimed Dixieland Minsters performing traditional Dixieland jazz. Following the service, a free Mardi Gras luncheon of Jambalaya beans and rice, and "red velvet" cake will be served. Northminster is located at 3235 Pope Avenue, between Watt and Fulton Avenues. For more information call (916) 487-5192 or visit northminsteronline.org.

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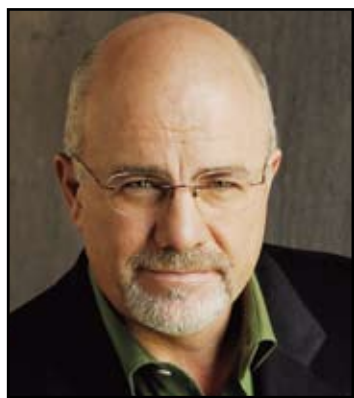
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Dave Says



Dear Chris,

The purpose of insurance is to transfer risk. Specifically, I'm talking about risk that you can't afford to take. Most people can't afford to have a heart attack and triple bypass surgery. Having to pay for something like that completely out of pocket would bankrupt just about anyone. That's why health insurance is a vital part of any good financial plan.

It's also important to have auto and homeowner's insurance. If you don't own a home, make sure you have renter's insurance instead. Don't forget about life insurance, either. If you're married or have kids, you should carry eight to 10 times your yearly income in a good, 15- or 20-year level term life insurance policy. This means if you make \$40,000, you should have about \$400,000 wrapped up in life insurance.

Long-term disability insurance is vital. The cheapest way to get this is in a group. If you buy it yourself, out on the open market, you'll find that the rates are based more on your occupation than your age or health. So, if you fly a desk, it'll be a lot cheaper than if you work with your hands.

And don't forget long-term care insurance. You need "nursing home insurance" if you're 60 or older. It will also take care of you in your own home. The statistical probability of needing it before age 60 is about one percent, so wait until then to buy long-term care insurance. This kind

of insurance can make sure you get the kind of care you want in your declining years. Plus, it can keep your nest egg with you and your family and out of the hands of the nursing home!

- Dave

Change Investing Strategy for Retirement?

Dear Dave,

I'm 10 years away from retirement and just now starting to invest. I know you recommend mutual funds and spreading your money evenly across growth, growth and income, aggressive growth, and international. Considering what's happened with the market recently, should I adopt a more conservative approach?

- N

Dear N,

I don't think so. I think you just need to enjoy this ride the market's on right now, because it's coming back up.

Now, I'm not saying that the market is going to rise dramatically every day. Things just don't work that way. But overall, is the market coming back up? You bet it is! Don't you wish you'd invested \$1 million back on March 9? If you had, you'd be sitting on about \$2 million right now!

The truth is, I don't know where the bottom is, and neither does anyone else out there. That's why I keep investing with a steady, long-term mindset, and it's what I advise you to do, as well!

- Dave

*Please visit www.davesays.org for more financial advice.

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. Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by nearly four million listeners each week on more than 350 radio stations throughout the United States. His syndicated column, "Dave Says," can be read in more than 270 print and online publications worldwide.

What Kinds of Insurance Does Dave Recommend?

Dear Dave,

I've got auto insurance, but can you tell me what other kinds of insurance are good to have?

- Chris

Military Retiree Spouse Meeting

Our next monthly military Retirees/Spouses meeting will be held on 9 Feb 2010 at the North Highlands Park and Recreation District at 6040 Watt Ave, North Highlands. Our meeting starts

promptly at 1030 hrs. Our Speaker will be Dave Grantham, Project Manager, Rebuilding Together. This organization provides support to those seniors who need repairs/modifications to their home for

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(Clockwise from upper left) Simon Hunt, Shaleen Schmutzer, Maggie Adair Upton, Carissa Meagher

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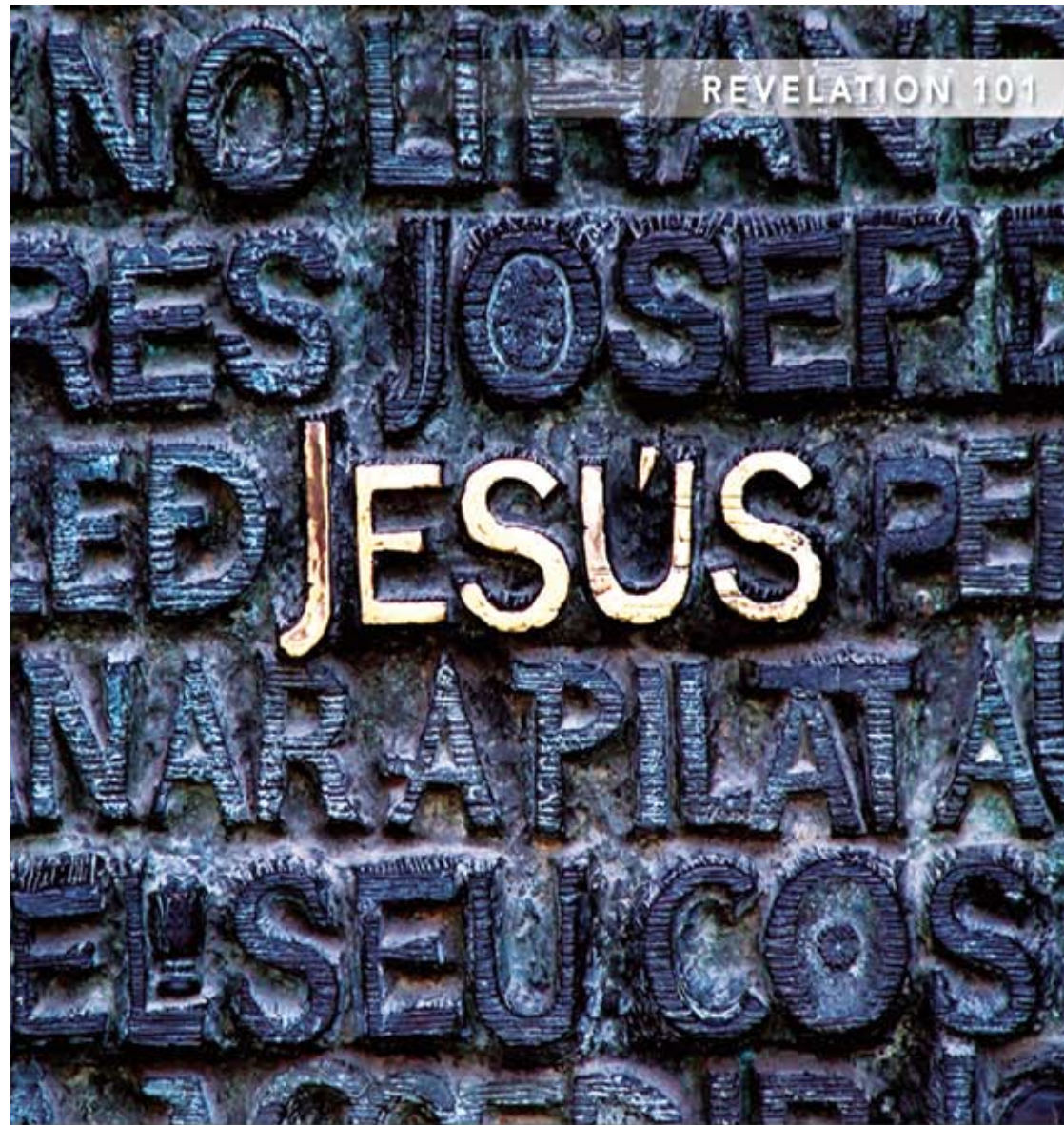
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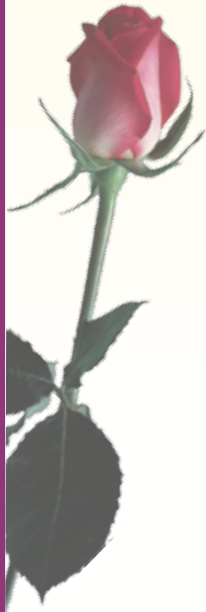
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March 11th: *Setting Spiritual Boundaries*
March 18th: *Meditation - Heart, Mind & Soul*



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