

Carmichael Times



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Volume 30 Issue 7

Serving Carmichael and Sacramento County since 1981

February 17, 2010

Poll of Small Business Owners Shows Opposition to Tax Increases



Finally, when polled as to whether California should replace the state sales tax with a European-style value-added tax, more than 80 percent responded 'no'. Another 4 percent responded 'yes' and 13 percent were undecided.

"These numbers underscore Main Street concerns that now is not the time for new taxes, mandates or additional burdens to be placed on small businesses," said John Kabateck, NFIB/CA executive director. "Small business owners overwhelmingly oppose new and unanticipated costs as the way out of a recession and believe that government should be doing everything possible to provide incentives and support to create jobs."

NFIB is the nation's leading small business association, with offices in Washington, D.C. and all 50 state capitals. Founded in 1943 as a nonprofit, nonpartisan organization, NFIB gives small and independent business owners a voice in shaping the public policy issues that affect their business. NFIB's powerful network of grassroots activists send their views directly to state and federal lawmakers through our unique member-only ballot, thus playing a critical role in supporting America's free enterprise system. NFIB's mission is to promote and protect the right of our members to own, operate and grow their businesses. More information about NFIB is available online at www.NFIB.com/newsroom.

Source: Michelle Orrock, NFIB.

Sacramento - Small business owners are strongly opposed to mandates requiring higher taxes and mandatory paid sick leave, according to a poll released today by the National Federation of Independent Business/California.

Each year, the National Federation of Independent Business, America's leading small business association, polls its members on issues vital to their survival as entrepreneurs at both the state and federal level.

When asked if California should

require employers to provide paid time off for employees' personal illnesses or to care for a family member, more than 90 percent responded 'no', slightly more than 3 percent responded 'yes' and more than 2 percent were undecided.

California small business owners also strongly opposed proposals to tax commercial property at a different rate than residential property. More than 86 percent said 'no', 3 percent responded 'yes' and more than 2 percent were undecided.

Gasoline Prices Drop in Sacramento Area

Sacramento - Average retail gasoline prices in Sacramento have fallen 3.7 cents per gallon in the past week, (February 15th) averaging \$2.81/g today. This compares with the national average that has fallen 2.9 cents per gallon in the last week to \$2.62/g, according to gasoline price website SactoGasPrices.com.

Including the change in gas prices in Sacramento during the past week, prices today are 44.6 cents per gallon higher than the same day one year ago and are 16.1 cents per gallon lower

than a month ago. The national average has decreased 11.9 cents per gallon during the last month and stands 67.6 cents per gallon higher than this day a year ago.

"Gasoline prices will begin to slowly rise across much of the country as colder than average weather results in rising oil demand as temperatures plummet in key areas that warm their homes using heating oil", says GasBuddy.com Senior Petroleum Analyst, Patrick DeHaan. "However, gasoline prices in the Midwest will buck the trend

as stockpiles swell in the Great Lakes area." He goes on to mention that stockpiles grew last week to the highest levels since March 2008 in that area, resulting in lower prices as supply greatly outpaces demand.

GasBuddy.com operates over 200 live gasoline price-tracking websites, including SactoGasPrices.com. GasBuddy.com was named one of Time magazine's 50 best websites and to PC World's 100 most useful websites of 2008. gasbuddy.com or call (916) 488-0828.

Urban League Receives \$600K Recovery Act Grant for Employment Programs

The American Recovery and Reinvestment Act Grant Will Help Put Area Residents Back to Work

Sacramento - The Greater Sacramento Urban League (GSUL) announced recently a grant award of \$591,217 from the California Recovery Task Force, funding from the American Recovery and Reinvestment Act (ARRA) for employment training programs in the Sacramento area. GSUL plans to use the substantial grant amount to train workers for employment in the information technology sector. The award is part of nearly \$11 million in federal economic stimulus funding that California received to provide more than 2,100 Californians from a broad cross-section of the state with training in the skills they need to move from unemployment rolls to payrolls in a wide variety of industries throughout the state.

GSUL recently engaged in a rewarding partnership with The Stride Center, a San Pablo based tech training agency, to offer a professional computer certification courses to the community. This funding allows the partnership to continue and expands the availability of professional development courses for dislocated or unemployed workers.

"This funding from the

American Recovery and Reinvestment Act will allow the Greater Sacramento Urban League to train workers in the Sacramento area for employment in the information technology sector," stated David DeLuz, President & CEO, Greater Sacramento Urban League. "Workers throughout the region will have the opportunity to learn the skills that employers need in today's rapidly changing workforce."

According to the business research organization Manta.com, the Sacramento region has over 175 technology-based companies that are currently hiring or are making plans to hire in the near future. The job training funding from ARRA will allow the GSUL to train workers to fill these positions. A majority of these positions are middle skill jobs, requiring a high school diploma or the equivalent, and some training and certification. They typically lead to long-term sustainable careers.

"This award could not come at a better time for the Sacramento Area," stated DeLuz. "Families are hurting and these are very difficult times for many people who want

to work but are unable to compete for scarce jobs due to a lack of internet and technology skills."

The ARRA is intended to preserve and create jobs, promote the nation's economic recovery, and assist those most impacted by the recession. ARRA provides funding to support America's economic recovery by assisting workers who are facing unprecedented challenges to retool their skills and re-establish themselves in viable career paths. For more information see www.gsul.org

The Greater Sacramento Urban League enables African Americans, other minorities and the underserved to secure economic self-reliance, parity, power and civil rights. The organization carries out its mission at the local state and national levels through direct services, advocacy, research, policy analysis, community mobilization, collaboration and communications. A 501 (c) (3) organization, GSUL is committed to being the premier social services, educational and technology training center in the Sacramento Region.

New Scholarship Program Created

Application Deadline February 26, 2010

Sacramento - "Assistance League of Sacramento will award \$500 scholarships for the first time through its newly created Scholarship Program and application packages must be postmarked by February 26, 2010," announced President Mary McPherson. She also said, "We are exhilarated that our members have contributed so generously to our new Scholarship Program capably headed up by Maureen Gormley."

Maureen Gormley said, "We want to inspire, encourage, and support students in their pursuit of education through the granting of scholarships". Gormley also said that many students cannot afford to go to college or have limited awareness of how to pay for higher education. Thousands of low and middle income students have demonstrated the commitment and perseverance needed to succeed in college but lack the financial resources to

get there. Our goal is to provide college access for motivated local students. For our first year's effort, students from five local community colleges will participate in our scholarship program. They are the American River College, Cosumnes River College, Folsom Lake College, Sacramento City College and Woodland Community College. Scholarship applications are available at sacramento.assistanceleague.org.

For questions about the application process contact Maureen Gormley at mgormley43@gmail.com. The requirements are that students must: Have life circumstances that are more difficult than most; Be a continuing student who has successfully completed a minimum of 6 units; Currently be enrolled in a minimum of 10 units; Have a grade point average of 2.0 or above; Be a resident of

California; Be willing to maintain communication with Assistance League of Sacramento; Use the scholarship for educational purposes (registration, tutoring, books, housing, etc); and Submit completed application form, two completed Reference Questionnaires, and a college transcript. The application package must be postmarked by February 26, 2010. Assistance League of Sacramento is an all-volunteer, non-profit community service organization, founded in 1966 and chartered in 1968 as a chapter of Assistance League®. It has over 200 local members who concentrate their volunteer efforts on programs and services benefitting hundreds of thousands of people in Sacramento and Yolo Counties. For information about Assistance League, contact alsacmail@gmail.com or call (916) 488-0828.

Community Workshops Scheduled Recreation Department Master Plan

The Carmichael Recreation and Park District is developing a Recreation Master Plan to guide our programs. We would like the community's 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**

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

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



Casting for ABC's *Supernanny*



Families must apply NOW for ABC's top rated parenting show!

Northern & Central CA – The casting team of ABC's popular parenting series SUPERNANNY is currently casting for season six. The casting team will be sending producers around California to find the next SUPERNANNY family.

Producers want families from every type of background who are ready for the opportunity of a lifetime—a visit from America's number one nanny, Jo Frost!

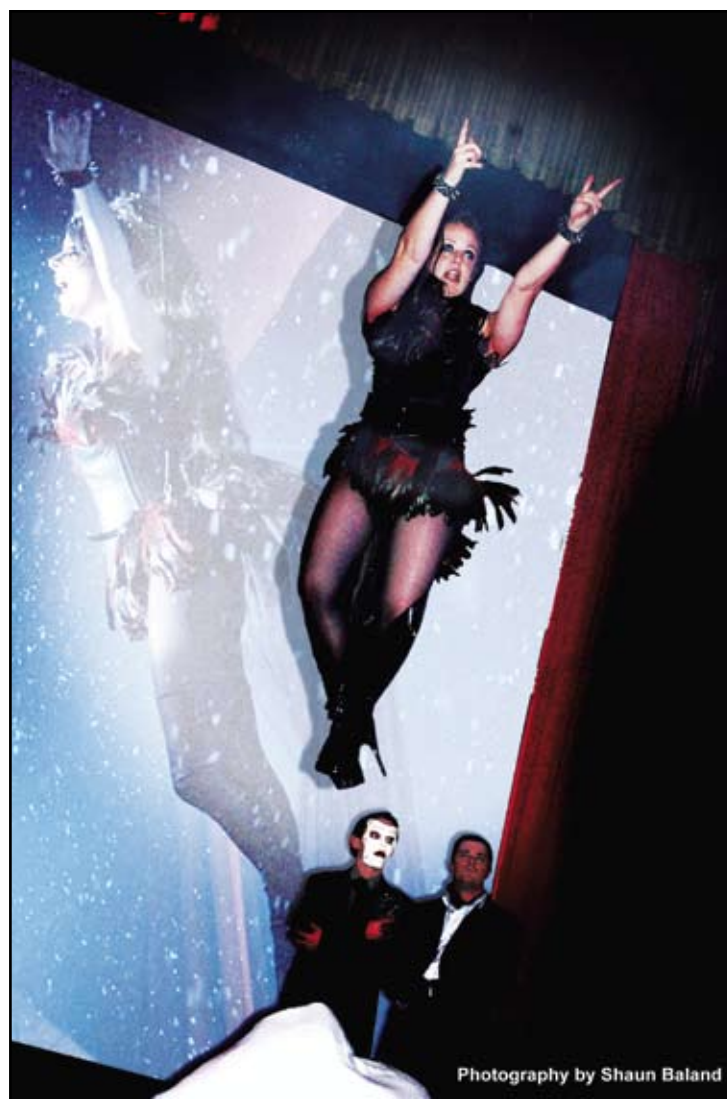
Jo Frost's expert behavioral techniques and caring ease with children make SUPERNANNY a hit with the audience every week. Her book, "ASK SUPERNANNY" is an international best seller and follows up her first book "SUPERNANNY: HOW TO GET THE BEST FROM YOUR KIDS," which spent several months on the New York Times best seller list.

Interested moms and dads in need of help with their out of control kids may apply by calling 323-904-4680 or by e-mailing jwalsh@shedmediaus.com



Jo Frost, Supernanny

Repo! The Genetic Opera Comes Live to Sacramento



Photography by Shaun Baland

The story is set in the not so distant future after an epidemic of organ failures has devastated the planet. Out of the tragedy, a savior emerges: GeneCo, a biotech company that offers organ transplants, for a price. Those who miss their payments are scheduled for repossession and hunted by villainous Repo Men. In a world where surgery addicts are hooked on painkilling drugs and murder is sanctioned by law, a sheltered young girl searches for the cure to her own rare disease as well as information about her family's mysterious history. After being sucked into the haunting world of GeneCo, she is unable to turn back, as all of her questions will be answered at the wildly anticipated spectacular event: *The Genetic Opera*.

The performance is sponsored by Townsend Raimundo Besler & Usher and The Neillo Company's Rick & Terry Neillo. Tickets are available online at www.ambersweets.com or at R5 RecordsindowntownSacramento.

Sacramento - Amber's Sweets, will perform its theatre production of *Repo! The Genetic Opera* on Saturday, February 27th at 8:00 PM at the Historic Colonial Theatre at 3522 Stockton Blvd. in Sacramento.

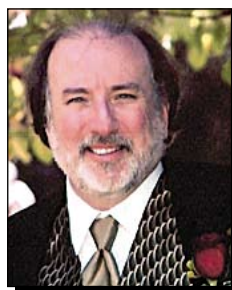
Repo! Live is a stunning combination of live film, theatre, aerial acrobatics and

special effects that form what has been called "the best cast to date" and "a fantastic time". Noted horror activist Spooky Dan Walker enthusiastically stated "Ambers Sweets got everything right" and actress Alisa Burket from the original *Repo!* film was "BLOWN AWAY by how amazing they were!"

Amber's Sweets is a grassroots troupe made up of theatre professionals, students and horror lovers. Producer Tim Meunier, founder of the Sacramento Horror Film Festival and director Ashley Porciuncula, a native to Bay Area theatre have come together to create this thrilling production that leaves audiences feeling like part of the action.

Carmichael Times

Serving Carmichael and Sacramento County since 1981



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 from the back parking lot at 2628 El Camino Avenue, Suite D-18.

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

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Sunday, March 28 at 2:00 PM

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Carmina Burana - Carl Orff

Sunday, May 2 at 2:00 PM

Leah Crocetto, Soprano

Chester Pidduck, Tenor

Michael Sokol, Baritone

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The Sacramento Children's Chorus

Find out why the Sacramento Bee proclaimed in June 2005: "The SCSO owns Carmina Burana."

Tickets: Mondavi Box Office: 1-866-754-2787 or SacramentoChoral.com



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Carmichael Recreation and Park District is announcing the following events for March:

Get Your Reality Check: Estimating Your In-Retirement Finances

Location:
Carmichael Park Clubhouse (5750 Grant Ave, Carmichael) 3/16, 3/18 & 3/23
Tuesday and Thursday, 6:30 – 8:00 p.m.
\$25.00

Nearly one in two people underestimates the amount of retirement income needed after ending their working careers. This three-evening seminar is designated for people who expect to retire within the next five years. Participants will review post-retirement risks, how they are perceived, and ways to protect against them. It is also for spouses, partners and anyone assisting a friend or relative who is preparing to retire. In this class you will start the process of tracking your cash flow and “practicing” retirement.

Call 483-7826 or come into the office at 5325 Engle Rd, Carmichael to enroll.

Community Workshop for the Recreation Master Plan
Location:
Carmichael Park Clubhouse (5750 Grant Ave, Carmichael) Saturday, March 6 at 10 a.m.

The Carmichael Recreation and Park District is developing a Recreation Master Plan to guide our programs. We would like the community’s input to determine the types of activities and programs that are needed to meet the recreation interests of our district. RSVP: Tracy Kerth (916) 485-5322 x 23 or email: tracy@carmichaelpark.com

Sacramento Symphonic Winds Concert
Location:
La Sierra Community Center

(5325 Engle Rd, Carmichael) Sunday, March 21 from 3 p.m. to 4:30 p.m. \$5 per person, Seniors and kids under 12 FREE. Plenty of FREE parking!

For more information, please call 916-489-2576 or check their website: www.sacwinds.org

St. Patrick’s Day Concert with The SwingMasters
Location:
La Sierra Community Center (5325 Engle Rd, Carmichael) Wednesday, March 17 from 6:30 – 8:30 p.m. \$5 per person. Plenty of FREE parking.

Get your green on and come dance an Irish jig while Sacramento swing legends, the SwingMasters provide plenty of festive tunes. There will be refreshments for sale and lots o’ fun to go around!



Sacramento Wins Several Grants that will Help Customers Save Money on Energy

Funds will help SMUD promote wide-ranging energy efficiency home improvements

Customers of the Sacramento Municipal Utility District (SMUD) will soon be learning a lot about improving the energy efficiency of their homes and businesses thanks to several government grants awarded today that total more than \$36 million, about one-third of the total award money available for the entire state.

Each grant will provide funding to help SMUD customers with significant energy efficiency improvements and realize lower energy bills. The grants will also help SMUD reduce system demand, resulting in grid reliability as well as provide environmental benefits by reducing the carbon footprint associated with power plant emissions.

The awards are funded through the California Energy Commission’s State Energy Program, which is funded by the federal American Recovery and Reinvestment Act. The grants are intended to help communities like Sacramento develop, promote, implement, and manage energy efficiency and conservation projects and programs. Energy efficiency and conservation are the cheapest, cleanest and most reliable energy technologies.

“This is great news for SMUD customers and for our community,” said John DiStasio, SMUD General Manager and CEO. “SMUD has been a leader in developing and implementing energy efficiency programs to help our customers save money and reduce demand. These grants will help us to accomplish an ambitious 1.5 percent annual energy-savings goal that surpasses the state’s goal by 50 percent.”

The most significant grant for SMUD customers is \$20 million awarded to SMUD to promote and implement a new way of improving energy efficiency – the whole-house retrofit approach. SMUD on behalf of the Sacramento Regional Energy Alliance, a consortium of local governments, educational institutions, government agencies, non-profits and private companies, will use the funding to:

- Double the number of homes retrofitted through the Whole

House Performance program, with each home seeking 30 percent average savings;

- Work with a Building America Grant recipient to implement a neighborhood approach to home retrofits. This entails selecting neighborhoods with groups of homes with similar characteristics and offering energy efficiency packages at volume-discount prices. At least one neighborhood will be in a Sacramento Housing and Redevelopment Agency lower-income target area;
- Pilot a comprehensive multi-family retrofit model providing incentives to building owners with a goal of 20 percent savings. Moderate to low-income buildings will be targeted;
- Improve the quality of installations for low-income weatherized homes and Sacramento Housing Redevelopment Agency Neighborhood Stabilization Program which focuses on moderate to low-income renovated foreclosed homes;
- Provide basic audits to select homes and encourage deeper participation in SMUD programs such as ENERGY STAR appliance purchases, building envelope sealing and air conditioning replacements;
- Coordinate with Los Rios Community College District to develop a SMUD green academy, training contractors in auditing skills, building performance science and more.

Customers will be able to start taking advantage of the program when it is implemented in early summer. SMUD customers will also benefit from a State Energy Program grant awarded today to the County of Sacramento to facilitate development of property tax-based financing. It would allow SMUD customers to borrow money to purchase energy efficiency retrofits to be paid back through property tax assessments by utilizing Assembly Bill 811 financing through a partnership with CaliforniaFirst.

CaliforniaFirst enables borrowers to make improvements to their home with no out-of-pocket costs. A homeowner not intending to own a property for the duration

of the loan payback period is assured that if they sell, the loan obligation goes with the property. For customers that do not want a loan tied to their property tax assessment, SMUD’s loan program will continue to be available as an alternative for these projects. The property tax-based financing program will be implemented by the regional collaborative. SMUD hopes to have this program available to customers by this June.

SMUD business customers are also expected to benefit from State Energy Program grants awarded to several commercial consulting companies to implement proven commercial building energy efficiency technologies.

The awards announced today are in addition to two more grants that will help SMUD customers implement significant energy efficiency technologies and lower their energy costs. Sacramento Housing and Redevelopment Agency and Community Resource Project, Inc. received \$26 million in federal grant funding to rehabilitate or weatherize lower-income homes in SMUD’s territory. Also, the cities of Sacramento, Elk Grove and Folsom and County of Sacramento have sub-granted to SMUD \$2 million to support whole-house retrofit incentives for SMUD customers in those jurisdictions. SMUD applied for this funding on behalf of all the cities and the county.

As the nation’s sixth largest publicly owned utility, SMUD has been providing low-cost, reliable electricity for more than 60 years to Sacramento County (and a small portion of Placer County). SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies, and for its sustainable solutions for a healthier environment. The utility is on track to become the first large California utility to receive 20 percent of its energy from renewable resources.

For more information, visit smud.org.

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Call 916-972-1313 or visit AegisofCarmichael.com for more information.

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ROCK DOC

By Dr. E. Kirsten Peters

On a couple of occasions in graduate school I stupidly miscalculated the effects of mixing strong acid and water – and then adding heat. There’s nothing like the resulting exploding acid droplets quite near your face to give you pause.

The second time I managed to make the same, simple error I walked home, a journey of about 8 miles. As I strolled, I gave serious consideration to going into the law. But, after that long walk, I realized I didn’t want to make a decision about the direction of my education based solely on fear. So I stuck with the sciences.

But my tale of lab explosions doesn’t seem like much compared to two others I know, and they inspire greater fears in many members of the general public.

I work everyday with a chemist here at Washington State University who likes to say she is so radioactive she glows in the dark. That’s not true, of course, but she did get a goodly dose of the highly radioactive chemical element called americium, which is a byproduct of plutonium. The tale goes back to when she worked 25 years ago at the Hanford nuclear site in Washington State.

Hanford is the place where America made plutonium during World War II for nuclear weapons. After that, it became a major installation for our production of nuclear weapons

Fear and Four Lab Explosions

in the Cold War. I know some people who are afraid even of the universal radiation symbol, but at Hanford it’s almost as common on old signs as the tumbleweeds around the fences.

That day at work 25 years back, my colleague knew she was in trouble when the reaction container she and her boss were working with at high temperatures and pressure started to leak – spewing hot water with radioactive materials on her arms, her lab coat, and her shirt.

“But my boss and the folks in environmental health and safety were calm,” she says, “and so was I. There were emergency showers, and of course I gave up my clothes, and then they scrubbed a layer of skin off my arms.”

Twenty-five years later this cheerful chemist I work with goes in for medical checkups once every five years, but otherwise she lives fully in the clear. And she’s had two healthy kids in the interval since her Hanford employment.

Harold McCluskey was another Hanford worker who received a much greater exposure to radiological materials. A chemical reaction with the material he was working with showered him with americium – about 500 times the occupational standard for exposure levels.

McCluskey likely would have died but a doctor gave him an experimental drug that removed about 80 percent of the contamination. McCluskey had to remain in isolation – and I do mean isolation – behind concrete and steel until the treatment ran its course, but he then returned home. He was known as the Atomic Man here

in the Northwest. He died in his mid-70s, about 11 years after the accident that made him famous. He had never regained his full strength after the exposure, but he died of heart problems, not cancer.

Everything about plutonium and americium stirs up strong emotions. That’s understandable. But not everyone is aware that technical people have been exposed to radiation in moderate to very high doses – and lived to tell the tale. Every day I’m reminded by the presence and hard work of my colleague that americium is not, in fact, necessarily the end of everything – or anything.

At some point in this century we Americans will have to decide if we want to seriously embrace nuclear energy or not. Nuclear power offers the hope of energy independence, and it can meaningfully address many greenhouse concerns. But, for some citizens, safety and waste disposal issues outweigh those advantages.

What I hope is that the discussion about the nuclear issue can be made on the grounds of facts and rational discussion – and not just fears of chemical exposures. Like that day when I walked 8 miles to calm down, we need to be thoughtful as we make our decisions.

We owe ourselves and people like my colleague, the chemist, at least that much.

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.



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Monday, April 12, 2010 • \$86/per person
- Eleven Roses Ranch
Saturday, April 17, 2010
Motorcoach transportation to Lake County \$118/per person
- Bouquets to Art & Amish Quilts
Monday, April 24, 2010
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(916) 333-6464 • Fax (916) 488-4349
2350 Northrop Ave., Carmichael CA 95825

Space Heaters Involved in 79 Percent of Fatal Home Heating Fires NFPA Urges Caution as Peak Time for Heating Fires Continues

While only 32 percent of home heating fires involve space heaters, they are involved in 79 percent of home heating fire deaths, according to the new report Home Fires Involving Heating Equipment released today by the National Fire Protection Association (NFPA). Heating equipment continues to be the second leading cause of home fires behind cooking and the second leading cause of home fire deaths behind smoking. NFPA is urging caution and asking the public to practice safe heating behaviors as the peak time for home heating fires continues; half of all home heating fires occurred in December, January and February in 2003-2007. "Half of fatal home space heater fires started because something was too close to the heater and ignited. Keep heaters and things that can burn at least three feet

apart," said Lorraine Carli, NFPA's vice president of communications. "Heating fires and the deaths they cause can usually be prevented with awareness and a few simple actions." The leading factor contributing to space heater fires in general was heating equipment too close to things that can burn, such as upholstered furniture, clothing, mattress, or bedding. Other leading factors contributing to home space heater fires were failure to clean, which is principally related to creosote build-up in chimneys, and leaving an operating space heater unattended. "Whether your chimney supports a wood or coal stove or just a fireplace, be sure to have it cleaned and inspected at least once a year to reduce your risk of having a fire," added Carli. "And always turn off a portable space heater when you

go to sleep or leave the room." In 2007, U.S. fire departments responded to 66,400 home structure fires that involved heating equipment. These fires killed 580 people, injured another 1,850, and were responsible for \$608 million in direct property damage. NFPA offers a long list of safety tips. For more information, visit NFPA's Web site <http://www.nfpa.org>. NFPA has been a worldwide leader in providing fire, electrical, building, and life safety to the public since 1896. The mission of the international nonprofit organization is to reduce the worldwide burden of fire and other hazards on the quality of life by providing and advocating consensus codes and standards, research, training, and education. Visit NFPA's Web site at <http://www.nfpa.org>

'Open Primary' Designed to Open Your Wallet



By Jon Coupal

Taxpayers, hang onto your wallets. The latest threat to your hard earned dollars is a ballot measure with the innocuous title of "Elections: open primaries." The stated intent of the authors of the "open primary" -- now designated for the June ballot as Proposition 14 -- is to force the election of more "moderates," meaning those willing to "compromise" on the passing of a budget or the enactment of new state taxes. Currently, both actions require a two-third vote of each house. Proposition 14 was approved for the ballot by the Legislature as part of deal with Republican Senator Abel Maldonado to secure his vote for last year's tax increase, which, not coincidentally, gave Californians the largest tax hike in the history of all 50 states. In fact, Proposition 14 does not "open" a primary; instead, it eliminates the primary-general election system as we know it. The measure would close the general election to all candidates other than the top-two voter getters in the first election. This means that in many districts voters could be faced with a final

choice between two Democrats or between two Republicans and candidates from smaller parties would be eliminated. Although the loss of small party candidates could make elections less interesting and informative, it is another aspect of Proposition 14 that puts the taxpayer's wallet in serious jeopardy. Here is how, under Proposition 14, the system could be manipulated to elect more candidates likely to vote for "compromise" tax increases. If Proposition 14 is approved, it is highly unlikely that a fiscally conservative or anti-tax candidate will be voted in first or second place in districts within regions with long histories of supporting higher taxes such as San Francisco and Los Angeles. In more conservative areas, however, the opposite is not necessarily the case. For example, in Orange County, government employee unions -- the most powerful political force in the state -- could easily mobilize behind a Republican candidate that has a pro-union record and who they believe would vote for a tax increase. With ample funds for mailers to Democrats and union households identifying who "their" candidate is, and with other mailers to GOP homes upholding the same candidate's Republican bona fides, it is simple to see how the system could be rigged to weed out fiscally conservative office seekers. Supporters of tax and budget sanity, however, do not have the same funding and messaging apparatus as the government employee unions and would be unlikely to implement the same tactics in San Francisco or Los Angeles. So while Proposition 14 could result in electing a slightly more moderate candidate in these areas, the chances that that candidate would be a strong fiscal conservative opposed to new taxes is small. Unfortunately, Proposition 14 would only worsen the real problem, which is pro-tax group-think on the budget and taxes that permeates most of Sacramento. Rather than confront the fact that our state spends more than taxpayers can provide, the legislative leadership prefers to simply continue to increase taxes, play budgetary tricks, declare the budget "balanced" and then kick the problem down the road to future leaders and taxpayers -- while crossing their fingers that the economy will recover despite the debilitating tax increases they have imposed. These same rogues are counting on Proposition 14 to bring in legislative reinforcements so they can continue to play what Howard Jarvis used to call the "tax, tax, tax, spend, spend, elect, elect, elect" game at taxpayers' expense. Taxpayer opposition to Proposition 14 has been called "alarmist" by the usual "goo-goo" crowd. (Meaning those interests which have deluded themselves into thinking that what they promote is "good government.") However, when one considers that, in the near term, Prop 14's biggest beneficiary would be Abel Maldonado himself, taxpayers have more than enough reason to be alarmed. *Jon Coupal is president of the Howard Jarvis Taxpayers Association -- California's largest grass-roots taxpayer organization dedicated to the protection of Proposition 13 and the advancement of taxpayers' rights.*

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You Want to Win -- Not Avoid Losing

Dare to Live Without Limits



By Bryan Golden

Do you strive to achieve your goals or worry about losing what you have? Someone who feels they have nothing, is much more likely to reach out and take chances to get what they want than a person who has already attained something.

Many people live their lives defensively. They become limited, fearing loss of what they have. Their fear acts as an anchor that impedes forward motion. When faced with an opportunity, they weigh what they have to lose instead of assessing what they have to gain.

Often the statement, "I've got nothing to lose" precedes striving for something new. What this means is that people look for a zero risk situation before taking a chance. Those people who win the most do so because they free themselves from the fear of losing.

Fear of loss is strong. Of course no one wants to lose what they have. But growth involves risk. For example, in order for someone to start their own business, they have to invest startup money. There is no guarantee that their business will succeed.

Yet if they were concerned about losing their money they wouldn't risk starting a business, they would just keep their money in a savings account. The degree of acceptable risk is linked to the soundness of their business plan and the amount of effort one is willing to put in.

There is a big difference between a sound plan to win and gambling. Gambling leaves your success to chance and influenced by forces beyond your control. A winning plan is based on thought, planning, and hard work. Although nothing is guaranteed, planning to win enables you to accomplish more than you might initially think possible.

When you went to school, your passing wasn't insured, it was dependent on your effort. An Olympic skier doesn't leave the starting gate with a goal of not falling. Instead a skier visualizes and anticipates a perfect run.

Living involves risk. If a pilot wanted to ensure there would be no possibility of a mishap, he would never start the engines of his plane. Life involves constant judgement calls. On an ongoing basis, you evaluate potential gain against potential loss.

Fear of losing is like always looking in the rearview mirror. A focus on winning is like looking out the front windshield. You wouldn't get very far without crashing if you only looked at what was behind you. Success means constantly making progress toward your destination.

In order to reach a goal, you have to direct your energy to winning. You have to free yourself from the fear of loss. How do you prevent this fear from limiting your growth? The first step is to

have desirable goals. You want goals that excite and motivate you. An attractive destination will change your focus from what you can lose to how much there is to gain.

If your goals are important enough, your fear of loss will be minimized. On the other hand, if your goals aren't meaningful to you, you will have little interest in risking what you already have to work toward them.

There is little appeal in winning something you don't really want. It's hard to get excited about goals that aren't your own. There are many situations where someone has a goal that was imposed on them by someone else. In other circumstances, someone has a goal they feel they should have rather than one they sincerely want.

Develop goals you really want and you will willingly work toward them. If you find you are more concerned with not losing, you may not have suitable goals. Those that accomplish the most are the ones who devote their effort to winning.

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@columnist.com or write him c/o this paper. © 2004 Bryan Golden



PERCY JACKSON & THE OLYMPIANS: THE LIGHTNING THIEF (Rated PG)

Harry Potter is not the only kid with special powers who ends up at a unique boarding school that is unlike any of the fancy prep schools on the East Coast. The teenaged title character in "Percy Jackson & The Olympians: The Lightning Thief" is also capable of working some magic, but he doesn't know his own strengths. Oddly enough, nobody told Peter Jackson (Logan Lerman) that staying underwater in the school pool for more than five or so minutes at a time is a bit unusual. He has this fish-like ability to remain below the surface because it turns out he's the offspring of Poseidon (Kevin McKidd).

Even more unusual, and strangely coincidental at this particular time, is the title of "Percy Jackson & The Olympians," which sounds very much like a boy band that should be performing on the stage of the opening ceremony for the Vancouver Winter Olympics. But then, why quibble about a title, considering some of the weird names for the string of "Harry Potter" movies. Percy Jackson wants to emulate his British cousin, perhaps more in style and tone than is warranted for a movie that doesn't really measure up to the "Harry Potter" franchise's

Riley Reviews

LIGHTNING STRIKES FOR "PERCY JACKSON" WITH FAMILY FUN

imagination and innovation.

Let me dispel one fear that might nibble at the corner of the adult mind. If you have to take the kids to this movie, it's not really a bad thing. "Percy Jackson" proved more bearable and entertaining than I initially thought possible. The Greek mythology, not so commonplace in today's world, has a nice twist, particularly as it sets up a celestial battle between the fraternal gods Poseidon, the irritable Zeus (Sean Bean) and the annoying Hades (Steve Coogan). Zeus is upset that someone stole his lightning bolt, and he inexplicably blames Percy Jackson, the son of Poseidon, an absentee father if there ever was one.

Back on planet Earth, Percy lives with his all-too-human mother Sally (Catherine Keener) and a slovenly, abusive and creepy stepfather (Joe Pantoliano). Dealing with the mean streets of New York and unaware of his demigod status, Percy has one good friend in Grover (Brandon T. Jackson). On a museum field trip, a fury attacks Percy and his life is turned upside down. It turns out that best friend Grover is in reality a satyr who serves as the demigod's protector. The teacher confined to a wheelchair is actually a half-horse centaur (Pierce Brosnan). For his safety, Percy is quickly whisked away to a secret location far away from civilization.

Deep in the woods on lakefront property, Percy comes to know other offspring of the gods and learns that he's arrived at a boot camp, where physical training

consists of fighting battles with swords as if they had all been transported in a time machine to ancient Greece. His eyes fall upon the beauty of Annabeth (Alexandra Daddario), the daughter of Athena who proves to be a fierce warrior. Unlike the others, Luke (Jack Abel), the son of Hermes, is more interested in contemporary culture and plays a lot of video games in his quarters. A lot of other kids are running around the camp in sandals, but it is unclear as to whether they have demigod status as well.

Given an ultimatum to return the lightning bolt before the summer solstice, Annabeth and Grover join Percy in what amounts to a cross-country scavenger hunt to locate precious gems that allow them to safely enter the portal of the underworld to retrieve Percy's mom from the clutches of Hades. Along the way they have to battle the wily snake-headed Medusa (Uma Thurman), overpower minotaurs guarding a museum in Nashville, and survive the seductive power of the Lotus Eaters in a Las Vegas casino. Fittingly enough, the entryway to hell is just below the Hollywood sign. If you've been to Los Angeles lately, this all makes sense.

"Percy Jackson & The Olympians" redeems itself with plenty of adventure and some great battle scenes. The violence appears almost tame when compared to video games. Percy and his friends are heroic figures in their quest to return the lightning bolt and avert a celestial war on Mt. Olympus. The overlay of Greek mythology is engaging, but may be lost on younger viewers. A "Percy Jackson" franchise, if it comes about, won't be giving the "Harry Potter" films any sort of lasting challenge at the box office, but this film is a lot more pleasant and entertaining than other recent efforts to tap into the Harry Potter formula.

American River Conservancy Winter Programs 2010

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.



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

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



The Nature Center is located in Ancil Hoffman County Park, 2850 San Lorenzo Way, Carmichael, CA (916) 489-4918/711
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FICTITIOUS BUSINESS NAME STATEMENT #1000572. Dennis Morgan, 4540 Marble 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

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.
 LY 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 #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-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

FICTITIOUS BUSINESS NAME STATEMENT #1000791. Man D. Nguyen, 8568 Milsap Ct. Elk Grove, CA 95624 is doing business under the Fictitious Business Name "Le's Flower & Service" at 6460 Stockton Blvd., Sacramento, CA 95823. Filed with the Clerk of Sacramento County on Jan. 26, 2010. Publish: February 3, 10, 17, 24, 2010.
 LESFLO 00201 2-24-10

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

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00069555

WHEREAS, Justin Carl Garcia has filed a petition with this court for a decree changing name of Justin Carl Garcia to Justin Carl Storm. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on March 15, 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: Feb. 1, 2010.
 Loren E. McMaster
 Judge of the Superior Court
 Publish: February 10, 17, 24, March 3, 2010.
 GARCIA 00202 3-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00069559

WHEREAS, Penelope L. Chapman has filed a petition with this court for a decree changing name of PenelopeLynnChapman to Penelope Lynn Storm. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on March 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: Feb. 1, 2010.
 Shelleyanne W.L. Chang
 Judge of the Superior Court
 Publish: February 10, 17, 24, March 3, 2010.
 CHAPMA 00202 3-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #210563

WHEREAS, Michelle Miller has filed a petition with this court for a decree changing name of Michelle Frances Miller to Ellie Cherie Miller. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on March 9, 2010 in the Family Relations Courthouse, Dept. 135, located at 3341 Power Inn Rd., Sacramento, CA 95826 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Jan. 28, 2010.
 Dean L. Petersen
 Judge of the Superior Court
 Publish: February 10, 17, 24, March 3, 2010.
 SACCHI 00202 3-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #228003

WHEREAS, Emily Khan has filed a petition with this court for a decree changing name of Emily Marie Khan to Emily Marie Khan Gist. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on March 19, 2010 in the Family Relations Courthouse, Dept. 135, located at 3341 Power Inn Rd., Sacramento, CA 95826 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Feb. 9, 2010.
 Dean L. Petersen
 Judge of the Superior Court
 Publish: February 17, 24, March 3, 10, 2010.
 SACCHI 00203 3-10-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #228004

WHEREAS, Travis Khan has filed a petition with this court for a decree changing name of Travis Warren Khan to Travis Warren Khan Gist. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on March 19, 2010 in the Family Relations Courthouse, Dept. 135, located at 3341 Power Inn Rd., Sacramento, CA 95826 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Feb. 9, 2010.
 Dean L. Petersen
 Judge of the Superior Court
 Publish: February 17, 24, March 3, 10, 2010.
 SACCHI 00203 3-10-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #228005

WHEREAS, Christopher Khan has filed a petition with this court for a decree changing name of Christopher Michael Khan to Christopher Michael Khan Gist. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on March 19, 2010 in the Family Relations Courthouse, Dept. 135, located at 3341 Power Inn Rd., Sacramento, CA 95826 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the

Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Feb. 9, 2010.
 Dean L. Petersen
 Judge of the Superior Court
 Publish: February 17, 24, March 3, 10, 2010.
 SACCHI 00203 3-10-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #228006

WHEREAS, Winter Khan has filed a petition with this court for a decree changing name of Winter Jeanette Khan to Winter Alleen Gist. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on March 19, 2010 in the

Family Relations Courthouse, Dept. 135, located at 3341 Power Inn Rd., Sacramento, CA 95826 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Feb. 9, 2010.
 Dean L. Petersen
 Judge of the Superior Court
 Publish: February 17, 24, March 3, 10, 2010.
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MISSING PERSON

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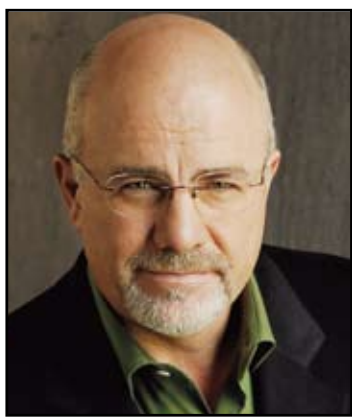
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earn 6 figures in

Dave Says



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.

Lotto Rip-off

Dear Dave,
I've been playing the lottery a bit lately. I'm a Christian, and I was wondering what your views are on this. We've been struggling financially, and it seems that a chance to win millions is worth a buck or two. Your advice and opinion on this would be cherished.

- Dawn

Dear Dawn,

You're kidding. Do you really want my opinion? I don't think you

do, but here goes. I'll tell you ahead of time—it's not going to be pretty!

Basically, you've told me that you're having money troubles and at the same time you're throwing money out the window. You can tell yourself that it's only a buck or two if you want, but that little bit of money represents a lot of financial irresponsibility in your life. You're thinking somebody has to win, right? Well, let me tell you something. You're more likely to be hit by lightning five times and survive than you are to win the lottery. Five times! How many people do you know who have been hit once by lightning and survived, much less five times? You're not going to win, Dawn. Think I'm just being negative? No, I'm not. I'm being positive. I'm positive you're not going to win! Stop placing your hope in the wrong things.

Honestly, as a Christian, ask yourself if you believe God thinks this is a good use of your money. The lottery is a tax on poor people and people who can't do math. How do I know this? Because these are the only people who play the lottery!

- Dave

Responsibility Leads to Wealth

Dear Dave,

Why is it that some people have enough money for pizza, lottery tickets, cable television and cigarettes, but they don't buy something as inexpensive as renter's insurance, and then they expect someone else to bail them out when a fire destroys their home?

- Keith

Dear Keith,

This kind of behavior falls into the Stupid Tax category. It's an aggravating thing, but at the same time there's something about fire that elicits sympathy from me. Even if there's stupidity involved

in what happened, it's such an emotionally devastating event. But I think it's important to talk about what you've brought up.

Let's put it another way. Why are there people who get mad at others for building wealth, or expect other people to bail them out after they've behaved irresponsibly? Ninety percent of America's millionaires are first-generation rich. They started with nothing, and instead of buying lottery tickets and smokes, they saved money and bought things like renter's insurance. They kept things like car insurance and health insurance in place, so that if they totaled their car or had to have an operation, they could pay for it instead of filing bankruptcy!

In other words, they were responsible. They stayed out of debt because they were mature enough and responsible enough to delay pleasure, and then after years of living this way, they looked up and discovered they were millionaires. That's how it happens. You delay bits and pieces of fleeting pleasure for a quality life in the future. Now, you don't trade away all momentary pleasures. You don't have to completely give up fun to win with money, but you trade impulsive, immature decisions and purchases for the reward of a better life later.

Most poor people delay none of the pleasures. They live only in the moment, and that's why they stay poor. If they want a better washer and dryer, they'll rent-to-own instead of saving up for a little while and buying a decent, used combo in the classifieds. I understand that bad things sometimes happen to good people, and you can end up broke that way, too. But I firmly believe that in most cases, it's not that they don't have the money, it's more a case of they don't have a vision for the future. They surrender a great life down the road for "Thank God it's Friday. Oh God, it's Monday!"

- Dave

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

Metro's Message

A Monthly Message from the Sacramento Metropolitan Fire District



By Christian Pebbles, Sac Metro Fire Captain

Well, we made it through January and the District has implemented its streamlined organizational changes. The purpose is to do more with less. It looks like we are still in this recession and

Metro Fire is no different than any other agency. We are making things work, but there is little light at the end of the tunnel.

With a few retirements and an increase in our work load, Metro Fire continues to provide our citizens with the very best fire protection and emergency medical services available.

This Month we continue with Our Multi Agency Coordination Exercises (MACE). We train with surrounding agencies including the cities of Sacramento, West Sacramento, and Folsom, and the Consumnes Fire Community Services District on large scale emergencies. This Month's safety tip is

about Burn Prevention. Specifically scald burns.

Burn injuries are second only to motor vehicle accidents as the leading cause of accidental death in the United States. Research shows that scalds are the leading cause of accidental death in the home for children from birth to four years of age, and account for 40% of the burn injuries for children up to age 14.

Metro Fire wants to keep you and your family safe by sharing safety tips on burn prevention: Please visit www.sacmetrofire.ca.gov and click on "for residents" for a list of safety tips. Until next time, be safe and thanks for your support.

Metro Fire Board Votes in New Director

On January 21, at a special board meeting, the board of directors voted with a majority to appoint Randy Orzalli director of Division 3. Director Orzalli represents the community of Orangevale

and parts of Fair Oaks and Citrus Heights. Randy Orzalli has been deeply rooted in the Sacramento region his entire life.

For over 40 years he was associated with Grant Joint Union High School District

(now Twin Rivers Unified School District) as a student, a teacher, and an administrator.

We at Metro Fire would like to welcome Director Orzalli and thank him for his service to his communities.

Niello Applauds Action by CARB to Give Regulatory Relief to Off-Road Construction Equipment Owners

Sacramento - Assemblyman Roger Niello today issued the following statement regarding the announced actions by the California Air Resources Board (CARB) that there will be no enforcement of the off-road diesel equipment regulations set to go into effect on March 1.

"I am encouraged that CARB has decided to take this action. California's economy is struggling to recover and the lack of construction activity has led to a dramatic decrease in diesel particulate matter anyway. It would have made no sense for the Board to enforce the March 1

compliance deadline, and I am glad that cooler heads prevailed at the Board," said Assemblyman Niello.

"I am also pleased that CARB will be holding a March 11 hearing to further evaluate modifications to the proposed rules on diesel regulations in light of the current economy."

Last fall, Assemblyman Niello led an effort of 52 members of the Legislature to call for a suspension of the on and off-road diesel regulations which will require truck and equipment owners to pay for expensive retrofits and replacements of diesel engines. The bi-partisan

letter sent to CARB stressed the fact that in this economic climate, it made no sense to impose these regulations on an industry that was having such a difficult time remaining viable.

"While this is a reasonable and sane step for CARB to take, my hope is that they would now also find the same sensibility in suspending the on-road diesel regulations per the letter from the Legislature last September."

For more information go to: Assemblymember.Niello@assembly.ca.gov

Join the Carmichael Italian Center for a Special Event!

"MIRACLE AT ST. ANNA"
Friday, Feb. 19th at 8:00 pm

The story is inspired by historical facts of the August 1944 Sant'Anna di Stazzema massacre of 560 Italian civilians (mostly women and children) perpetrated by the Waffen-SS in retaliation

to Italian partisan activity.

This 2008 Spike Lee film is based on James McBride's book *The Miracle at St. Anna* that follows four black soldiers of the all-black 92nd Infantry Division (the Buffalo Soldiers) who get trapped near a small Tuscan village

just north of Lucca on the Gothic Line during the Italian Campaign of World War II after one of them risks his life to save an Italian boy.

The film is in English with some Italian spoken. No reservations are needed. General Admission \$10, refreshments included.



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- Insight from Amy Duckworth, DPM, a board certified Podiatrist, with opportunity to ask the doctor questions
- On-site foot screenings for the first ten people who register
- Complimentary foot massages
- Fashionable, high quality footwear vendors
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Your Faith, Your Life: Discover how they fit



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11:00 AM

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Maternal Instincts & Three Billy Goats Gruff



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

From Sacramento radio and theater veteran, Dave Williams, this is an award-winning comedy about four generations of mothers and daughters with a genetic penchant for deceit, misdirection and fierce loving loyalty. The family that frays together stays together! The production is directed by Paul Fearn and features Boots Martin, Shaleen Schmutzer, Maggie Adair Upton, Carissa Meagher and Simon Hunt. Set design is by Roger Hoopman. Costumes are by Eileen Beaver.


THREE BILLY GOATS GRUFF AND OTHER TALES opened in the Chautauqua Children's Theatre on January 23rd. "Trip-Trap! Trip-Trap! Over the bridge to eat the delicious grass on the other side. But the ugly Troll has other ideas!" The show, directed by Marie Raymond, runs Saturday afternoons at 1 & 3 pm through February 13. All tickets to this show are \$7.00. For tickets and additional information call the theatre at (916) 489-7529. Information and tickets are also available at www.cplayhouse.org.

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Deficit Soars While Congressional Earmarks Continue Unabated



by Allan C. Brownfeld

Deficit spending is skyrocketing. In December, a report was issued under the auspices of the Peter G. Peterson Foundation, the Pew Charitable Trusts, and the Committee for a Federal Budget, declaring that the U.S. is facing "a debt-driven crisis -- something previously viewed as almost unfathomable in the world's largest economy."

This past year, the federal government ran a deficit of \$1.4 trillion. In 2009 alone, the public debt grew 31 percent, from \$5.8 trillion to \$7.6 trillion, rising from 41 percent to 53 percent of the gross domestic product (GDP).

The report was prepared by, among others, seven former

directors of the White House Office of Management and Budget, two former comptrollers general of the United States, and seven former directors of the Congressional Budget Office, as well as former chairman of the Federal Reserve System Paul Volcker. The report declares that, unless strong remedial steps are taken, the debt is projected to rise to 85 percent of GDP by 2018 and 100 percent four years later. By that time, they argue, the U.S. economy could be in ruins.

Alice Rivlin, formerly a director of both the Congressional Budget Office and the Office of Management and Budget and one of the authors of the report, noted that, "Previously, when we were worried about deficits, we could take comfort in the fact that the debt was not very high relative to the economy. But now the debt has shot up. The cushion is gone. If the same thing (a severe recession) happened again, we wouldn't be able to borrow to deal with it."

In the face of all of this, however, in the Congress -- among both Democrats and Republicans -- it is very much business as usual. In the last presidential campaign, both Senators Barack Obama and John McCain expressed their opposition to congressional earmarks -- the pet projects members of Congress slip into spending bills that have become a symbol of how Washington works and of its worst excesses. Yet such earmarks remain alive and well in the current Congress.

In December, lawmakers set aside more than \$4 billion in earmarks in the 2010 defense appropriations bill and watered down efforts to curb the practice of targeting spending for programs in members' districts. As usual, many of the top recipients of earmarks in the defense bill were high-ranking appropriators. Senator Daniel Inouye (D-Hawaii) got 37 earmarks totaling \$198.2 million. Senator Thad Cochran (R-Miss.) got 45 totaling \$167 million. On the

House side, defense subcommittee chairman John Murtha (D-PA) sponsored 23 earmarks totaling \$76.5 million, while ranking Republican C.W. "Bill" Young got 36 totaling \$83.7 million, according to Taxpayers for Common Sense.

The case of the software firm MobilVox is illustrative. When MobilVox wanted to break into the lucrative world of defense contracting, it expanded operations from its Northern Virginia base in Rep. James Moran's (D-VA) congressional district to Murtha's southwestern Pennsylvania district.

In addition to working with two of the most powerful members of a House subcommittee that controls Pentagon spending, the company hired lobbying firms that employed former top aides of the Democratic lawmakers and Murtha's brother. Company executives and their lobbyists donated thousands of dollars to the two congressmen. Soon, funds began to flow in the other direction. Between 2003 and 2009, Murtha and Moran helped deliver \$12 million in earmarks to MobilVox. The latest House spending bill, introduced and pushed through by Murtha, includes an additional \$2 million earmark for MobilVox requested by Moran. The Washington Post notes, "MobilVox's success fits a pattern of doing business in Washington that ethics watchdogs deride as a 'pay-to-play' system -- one that became infamous during Republican years and continues to operate under a Democratic leadership that had promised to change a 'culture of corruption' in Washington."

sponsored by Rep. James E. Clyburn (D-SC), the Democratic whip, to go to the library in Jamestown, South Carolina, ended up going instead to Jamestown, California -- 2,700 miles away and a town that does not even have a library. "That figures for government, doesn't it," said Chris Pipkin, who runs the one-room library in Jamestown, South Carolina, and earlier in 2009 requested \$50,000, not the \$100,000 that Congress designated, to buy new computers and build shelves to hold the books strewn across the room.

This library is just one of more than 5,000 earmark projects -- totaling \$3.9 billion -- tucked away inside the catchall spending bill Congress sent to President Obama in December. He signed the \$1.1 trillion bill, which included such earmarks as \$350,000 for the Appalachian Mountain Club to study global warming's effects on New Hampshire's White Mountains; \$250,000 to replace bus shelters in Bal Harbour, Florida; and \$200,000 for outreach to and study of elderly Irish immigrants in New York.

Rep. Jeff Flake (R-AZ) went to the floor of the U.S. House of Representatives 48 times last year to offer amendments to strip pork-barrel spending projects from the annual spending bills. Each time he was defeated. Rep. Flake -- and other earmark opponents such as Senators John McCain (R-AZ) and Tom Coburn (R-OK) -- failed to win a single anti-earmark vote in the House and Senate for the fiscal 2010 spending year.

President Obama persuaded lawmakers not to add funding earmarks to the \$787 billion

stimulus package that Congress approved early in 2009. Not long after that, however, Congress approved a \$410 billion spending bill full of earmarks. The President avoided a fight by saying that the legislation was a holdover from the previous session of Congress, when Republicans were in control. At the time, he said, the legislation should "mark an end to the old way of doing business." We will see, as 2010 proceeds, if he is serious about making any real changes.

Recent polls show that the country is evenly divided about President Obama, but state governments are in disrepute and confidence in Congress is at an all-time low. Frank Newport of the Gallup organization noted in his year-end wrap-up, "Americans have less faith in their elected representatives than ever before." One important reason for this lack of faith is wasteful spending -- epitomized by the culture of earmarks.

Allan C. Brownfeld is the author of five books, the latest of which is *THE REVOLUTION LOBBY (Council for Inter-American Security)*. He has been a staff aide to a U.S. Vice President, Members of Congress, and the U.S. Senate Internal Security Subcommittee. He is associate editor of *The Lincoln Review* and a contributing editor to such publications as *Human Events*, *The St. Croix Review*, and *The Washington Report on Middle East Affairs*. *The Conservative Curmudgeon* is copyright © 2010 by Allan C. Brownfeld and the Fitzgerald Griffin Foundation, <http://www.fgfbooks.com>. All rights reserved.

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The Sacramento Historic Rose Garden will be in full bloom for the annual Open Garden from 9:30 a.m. to 2 p.m. Saturday, April 17, 2010. Join one of the free tours of the beautiful roses, and visit the perennial and California native plant gardens, all within the Sacramento Historic City Cemetery, 10th Street and Broadway, Sacramento, CA 95818.

Sale of historic roses and rose-related merchandise, a raffle and a silent auction will raise funds for maintenance of the rose garden. The Heritage Rose Group, the Old City Cemetery Committee and the City of Sacramento sponsor the event.

An exciting opportunity for plant lovers of all types to socialize.

Meditation for Your Heart, Mind and Soul

February 25th, Thursday, 6:30 to 9:00 pm

Learn Simple Meditation & Stress Reduction Techniques; how to regain your lost energy; balance overwhelming stresses and find new clarity in your life.

Workshop includes:

- Reducing Your stress while gaining more personal energy
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March 11th, Thursday, 6:30 pm to 9:00 pm

Workshop includes:

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- How to deal with control issues and emotional reactions of others

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