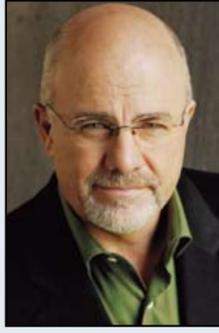


Carmichael Times



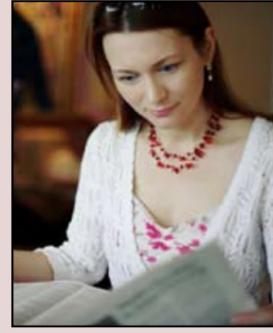
**Niello
Speaks at
Chamber
Luncheon**

Page 2



**Dave Says:
Areas of
Success for
Marriages**

Page 4



**Relaxation
Tips for
Holiday
Bliss**

Page 10

PRESORTED STD.
US POSTAGE
PAID
PERMIT 32
Rancho Cordova, CA

Volume 29 Issue 48

Serving Carmichael and Sacramento County since 1981

December 9, 2009

New Federal Law Benefits Non-resident Military Spouses

**Qualified Spouses May Be Entitled
to State Tax Refund for 2009**

Sacramento - (BUSINESS WIRE) - The Franchise Tax Board (FTB) today (Dec. 8, 2009) announced that a new federal law exempts some civilian spouses' income from state income tax. The newly-signed Military Spouses Residency Relief Act exempts personal service income and wages earned by taxpayers who reside with their military spouses. The couple must have relocated to California under military orders for the income to be exempt from California taxes. They must also share the same "domicile" or true home outside California where they intend to return and locate permanently. The act does not exempt nonmilitary income of

military personnel. States cannot tax any military pay of nonresident military personnel. The new law applies to all of calendar year 2009, allowing refunds of any taxes withheld this year on the now exempt income. The refund form, FTB Form 540NR, California Nonresident or Part-Year Resident Income Tax Return, will be available from FTB in January 2010. For future tax purposes, the Employment Development Department advises qualified taxpayers to submit new payroll withholding forms to prevent California tax withholding on future income. FTB is updating its Publication 1032, Tax Information for Military

Personnel, with guidelines on the new federal law. The publication will be available in mid-December online at ftb.ca.gov, at military bases, and at all FTB Field Offices. For military families who want help completing their tax forms, the Military Volunteer Income Tax Assistance Program (Military VITA) offers free tax help at many bases starting February 1. For information on VITA locations, visit FTB's website after February 1 or contact a Judge Advocate General's (JAG) office. For more information on other taxes and fees in California, visit: www.taxes.ca.gov

Source: California Franchise Tax Board

We Should All Be So Lucky



(L-R): Mims Siegel; Tom Allen, 99 Cents Store manager; Howard Schmidt from Supervisor Susan Peters' office; Ruthie Tuttle, the birthday girl; Laurie Pefley, daughter; Abe Siegel; Dana Phipps, daughter; John Pefley, son-in-law; and Aaron Edwards from 99 Cents Store all celebrate Ruthie's birthday.

Carmichael - Ruthie Tuttle of Carmichael recently turned 99 years young, and was honored by the 99 Cents Store this past week during a small celebration at the store. "My mother always said 'All the bells were ringing because I was being born', as I was born at noon and the church bells used to always ring at noon", said Ruthie. She also enjoyed the wonderful surprise of snow in Carmichael on her celebration day, as it

snowed the day she was born. A big and beautiful rose bouquet was provided as a birthday gift from Papadopolous Florist of Carmichael. Her friends and family sang "Happy Birthday" as she enjoyed their hugs and kisses. Ruthie received a wonderful commemorative certificate from Supervisor Susan Peters, presented by Howard Schmidt. Ruthie currently lives at Winding Commons of Carmichael and says "It is a

wonderful place to live. I have a lot of friends there." She took her big birthday cake back home to share with her many friends. Ruthie was born in Cleveland, Ohio, but moved to Carmichael about twenty years ago due to her husband's illness. She moved to be near her daughters Laurie and Dana, who live in the area. At 99, Ruthie is still full of energy and is a real joy to be around. We should all be so lucky. Happy Birthday Ruthie!

Bring a New Best Friend "Home for the Holidays!"

**Sacramento County Animal Care Facility to Host
a Series of Special Events in December**

Sacramento - Are you looking for a new way to celebrate the holidays? Why not come visit us for one or all of our special events or take advantage of our opportunities to support the animals! "There are going to be of fun activities for the whole family at our facility for the holidays," said Pat Claerbout, Director. "We are inviting everyone to come out and visit our new facility and meet our special animals who would make the perfect addition to your home and your family." • **Adult Cats** - Adoption fees will be waived through December for

cats one year or older. Adoptions include spay/neuter surgery and micro-chipping. • **Decorate the Animal Care Holiday Tree** - One ornament will be put on the tree for every animal adopted in December, and we are depending on the public to help us fill the tree. • **Coats for Kids Campaign with News 10** - Don't forget to bring in your gently used coats to be delivered to children in need.

• **Pet Pantry** - Bring unopened wet/dry pet food to the shelter to help pets in need. The pet pantry will supply much needed pet food to families who are finding it difficult to care for their pets. • **Holiday Fundraiser** - Meet Rudolph the Goat and have your pet's photo taken with Santa. December 12-13 and 19-20. \$10 suggested donation each.

Learn more about these events at www.saccountyshelter.net. The Animal Care Facility is now open weekends and closed Monday and Tuesday. Doors open at 11 a.m. Visit our beautiful new shelter at 3839 Bradshaw Road, Sacramento CA 95827.



Turn on the Blue Lights

The holidays and decorating homes with lights inside and outside is just around the corner. Around the country some communities encourage residents to feature one window of their home or a part of their outdoor display using only BLUE LIGHTS as a salute to all

our Law Enforcement Officers. In recent years in Sacramento County and surrounding Counties we have lost too many officers responding to their duties and it ended with injury and sometimes death. These BLUE LIGHTS during the holidays would be a public way

to remember and thank all these men and women in law enforcement who help protect us 24/7. We hope you will consider doing this. It is really a small thing to do for the men and women who put their lives on the line for us every working day and night.

Merry Minstrels



Continuing a fall and winter season, Sacramento Symphonic Winds presents its Holiday concert December 13. Admission is \$5; seniors and kids free. "Symphonies, solos and Sing-alongs" is the name of the La Sierra Community Center event. Pictured, director Dr Les Lehr gets a chuckle from brass and woodwind players during concert rehearsals. Concert information: www.sacwinds.org.

Photo by Susan Skinner

E-Check Payments Possible for Sacramento County Building Permit Services

Sacramento County is now accepting e-checks for their building and development permitting services. The rate is \$1.50 for fees of \$10,000 or less and \$15.00 for fees above \$10,000. As part of the continued effort to make the building permit process easier for contractors and residents, the web-based service now allows for payments with e-checks as well as most major credit cards. Note that there will be a penalty of \$44 charged for returned checks and Visa is not accepted at this time. This service is available

via the Internet, 24 hours a day - seven days a week. Citizens, licensed contractors and businesses can apply and pay for permits, in addition to scheduling inspections and checking the status of a permit or inspection. Using e-checks simply require entering basic information from your checks into our system which is secured by Official Payments Corp. "We are pleased to add this to our growing list of online building and development services," said Steve Pedretti, Director of Sacramento

County Engineering. "We want to provide customers with conveniences that save them time whenever we can." Permits for reroofing and Residential Miscellaneous Permits such as replacing a water heater or air conditioning can be purchased online by providing basic information including the location of the project, approximate job value, and contractor's license. This service applies to projects in the unincorporated County. Visit www.bldginspection.org and click Online Services on the left.

Niello Addresses Chamber at Monthly Luncheon



Assemblyman Roger Niello addressed the Carmichael Chamber of Commerce on today's business and economic climate. Greeting the 5th District representative were (left) Vipul and Priya Bansal (owners of Seniors Helping Seniors), publisher Paul Scholl, Niello assistant Jenny Radloff, Chamber president Trish Harrington, Assembly District Officer Vanessa McCarthy Olmstead and Cozy Care Assisted Living owner Angelina Somorjai.

Photo by Susan Skinner

First Installment of County Property Taxes Due December 10

The deadline for paying the first installment of 2009-2010 Sacramento County property taxes is coming up very soon. Payments are due no later than December 10, 2009, to pay the first installment without penalty. Late payments will incur a 10 percent penalty for each tax bill. Partial payment cannot be accepted. If you own property and have not received a tax bill, you can obtain tax bill information through the Internet at www.eproptax.sacounty.net, using your 14-digit parcel number.

Little Bo 'Tique

Upscale Children's Resale



We buy, sell and trade quality new & used children's items including clothing sizes Preemie-6.

4201 Manzanita Ave., Carmichael
(Corner of Manzanita & Lincoln)

485-BABY (2229)
www.TheLittleBotique.com

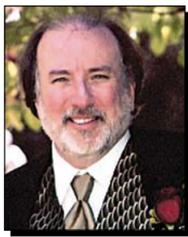
Find us on Facebook

Open 10am-6pm Every Day

Support Your Local Businesses

Carmichael Times

Serving Carmichael and Sacramento County since 1981



Publisher - Paul V. Scholl

Publisher's Statement: It is the intent of the Carmichael Times to strive for an objective point of view in the reporting of news and events. We consider our Editorial and Opinion pages to be a public forum for our readers. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

The Carmichael Times is not responsible for unsolicited manuscripts or materials. The entire contents of the Carmichael Times are copyrighted. Ownership of all advertising created and/or composed by the Times is with the publishing company and written permission to reproduce the same must be obtained from the publisher.

Subscriptions should be mailed to Carmichael Times, P.O. Box 14, Carmichael, CA 95609. Subscription rate is \$39 per year within Carmichael, \$49 within Sacramento County. The Carmichael Times is published weekly. Call 916-773-1111 for more information. (ISSN # 1948-1918).

- | | | |
|------------------------|---|-----------------|
| Graphics & Layout | Tandra Banerjee | |
| Distribution Assistant | Gabriel Scholl | |
| Advertising Sales | • Laure Rauch • Perry Hartline
• Cathy Schaefer • Marion Solo | |
| Contributing Writers | | |
| Tim Reilly | Mary Jane Popp | Lauren Forcella |
| Marlys Johnsen Norris | Kay Burton | Karen Linamen |
| Judy Zimmerman | Susan Skinner | Amanda Morello |
| Laura Snyder | Dave Ramsey | David Dickstein |
| Accounting | Nicholson & Olsen CPA | |
| Web Master | RJ at thesitebarn.com • JWS Promotions | |
| News Services | King Features Syndicate • PRWEB NewsWire
North American Precis Syndicate • Blue Ridge Press
ARA Content • Family Features • WorldNetDaily | |
| Photography | Amanda Morello • Susan Skinner | |

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

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

Carmichael Times is a member of Messenger Publishing Group **MPG**

We are proud members of these newspaper associations.



Effie Yeaw Nature Center

Visit for November Events
www.effieyeaw.org



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

When someone you love has Alzheimer's, the whole family is affected.

That's why we make sure the whole family is involved.

It takes a special kind of person - and a special kind of place - to provide Alzheimer's care. You'll find both at Emeritus at Citrus Heights.

The special needs of those coping with Alzheimer's and other memory impairments demand a special kind of care and support: for them, and for those who love them. Emeritus at Citrus Heights offers just that, in a secure, inviting setting.



EMERITUS
at Citrus Heights

To care. To comfort. To understand.

916.729.2722

7375 Stock Ranch Road
Citrus Heights, CA 95621

www.emeritus.com

Emeritus License # 347003712
©2008 Emeritus Assisted Living

Lifetime Warranty Brake Pads Installed

\$69⁹⁵ Front or Rear
(Regular \$129.95)

Includes Pads and Labor

- Lifetime Warranty Covers Pads Only
- Most Cars, Per Axle, Front or Rear
- Additional Parts and Labor May Be Required at Extra Charge

Must present Coupon.

River City Brakes

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

Authorized Factory Warranty & Maintenance Facility
Offering 30/60/90K Mile Warranty Service
7808 Fair Oaks Blvd., Ste. B, Carmichael

916-944-1193

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

We gladly honor all competitor's lifetime brakepad warranties



Sacramento Artist Seeks Art Supply Donations For Stanford Home For Children

Sacramento, - Midtown artist Raphael Delgado is hosting the 2nd Annual Crayons to Canvas Art Supply Drive through Dec. 12 to benefit Stanford Home for Children. Donations will help Stanford Home further develop its art therapy program for local children.

Donations of art supplies for youth ages 10-18 can be dropped off at the Raphael Delgado Art Studio, 1018 22nd Street, Sacramento, Monday through Saturday 3-8 p.m. Art Ellis Supply also will be collecting donations at 2508 J Street, Sacramento, Monday-Friday 9 a.m.-6 p.m. and Saturday 10 a.m.-4 p.m. Art Ellis Supply will be giving 20 percent discounts for supplies donated to Stanford Home.

"Stanford Home is an excellent organization that focuses on the importance of creating a strong family bond through family-centered solutions like

art therapy," Delgado said. "This year, we are aiming to create starter kits for teenagers and their families to build on."

Delgado will host an Appreciation Art Show for Crayons to Canvas contributors from 5-9 p.m. on Dec. 12 with food provided by Rudy's Hideaway. He also will be donating 30 percent of his proceeds from the December 2nd Saturday Art Walk sales to Stanford Home for Children.

"Raphael understands the inextricable link between children and art," said Keith Diederich, Stanford Home executive director. "We consider Raphael an advocate for children, and we are grateful that he has chosen our organization as his vehicle for reaching local families."

Raphael Delgado Art Studio is located in Midtown and has been a favorite destination on

the Sacramento Art Walk since 2006. His cubist and abstract style has redefined art by visually documenting Sacramento's changing economic status. Delgado's paintings are available to view at www.artbyraphael.com and can be purchased at the studio at 1018 22nd Street, Sacramento.

Spanning more than 100 years, Stanford Home for Children is a visionary organization working to ensure all children are safe, healthy and connected to family so they can dream, overcome and thrive. Combining a family-centered approach to care with solutions focused on results, Stanford Home provides a comprehensive array of programs that help Sacramento County's at-risk families regain self-confidence, rise above challenges and rebuild their lives.

For more information, visit www.stanfordhome.org.

An Evening with Irving Berlin



A fundraiser for the Carmichael Kiwanis recently packed the Realtors' Association HQ (Howe Ave) for an evening of Irving Berlin songs. The annual event features classic American songwriters. Organizer and star is Carolyn Swayze (center), a professional jazz singer and Kiwanis member. Other volunteer cast members included Peter Martin, Peggy Hill, Patti Baumert, Stan Read and Jim Bortolotto.

Photo by Susan Skinner

Hoshall's

SALON & SPA
hair face body

\$25 off Cut and Color Combination and \$25 off VIP Facial

Valid 12/2009 to 1/1/2010 - mon-thurs only
Offer valid on Designer level stylist or higher.
Not valid with any other offer. No cash value.

\$50
OFF

HAPPY HOLIDAYS!

CARMICHAEL
7330 Fair Oaks Blvd. Suite 1 • 916-485-4941
www.HoshallsCarmichael.com

NEED CASH?

Go for the GOLD!

Gold is at its highest level ever!
Now is the time to turn your old gold jewelry and coins into real dollars!

Turn This

Into THIS!

We Pay Top Dollar!

Cash While You Wait!

We Buy: Jewelry • Coins • Silverware • Diamonds
Platinum • Scrap Gold • Watches

5801 Marconi Avenue Carmichael 916-488-2252

Alta Jewelers

3005 Arden Way Sacramento 916-483-2252

<p>FREE JEWELRY CLEANING <small>Up to 3 Items Per Person Per Coupon</small></p> <p><i>Alta Jewelers</i> <small>Expires January 31st, 2010</small></p>	<p>\$4⁹⁹ & UP WATCH BATTERIES INCLUDES INSTALLATION</p> <p><i>Alta Jewelers</i> <small>Expires January 31st, 2010</small></p>	<p>\$10 & UP CHAIN REPAIR</p> <p><i>Alta Jewelers</i> <small>Expires January 31st, 2010</small></p>	<p>\$10 & UP RING DOWNSIZING</p> <p><i>Alta Jewelers</i> <small>Expires January 31st, 2010</small></p>
--	---	--	---

we believe

Sunday
Dec. 20, 2009

Join us this Christmas Season as our combined choirs present a hope filled celebration of the birth of our LORD!

El Camino Baptist Church
3:00 P.M.
2805 El Camino Ave. Sacramento
www.elcaminobaptist.org 488-1522

American River Community Church
6:00 P.M.
3300 Walnut Ave. Carmichael
www.arconline.org 483-3465

ROCKKLIN WINDOW AND DOOR

Quality Products,
Superior Service

WINDOWS

DOORS

GARAGE DOORS

AWNINGS

COUPON

\$50 OFF

\$500 Purchase

Must present coupon prior to purchase
Expires 12/31/09

COUPON

\$100 OFF

\$1000 Purchase

Must present coupon prior to purchase
Expires 12/31/09

Ask about our Same As Cash Payment Option, NO INTEREST, NO PAYMENTS for 3, 6, 12 months O.A.C.!

916-625-1900

4500 Yankee Hill Ct., Rocklin
www.RocklinWindowandDoor.com

CRESTVIEW LANES

4450 Manzanita Avenue Carmichael, CA 916-482-7660

LESSONS AVAILABLE

Silver Level Coach

Call
Joe Holesapple
482-7660

FREE BOWLING!

Buy 3 Games (at regular price)
& Play 3 Games FREE

Open Bowling (availability basis). Not valid with any other offers or specials. Expires 12/23/09.

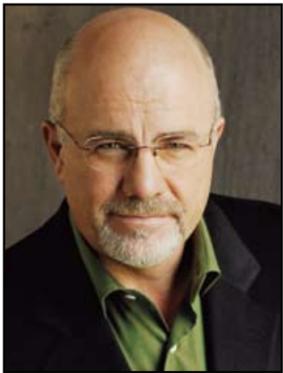
Name: -----

Phone: -----

SIGN UP NOW

Adult & Junior League
Fall Program
50% Discount on
Open Play

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.

Is Consolidation A Smart Move?

Dear Dave,
I've got my beginner's emergency fund in place, and I'm close to wiping out my consumer loan debt. I still have about \$32,000 in debt from six different government-insured student loans, but they're in deferment at the moment. I was wondering if I

should try to consolidate them.?

- Jason

Dear Jason,

Well, you get to consolidate these one time. After that, you're stuck. So, you'll want to make sure that the net interest rate you get through consolidation is lower than your current rate. Also, make sure the interest rate is fixed. You don't want to jump through hoops to make this deal happen, and end up with an interest rate that's equal to or higher than the one you had before!

Student loans are the only things I'll tell people to consolidate. They're a little different animal than ongoing loans and other kinds of credit. Chances are you're not addicted to going to class, so you probably won't go out and ring up more student loans after you've finished your education and paid off these things.

Just maintain that gazelle intensity, keep working hard to get out of debt, and pay these things off early. Remember, too, that in lots of cases consolidating student loans will move them out of deferral. There's a good chance you'll have to start making payments right away!

- Dave

Areas of Success for Marriages

Dear Dave,

What are the areas do you think couples should be in agreement on before marriage?

- Tommy

Dear Tommy,

We've worked with several marriage counselors and thousands of couples over the years, and in the process we've learned that fights over money and the resulting problems are probably the biggest cause of divorce in North America.

That's why I believe detailed, in-depth pre-marital counseling is an absolute must. I'm not talking about one meeting, a high-five with the preacher as you walk out the door, and everything's cool. You wouldn't undertake an important work project or try to run a marathon without adequate preparation, right? So why on earth would you promise yourself to someone else, and enter what is supposed to be a life-long commitment without preparing yourselves?

It's been our experience that couples have a high probability of having a successful marriage if they can agree in detail on four things before they walk down the aisle: money, religion, kids, and in-laws. When it comes to money find out who is the spender and who's the saver. Get all your cards out on the table, no secrets allowed, and construct a game plan for your finances. You don't want to get married only to wake up to a bum who's irresponsible, won't work, and spends everything they make!

Next, be in agreement on religion. Statistically speaking, two people from the same faith have a much better chance of making a marriage work. With kids, the big question is do you want them or not? If so, how many and when? Are you going to let them run around like wild Indians, or are you going to make them behave? And when it comes to your future in-laws you really need to learn what you're getting into. What are they really like, and where are the boundaries when it comes to their influence in your lives?

Everyone has a past and opinions, and all of these issues should be talked about, dealt with, and agreed upon before the rings go on the fingers. Otherwise, you're liable to get yourselves into a real mess!

- Dave

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

Laura on Life Books and Their Owners



By Laura Snyder

You can learn a lot about a family by the books they read. The next time you walk into the house of someone you've not known very long, look at the collection of books, or in some cases, lack of books, they own.

If there are no books around, but they have a TV that's bigger than the fireplace, it means that someone is a sports fan and that person is in charge of the family purse strings.

Books, however, suggest a certain intellectual aspect. Whether the family is a bunch of smart cookies or simply bored depends on the kind of books they read. If you walk in and there are Bibles everywhere, it means that you are about to be blessed with scripture-quoting zealots. A Bible, a Koran, and a Torah canoodling side-by-side on the same shelf means that the homeowners are either lost and searching for answers or they just want to keep their options open.

My husband is one person whose dream is to one day have a library full of books in our house. The problem with that is that he hates to read unless he's in the bathroom. So, ideally, we either need bookshelves in his bathroom or a toilet in our library.

However, just because a family has a roomful of books on shelves, doesn't necessarily mean they read them. What you have to look for when determining clues about a person is not what books are on his shelves, but what books are not on his shelves.

What book is hidden in the folds of an afghan wadded up on the sofa? What book is opened face-down on the coffee table or night stand? In my husband's case, the bathroom is a chief source of information as well.

If you came to my house, looking for clues to my family through our literature, the bookshelves would look like a whirling dervish had danced through the room. It would be difficult to find one book that is actually standing upright, binding out, like a little sentinel guarding the secrets of its pages. No, our bookshelves are visited often by every member of the family, thus they resemble an Amtrak collision.

I like to read historical romance novels, biographies, motivational and how-to books. A nice combination of flight and fancy. I'm an anytime, anywhere kind of reader. My husband reads an eclectic mix of technical manuals, invention magazines, a wide variety of activities "For Dummies" books, and sci-fi novels. Of course, he is quite selective in his reading times and location.

All of my children read for 1/2 hour to an hour before sleeping and anytime they are required to be silent, like in the car or waiting for a haircut or vaccination.

My newly-minted teenager likes fantasy novels like Harry Potter and The Edge Chronicles and other series-type books. And for those of you who are wondering, he has read every Harry Potter book available and has not yet been moved to satanical worship. He has not

joined the occult, started wearing black eyeliner or even asked for a magic broomstick for Christmas.

My daughter likes mysteries, history, and fairies, but draws the line at anything scary. Which is good, because she kicks in her sleep. For those of you who may wonder why this matters, I challenge you to try to keep your kid out of your bed after they've read a scary book.

My youngest like his books with lots of pictures. Especially pictures of things with wheels: Trucks, race cars, motorcycles, you name it. He also likes comic books like Captain Underpants and Calvin and Hobbes. Like my husband, he is also selective in his reading location. So if, while looking for books in my house, you happen to come upon a comic book with questionable stains on it, I suggest you dig through our bookshelves and select a different book.

The clues you have just deciphered through our books have given you enough information to start a stimulating conversation with one of us if you were to meet us at a dinner party. That is, however, very unlikely, as we will probably be at home reading a book.

Laura Snyder is a nationally syndicated columnist, author & speaker. You can reach Laura at lsnyder@lauraonlife.com Or visit her website www.lauraonlife.com for more info.



FINAL LIQUIDATION SALE

UP TO 80% OFF

"No Reasonable Offer Refused!"



- ◆ Unique Christmas Gifts from the Heart
- ◆ Hand carved antique furniture from France, England, China, America
- ◆ Quality "artist-signed" oil and water color paintings, Native American
- ◆ Antique artifacts from all cultures, Buddha's and Kuan Yins
- ◆ Asian silk lamps, quilts and needle point
- ◆ Grandfather, mantle and wall clocks
- ◆ Antique scale-to-model yacht
- ◆ Jewelry, costume, bakelite, silver, toung, pearls
- ◆ Stained glass, pottery, cut glass art

EVOLVING TIMES ANTIQUES
(in historic Fair Oaks Village)
10207 FAIR OAKS BLVD., FAIR OAKS, CA
916-965-8463 • EVOLVINGTIMES.NET
Closed Mondays Only



LAWNMAN

LANDSCAPE

CA Lic. #869856

Custom Landscape Design,
Installation, Renovation
& Maintenance

A Nurturing, Full-Service
Landscaping Company

Bringing TLC to your property.
Bringing personal service to you.

Lawnman is a comprehensive landscaping company serving commercial property owners/managers and residential customers in Northern California since 1992. We're founded on the principle that landscaping is primarily a relationship business.




Our customers
call Lawnman
"the nurturing landscapers."

(916) 739-1420 • (916) 739-1430 fax
www.lawnman.net

AFFORDABLE HANDYMAN SERVICE

Reasonable • Dependable • Hardworking

- Yard Work • Gutters • Rototilling • Tree & Shrub Removal
- Clean-Up • General Labor • Concrete Removal • Fences
- Light Tree Trimming • Odd Jobs & More!

Lester (916) 838-1247

Isn't it time for a little Indulgence?

20% off to first time clients

Erin Fanning located at *Salons Within*
7411 Winding Way, Fair Oaks, CA 95628

*Tigi Color & Cuts
Pedicures • Natural Nails*

916-337-2168

Call to schedule your appt today!



"The First Family Name in Sacramento Martial Arts"

Bring this coupon to the Robinson's TKD in your neighborhood

GIFT YOU!

*This holiday share good health and smart fitness with another.
When you sign up for six months this holiday season, you'll
receive a second free membership to give someone as a gift.*

Offer expires Dec. 30, 2009

Visit www.robinsonstk.com and receive
a free copy of "Better Grades, Easier", our gift to you.

SACRAMENTO
SYMPHONIC WINDS

Dr. Les Lehr, Music Director

presents its 2009-2010 Concert Series

"Command Performance"

Sunday, December 13, 2009

Sunday, March 21, 2010

All Concerts at 3:00 p.m.

La Sierra Community Center -- Smith Hall

5325 Engle Road, Carmichael

Tickets at the door; free parking

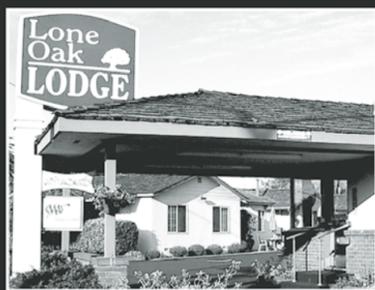
More info: www.sacwinds.org - (916) 489-2576 - mLehr@sbcglobal.net

Save the Dates

The Monterey
Peninsula
At Your Doorstep!

LONE OAK LODGE

Featuring private cottages, rooms
available with jacuzzi & fireplaces



\$54 for Two

Sunday - Thursday
for advance reservation

2221 N. Fremont St., Monterey

800.283.LONE

www.loneoaklodge.com



QUALITY MAKES A DIFFERENCE

QUALITY MANAGEMENT

52 years under local management
and ownership.

QUALITY ASSETS

In 2009, we will complete our 21st consecutive year
without any foreclosed properties on our books.

QUALITY SERVICE

Voted the Best Bank in many of our
local communities.

SAFE—STRONG—SECURE



EL DORADO SAVINGS BANK

Serving our local communities for 52 years

35 locations to serve you

CARMICHAEL • 4701 Manzanita Ave. • 481-0664

Member
FDIC

eldoradosavings.com



KTKZ AM 1380

INTELLIGENT CONSERVATIVE TALK

Sacramento's new home
for the **RAIDER NATION**



RADIO

NETWORK

Carmichael Times

We're here
to help.



At the *Carmichael Times*, we know how hard our communities are struggling to survive one of the most difficult economic periods in our history. So to help out, we have begun providing enhanced employment content from the most-respected career and employment resource in Northern California: JobJournal.com

We're partnering with the Job Journal's award-winning website to bring you comprehensive information on employment opportunities, job-search strategies, career planning, upcoming job fairs, and workplace issues for Northern California jobseekers. Click on the help you need to find rewarding work and fulfilling careers, keep up to date with the latest employment trends, and follow news items that reveal the hidden job market.

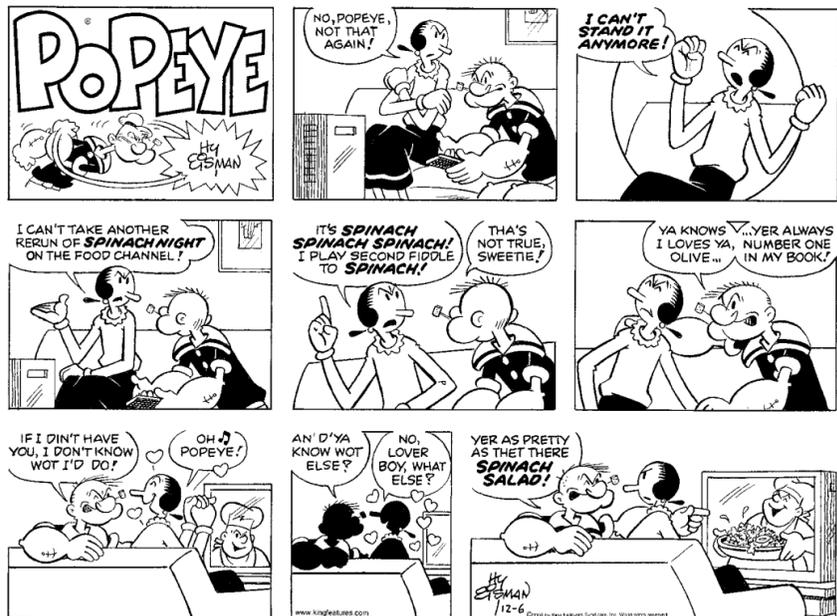
Carmichael Times

CarmichaelTimes.com



Carmichael Times
CALL 773-1111
TO SUBSCRIBE

www.CarmichaelTimes.com



Differences: 1. Sale sign is added; 2. Button missing from woman's jacket; 3. Ceiling light is added; 4. Bowtie is missing; 5. Man's tie is white; 6. Row of rings is missing.

Trivia test

- MOVIES: What horror actor starred in the 1958 version of "The Fly"?
- LANGUAGE: "Draw, O Caesar, erase a coward" is an example of what?
- COMICS: What was the name of Caspar the Friendly Ghost's ghost horse friend?
- LAW: What did the 21st Amendment to the Constitution do -- or rather, undo?
- TELEVISION: What was the name of the evil group that battled the good guys on "The Man from U.N.C.L.E."?
- CHEMISTRY: What is the symbol for the element gold?
- INVENTIONS: Who is credited with inventing the bicycle pedal?
- LITERATURE: Who wrote the autobiographical novel "Empire of the Sun"?
- ART: For what subject matter was painter John Singer Sargent best known?
- FAMOUS QUOTATIONS: Who said, "The unexamined life is not worth living"?

Weekly SUDOKU

by Linda Thistle

	3		5	7				
4			3					2
		5	8	2		6		
8			7			3		
	5			9				4
		2			8	9	7	
6				8				9
3	2				4		1	
		7	1			8		

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging
★★★ HOO BOY!

© 2009 King Features Synd., Inc.

MAGIC MAZE

WORDS THAT APPEAR WHEN VIEWED IN A MIRROR

PSYPLIEBYVROTLI
FCZAWTQNKIFOCZW
URPMWJMHECYWZXU
YSQNOIALJOIGECZ
XUVTORXPTTYNLJH
ECMAHYIAHHWVTRW
PNLMA M MOTHAKIHI
GECBYOUOZH XWAMT
WUSRTTMPAOMMALT
JIGUEIDMBAMIYIY
XWAUTOOTHYMTSQI

Find the listed words in the diagram. They run in all directions - forward, backward, up, down and diagonally.

ATOYOT MUMIXAM TUOHTIW YMMAHW
HTOMMM OOHAY YAWIXAT YMMUY
IIAWAH OTAMOT YHTOMIT YTTIW
IMAIM TAMOTUA YHTOOT

© 2009 King Features, Inc.

All Answers on Page 8

Contract Bridge

ACCENTUATING THE NEGATIVE

East dealer.
Both sides vulnerable.

NORTH
♠ K 9 6
♥ K Q 4
♦ A Q J 8 7 2
♣ 8

WEST
♠ 5 3 2
♥ 10 9 6
♦ 6 4 3
♣ A 10 7 3

EAST
♠ 7 4
♥ A J 7 3
♦ K
♣ K Q J 5 4 2

SOUTH
♠ A Q J 10 8
♥ 8 5 2
♦ 10 9 5
♣ 9 6

The bidding:
East 1 ♠ South Pass West Pass North Dble
Pass 1 ♠ Pass 2 ♠ Pass 2 ♦ 2 ♦
Pass 2 ♠ Pass 4 ♠ Pass 3 ♠ 3 ♠
Opening lead ace of clubs.

In some deals, declarer can tell at once that a particular defender cannot have a certain key card. So, while declarer can rarely be sure of every card a defender does hold, he can often feel certain about a specific card (or cards) that that defender does not hold. Here is a case in point. South reached four spades on the bidding shown, and West led the ace of clubs. West then shifted to the ten of hearts. Dummy's queen lost to the ace, and a low heart return from East went to dummy's king. Declarer led a low spade to the ace, ruffed a club with dummy's king and drew two more rounds of trumps. Having lost the first two tricks, South now had to avoid losing either a diamond trick or a heart trick. When the hand was actually played, declarer led a diamond to the ace at this point, felling East's singleton king. As a result, South wound up with 11 tricks — two more than he would have made had he taken the tempting diamond finesse. Unquestionably, declarer was lucky to find the diamond king unguarded. However, it was the kind of luck one learns to expect from good players. South did not need to peek to know that East had the king of diamonds. The bidding had indicated this, since West would hardly have passed his partner's opening bid with a hand containing the ace of clubs and king of diamonds. So, rather than play West for a card he couldn't have, South pinned his hopes on the relatively slim possibility that East's king was unchaperoned.

© 2009 King Features Synd., Inc.

by Steve Becker

Sutter's Fort Invites the Community to Celebrate "A Simple Emigrant Christmas" on December 12

Docents & Guests to Participate in Activities & Decorate the Fort's Holiday Tree 1840s - Style

Sacramento, - Popcorn and cranberry stringing. Candelidipping. Crafting paper cut-out ornaments. Sutter's Fort State Historic Park (SHP) invites the community to step back in time for "A Simple Emigrant Christmas" on Saturday, December 12 to celebrate a variety of early holiday traditions and cultural activities similar to what California's early Emigrants experienced in the 1840s.

In fact, Sutter's Fort was one of California's early gathering places where different cultures came together to share and experience differing holiday traditions, many of which are still celebrated today. As part of "A Simple Emigrant Christmas," families and friends are encouraged to visit this historic gathering place where costumed docents will interpret and demonstrate the many different Christmas traditions that were celebrated by the early immigrants at Sutter's Fort. Also, docents and guests will work together to decorate the Fort's holiday tree using only materials available in the 1840s.

Sutter's Fort SHP is open from 10:00 a.m. to 5:00 p.m. Tuesdays through Sundays and admission is as follows: \$6.00 for adults; \$4.00 for youths ages 6 to 17 and free for children 5 and under. Regular admission prices apply for "A Simple Emigrant Christmas" and more information about the event or other activities can be obtained by calling 916-445-4422 or visiting www.parks.ca.gov.

Docents & Guests to Participate in Activities & Decorate the Fort's Holiday Tree 1840s - Style

Sacramento, - Popcorn and cranberry stringing. Candelidipping. Crafting paper cut-out ornaments. Sutter's Fort State Historic Park (SHP) invites the community to step back in time for "A Simple Emigrant Christmas" on Saturday, December 12 to celebrate a variety of early holiday traditions and cultural activities similar to what California's early Emigrants experienced in the 1840s.

In fact, Sutter's Fort was one of California's early gathering places where different cultures came together to share and experience differing holiday traditions, many of which are still celebrated today. As part of "A Simple Emigrant Christmas," families and friends are encouraged to visit this historic gathering place where costumed docents will interpret and demonstrate the many different Christmas traditions that were celebrated by the early immigrants at Sutter's Fort. Also, docents and guests will work together to decorate the Fort's holiday tree using only materials available in the 1840s.

Sutter's Fort SHP is open from 10:00 a.m. to 5:00 p.m. Tuesdays through Sundays and admission is as follows: \$6.00 for adults; \$4.00 for youths ages 6 to 17 and free for children 5 and under. Regular admission prices apply for "A Simple Emigrant Christmas" and more information about the event or other activities can be obtained by calling 916-445-4422 or visiting www.parks.ca.gov.



King Crossword

1	2	3	4	5	6	7	8	9	10	11
12				13				14		
15				16			17			
18			19				20			
		21				22				
23	24	25			26			27	28	29
30					31				32	
33			34	35			36	37		
		38					39			
40	41	42			43			44	45	46
47					48			49		
50					51			52		
53					54			55		

© 2009 King Features Synd., Inc.

KING Crossword

Answers on Page 8

ACROSS

- Branch
- Scoundrel
- Break suddenly
- Hebrew month
- Bullring cry
- Ringlet
- Apportion (out)
- CB kin
- Nassau's island group
- Mountain nymph
- "The Da Vinci Code" author
- Brown
- Sky safety org.
- Unkempt
- German city
- Noah's craft
- Monkey suit
- Back talk
- "The Firm" author
- Ballroom dance
- Whammy
- Has the ability
- "Monopoly" building
- Soccer star wed to a Spice Girl
- Moorish kings' palace
- Emanation
- Venetian blind piece
- "Of course" ex.
- Harness part
- "Thirty days — ..."
- Ram's mate
- Wood-shaping tool
- Child of 54-Across
- Concept
- Geometry or algebra
- Rye and pumpernickel
- "Yankee Doodle Dandy" man
- "Sad to say ..."
- Obama, for
- Sacred beetle
- Undraped
- Met melody
- Trudge
- Wander
- Spring time
- Office transmission
- Periodical, briefly
- Mess up
- Schuss
- Drone
- Einstein's birthplace
- Cage component
- Univ. transcript stat
- April 15
- Scabbard
- Captain's place
- Pouch
- Turkey's capital
- Stop
- Corned beef recipe
- podrida
- ust one of those things
- Concoct, in a way
- Colored
- N. Mex. neighbor
- ion's pride
- "See ya"

Legal Advertising Hotline
916-532-2113
 Legal Advertising Fax
916-773-2999

LEGAL ADVERTISING

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

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

FICTITIOUS BUSINESS NAME STATEMENT #0909955. Michael Worthington, 6817 Thunderhead Circle, Orangevale, CA 95662 is doing business under the Fictitious Business Name "MW Services; WIT Services" at 6817 Thunderhead Circle, Orangevale, CA 95662. Filed with the Clerk of Sacramento County on Nov. 4, 2009. Publish: November 18, 25, December 2, 9, 2009. MWSERV 91103 12-9-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #225024

WHEREAS, Brianna Tackett, through her counsel, Nickolaus Knight, has filed a petition with this court for a decree changing name of Brianna Tackett to Brianna Saldana. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8 a.m. on Dec. 23, 2009 in Dept. 135, located at 3341 Power Inn Road, Sacramento, CA 95826; William R. Ridgeway Family Relations Courthouse, 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: Nov. 6, 2009. Dean L. Petersen Judge of the Superior Court Publish: November 18, 25, December 2, 9, 2009. CHILDA 91103 12-9-09

FICTITIOUS BUSINESS NAME STATEMENT #0910158. Michael L. Sagie, 62167 Antares Way, Orangevale, CA 95662 is doing business under the Fictitious Business Name "MLS Consulting" at 6217 Antares Way, Orangevale, CA 95662. Filed with the Clerk of Sacramento County on Nov. 12, 2009. Publish: November 25, December 2, 9, 16, 2009. MLSCON 91104 12-16-09

NOTICE OF PUBLIC HEARING NOTICE IS HEREBY GIVEN that on December 15, 2009 the Advisory Board for Mission Oaks Recreation and Park District, a park district existing under the authority of Public Resources Code 5780 et seq., will recommend the purchase of real property for Four Hundred Eighty Thousand Dollars (\$480,000) to the County Board of Supervisors, acting as the ex-officio Board of Directors for the Mission Oaks Recreation and Park District. The subject property, APN 289-0032-017, is located at 1616 Mission Avenue, Carmichael, CA and is located near Arden Way. The property consists of a 0.45 acre parcel and is improved with a structure previously used as a fire station. The Seller of the property is the Sacramento Metropolitan Fire District and the legal description of the parcel is set forth below. LEGAL DESCRIPTION All that real property situated in the County of Sacramento, State of California, described as follows: A portion of lot 19, as shown on that certain plan entitled, "Plat of Citrus Heights Addition No. 16" filed in the office of the Recorder,

County of Sacramento, Book 14 of Maps, at Page 6, more particularly described as follows: Commencing at a point on the west line of said lot, from which the northwest corner of said lot bears North 396 feet, said west line also being the centerline of a 60 foot county road (Mission Ave.), said point being the True Point of Beginning; thence, parallel with the north line of said lot, east 330 feet to the west line of the east one half (1/2) of said lot; thence, along said line, parallel with the west line of said lot, south 132 feet to the north line of the south 132 feet of said lot; thence, along said line, west 330 feet to the west line of said lot; thence, along said line, north 132 feet to the said true point of beginning. Excepting there from the east 150 feet of the previously described parcel of land

Hearing Location: On the 15th day of December, 2009, at 9:30 A.M. in the Chambers of the Board of Supervisors, Suite 1450 of the County Administration Building, 700 "H" Street, Sacramento, CA 95814, is hereby fixed as the time and place at which the purchase of said property will be consummated. Publish: November 25, December 2, 9, 2009. MORPD 91104 12-9-09

FICTITIOUS BUSINESS NAME STATEMENT #0910158. Michael L. Sagie, 62167 Antares Way, Orangevale, CA 95662 is doing business under the Fictitious Business Name "MLS Consulting" at 6217 Antares Way, Orangevale, CA 95662. Filed with the Clerk of Sacramento County on Nov. 12, 2009. Publish: November 25, December 2, 9, 16, 2009. MLSCON 91104 12-16-09

FICTITIOUS BUSINESS NAME STATEMENT #0910323. Sandra M. Baker and Jeff A. Baker, both of 6800 Westmore Way, Carmichael, CA 95608 are doing business under the Fictitious Business Name "Keepsakes Bridal; Enchanted Bridal" at 5337 Sunrise Blvd., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on Nov. 17, 2009. Publish: November 25, December 2, 9, 16, 2009. KEEPSA 91104 12-16-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #225024

WHEREAS, Brianna Tackett, through her counsel, Nickolaus Knight, has filed a petition with this court for a decree changing name of Brianna Tackett to Brianna Saldana. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8 a.m. on Dec. 23, 2009 in Dept. 135, located at 3341 Power Inn Road, Sacramento,

CA 95826; William R. Ridgeway Family Relations Courthouse, 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: Nov. 6, 2009. Dean L. Petersen Judge of the Superior Court Publish: November 25, December 2, 9, 16, 2009. SACCHI 91104 12-16-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO AMENDED ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00058140

WHEREAS, Dan Hua and Loan Kim Pham have filed a petition with this court for a decree changing name of Michael Khanh Hua to Thong Minh Hua; and Cindy Hua to Hanh Duc Hua. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Dec. 29, 2009 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: Nov. 17, 2009. Loren E. McMaster Judge of the Superior Court Publish: November 25, December 2, 9, 16, 2009. HUA 91104 12-16-09

FICTITIOUS BUSINESS NAME STATEMENT #0910526. Trench & Traffic Supply Inc., 6400 Stanley Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Traffic Control Plan" at 2175 Acoma St., Sacramento, CA 95815. Filed with the Clerk of Sacramento County on Nov. 23, 2009. Publish: December 2, 9, 16, 23, 2009. TRAFFI 91201 12-23-09

FICTITIOUS BUSINESS NAME STATEMENT #0910570. Matthew S. Baker and Thomas S. Baker, both of 3912 Bryan Way, Carmichael, CA 95608 are doing business under the Fictitious Business Name "Baker Fabrication" at 3912 Bryan Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Nov. 24, 2009. Publish: December 2, 9, 16, 23, 2009. BAKERF 91201 12-23-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #222536

WHEREAS, Amber Huttleston has filed a petition with this court for a decree changing name of Amber Huttleston to Katie Huttleston. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on Jan. 6, 2010 in Dept. 135, located at 3341 Power Inn Road, Sacramento, CA 95826; William R. Ridgeway Family Relations Courthouse, 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: Nov. 23, 2009. Dean L. Petersen Judge of the Superior Court Publish: December 2, 9, 16, 23, 2009. SACCHI 91201 12-23-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #217643

WHEREAS, Claudia Robertson through her attorney, Nickolaus Knight, has filed a petition with this court for a decree changing name of Claudia Calista Anne Robertson to Claudia Anne Kennedy. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on Jan. 8, 2010 in Dept. 135, located at 3341 Power Inn Road, Sacramento, CA 95826; William R. Ridgeway Family Relations Courthouse, 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: Nov. 23, 2009. Dean L. Petersen Judge of the Superior Court Publish: December 2, 9, 16, 23, 2009. SACCHI 91201 12-23-09

FICTITIOUS BUSINESS NAME STATEMENT #0910656. Sasken Inc., 1700 Alma Dr. #350, Plano, TX 75075 is doing business under the Fictitious Business Name "Ingenient Technologies" at 1700 Alma Dr. #350, Plano, TX 75075. Filed with the Clerk of Sacramento County on Nov. 30, 2009. Publish:

December 9, 16, 23, 30, 2009. CORP20 91202 12-30-09

FICTITIOUS BUSINESS NAME STATEMENT #0910488. Misty Marie Young, 7362 Huntington Square Lane #178, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "1in24.org" at 8037 Fair Oaks Blvd. #108, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Nov. 20, 2009. Publish: December 9, 16, 23, 30, 2009. 1IN24O 91202 12-30-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00065943

WHEREAS, Michelle Allison Jean-Germaine French filed a petition with this court for a decree changing name of Michelle Allison Jean-Germaine French to Allison Grace French. IT IS ORDERED that all persons interested in the

above entitled matter appear before this court at 9 a.m. on Jan. 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: Dec. 4, 2009.

Shelleyanne W.L. Chang Judge of the Superior Court Publish: December 9, 16, 23, 30, 2009. FRENCH 91202 12-30-09

BONES LAW FIRM
 4790 Dewey Drive, Suite C Fair Oaks, CA 95628

Gordon G. Bones
 Attorney at Law

The Law Firm provides the following legal services:

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

P: 916.965.6647
 F: 916.965.4218
 gbones@boneslawfirm.com

Buried in Credit Card Debt?

Over \$10,000 in credit card bills? Only making the minimum payments?

- ▶ We can get you out of debt in months instead of years
- ▶ We can save you thousands of dollars
- ▶ We can help you avoid bankruptcy

Not a high-priced consolidation loan or one of those consumer credit counseling programs

Call **CREDIT CARD RELIEF** for your FREE consultation
800-383-2050 Not available in all states

Ad provided by MediaBids.com, 1-844-236-2257

Business & Service Directory

<p>Handyman</p> <p>Quality Labor & Maintenance Hauling, Gutter Clean, Odd Jobs, Light Demolition <i>You Name It!</i> (916) 613-8359</p>	<p>Household Help</p> <p>House Cleaning Sparkling clean home guaranteed. Professional pet care. Experienced, dependable, reasonable rates. Call Madeline (916) 723-1608</p>	<p>Bathroom Remodeling</p> <p>AFFORDABLE BATHROOMS & ALL HOME REPAIRS Shower & Tub Enclosures Water Damage Flooring, Electrical, Carpentry, Drywall We do all phases -small & large jobs FREE ESTIMATES ANDERSEN CONSTRUCTION Licensed & Bonded • CSL #681664 (916)-989-2689</p>	<p>Pet Care</p> <p>Under New Management King's Court Pet Resort 6740 Duncan Lane, Carmichael Buy 1 Night - Get 1 Night Free Space Available Through 1/31/10 916-993-6987</p>	<p>Technology</p> <p>SPECIALTIES PLUS COPIER REPAIRS 20 YEARS <i>Alan & Pam Jennings</i> 723-8430</p>
<p>Carpeting</p> <p>Carpet Your Whole House For Under \$1000! (Based on 80 Yards) Call Mike (916) 308-6844</p>	<p>Tree Care</p> <p>Tree Care Incorporated 10% Senior Discount On Tree Pruning, Removal & Stump Grinding ISA Certified Arborists Free Estimate - Fully Insured Lic # 475196 852-9500</p>	<p>Heating & Air</p> <p>Christopher's Heating & Air Commercial/Residential <i>We Service All Brands</i> FREE ESTIMATE Call Today 916-223-1744</p>	<p>Garage Doors</p> <p>ACTION DOOR SERVICE CALIF. STATE LIC. #950461 Garage Doors and Openers, service, repair, replace. Serving greater Sacramento area since 1987. Free Estimates • Senior Discounts Contractor for Lowe's, Sears, Home Depot and Costco. Visa, MC, Amex. (916) 635-5951</p>	<p>Pop Ins With A Plus</p> <p>Pop Ins With A Plus Senior In-home Care Specialists • Complete personal care • 3 hr min to 24-hour care • Shopping/Errands • Transportation • LVN on staff • Hospice (916) 247-1019</p>
<p>Landscaping</p> <p>Tall Weed Cutting Low Rates (916) 524-7477</p>	<p>For Rent</p> <p>FAST APPROVAL \$300 Move In Quiet, clean apts. Excellent locations. Fair Oaks 961-3053</p>	<p>Photo Restoration</p> <p>Restore Old Photographs Share memories of special places and times with your family. (916) 483-6051 Laws Studio, Crestview Center Manzanita at Winding Way in Carmichael</p>	<p>HANDYMAN</p> <p>35 YRS. EXPERIENCE • Doors • Re-wire Screens • Jambes • Screen Doors • Moldings • Home Repairs • Locks • Roofing • Hardware • Painting Senior Discounts 916-536-9183</p>	<p>Looking for People</p> <p>Self-Made Millionaire looking for 10 people who want to earn 6 figures in the next 12-24 months. This is not a job. CALL NOW!!! 1-888-219-7757</p>
<p>Yard Work</p> <p>Phipps Tree Service TRIM OR REMOVE TREES & SHRUBS YARD CLEAN-UP POWERWASH DRIVEWAYS • PATIOS • DECKS Free Estimates SCL # 706464 601-2172</p>	<p>Relocation Services</p> <p>SENIOR RELOCATION AND TRANSITION SERVICES Serving all of Northern California 866-668-6682 compassionaterelocations.com</p>	<p>Dog Rescue</p> <p>DOG RESCUE Gary (916) 334-2841 Please Adopt or Foster Because so many really great dogs are dying for a good home... ShelterMOU @hotmail.com</p>	<p>Housekeeping</p> <p>DeAna's HOUSEKEEPING Immaculate, Fast, Honest, Dependable. I care about what I do. Call me, (916) 549-4915</p>	<p>Hauling Service</p> <p>Affordable Hauling Michael L. Anderson Owner You Call - I Haul P. O. Box 7146 Citrus Heights, CA 95621 Phone: 916-783-0148 Cell: 916-717-4443 Fax: 916-783-0148</p>



Pastor Cary Duckett

In 2000, an Illinois scientist named William Walsh studied strands of hair from the body of famous composer Ludwig Van Beethoven. His research discovered that Beethoven's untimely death at the age of 57 was due to lead poisoning (Beethoven's body had 100 times the normal amount of lead). The interesting thing was that Beethoven's lead poisoning could be traced to the mineral spa the composer frequently visited to relax.

Oops, I Poisoned Myself!

Don't let the irony of the details slip-by unnoticed—the very activity Beethoven was using to relax was the activity that was slowly poisoning him.

A spiritual lesson can be learned from Beethoven's mishap. A person's soul can be easily confused and vexed by attitudes and actions that produce guilt and shame. Once the soul is in turmoil, the person begins to seek out remedies that will relax the soul. Our culture provides many options for the weary soul that at first glance would seem as harmless as a mineral spa. But beware, the antidote the person chooses could be a toxin that slowly brings on a spiritual rigor mortis.

The safest way to relax a distressed soul is to take inner turmoil to the Lord. The Psalms assure that God does not turn away a weary soul. The soul turned over to His care bounces back restored because it found a safe place to relax. Get a cup of coffee, grab a Bible and check out some of these verses to discover what happens to the soul that relaxes in God: Psalm 19:7, 23:3, 31:7, 35:9, 57:1, 63:5, 94:19.

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

When life throws curveballs...

 ... carry a big mitt. If unexpected events happen, a Life Insurance policy from New York Life can help protect you and your loved ones. So life's curveballs don't turn into major losses. Call me and let me help you keep your eye on the ball.



Daniel Blum
Financial Services Professional
CA Insurance License # 0G42879
New York Life Insurance Company
2999 Douglas Blvd, Suite 350
Roseville, CA 95661
Ph: 916-781-7408 Cell: 707-815-8837
Email: dsblum@ft.newyorklife.com

Registered Representative offering securities through NYLIFE Securities LLC, Member FINRA/SIPC's



Furniture Shouldn't Have Tan Lines!



SILHOUETTE® SHADINGS NOW HAVE UP TO 88% ULTRAVIOLET PROTECTION!

Just like your skin, if not properly blocked, ultraviolet rays can damage your artwork, flooring and furniture. Silhouette® window shadings, with the Signature S-Vane™, provide superior UV protection compared to other window covering products – up to 88% with the vanes tilted open. Call us today to see Life in a Whole New Light.

If It's For Your Window...WE HAVE IT!



RESIDENTIAL - COMMERCIAL

349-0555

4562 Roseville Rd. #B

Near 1-80 & Watt

www.blindmagic.com



SILHOUETTE®
Window Shadings

HunterDouglas

©2009 Hunter Douglas Inc. ®Registered trademark of Hunter Douglas Inc. ™Trademark of Hunter Douglas Inc.

Christmas Eve



At
American River Community Church
3300 Walnut Ave. Carmichael

Carols & Candle Light

Thursday Dec. 24th

5:00 pm

www.arconline.org

483-3465



LET US WORK ON YOUR CAR WHILE YOU ARE AT WORK

Services we provide are:

**NEW TIRES
FLAT REPAIRS
TIRE ROTATIONS
BRAKE WORK**

**NEW BATTERIES
SUSPENSION WORK**
PICK UP AND DELIVERY SERVICES FOR NEIGHBORHOOD BUSINESSES



LES SCHWAB TIRE CENTER
6540 FAIR OAKS BLVD • CARMICHAEL, CA 95608
Phone: 916-972-7970 Fax: 916-972-0460



German Meats • Imported Beer & Wine • Catering

Ask about our Mail Order Service!

(916) 349-9493

5859 Auburn Boulevard
Sacramento, CA 95841

www.sacgermandeli.com
sacgermandeli@sbcglobal.net

Enjoy the Holidays Joyful and PAIN FREE
 with a 3 session Bowen Therapy package
for only \$135.00! (normally \$150.00 to \$165.00)

Bowen Therapy addresses:
 Back Pain • Plantar Fasciitis • TMJ • Migraines • Sciatica • Whiplash
 • And so much more

Fair Oaks Bowen Therapy
 Voted "Best Of Citrus Heights"!
 916-225-3014
 fairoaksbowen@yahoo.com
 www.fairoaksbowen.com
 Visa & MasterCard

Set your appointment now and enjoy this season relaxed, happy and PAIN FREE!
 Gift Certificates Available!

This offer not good with any other specials currently running. Offer good through January 1st, 2009.

Relaxation Tips for Holiday Bliss

(NewsUSA) - The holidays mean peace, goodwill - and stress. The economic crunch, combined with frenzied shopping, confusing travel plans and busy holiday party schedules, leaves many Americans wishing for a break.



If you feel overwhelmed, take a break to do something you enjoy, like reading a paper at a local café.

A spa day seems out of the question, but stressed-out celebrants can find breathing time. Here are some tips for Americans looking to relax over the holidays:

- Learn to say "No." You don't have to attend every party for which you receive an invitation. If you feel overwhelmed, open up a space in your schedule. Use that extra time to do something that you enjoy, whether that be baking, reading a book at a local café or napping.
- Don't abandon healthy habits. Sure you're busy, but that doesn't mean you should skip your regular exercise routine. Exercise releases happy-thought-inducing endorphins and gives your brain a break. If you don't exercise now, fit a walk to work or yoga class into your regular routine.
- Give your feet a break. Fashionable pumps and sprints

through shopping malls take a toll on your soles. An at-home pedicure will help you release holiday tension. Simply fill a large bowl with warm water and a few drops of an essential oil, like lavender. Soak your feet, then rub off rough skin with a pumice stone. Remember to moisturize your feet afterwards with a heavy lotion or foot cream. Some products specifically target sore feet. Original YogaToes (www.yogatoesinfo.com), a flexible, hypoallergenic form that fits around your toes,

help relax and refresh tired, overworked feet. YogaToes can be bought individually or as part of spa-inspired holiday gift sets. - Seek a natural touch. Just because it's winter doesn't mean that you can't appreciate nature. Potted plants and flowers boost moods. Small orange and fig trees can be kept indoors through the year, and a countertop herb garden needs little more than sunlight to create fresh scents. Buy a fresh, not artificial, wreath to enjoy pine's unique aroma.

National Active and Retired Federal Employees Association (NARFE)

NARFE, one of America's oldest and largest associations, was founded in 1921 with the mission of protecting the earned rights and benefits of America's Active and Retired Federal workers. The largest Federal employee/retiree organization NARFE represents the retirement interest of nearly 5 million current and future Federal Annuitants, spouses and survivors.

NARFE works very hard on a daily basis to provide its members with a collective voice in making a difference on Capitol Hill. Shouldn't you be supporting the Association that is trying very hard to protect your earned benefits? Without them in today's economy some or all of your benefits could go away very quickly.

NARFE Sunrise Chapter 1658 meets the second Thursday of each month. Our next meeting is scheduled at 11:30AM on Thursday, December 10th, 2009. Join us for our Christmas Luncheon at the Sierra Regency Retirement Center, 1015 Madden Lane, Roseville, CA (near Sunrise and Cirby).

For further information call F. Lee Lawrence (916) 955-3433, Elsie Holmes (916) 961-4419 or George Morley (916) 726-2959

CHAUTAUQUA PLAYHOUSE

Scrooge - 30th Year

Northern California's favorite holiday musical, SCROOGE, will be presented at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. This is the 30th year that SCROOGE will be presented during the holiday season. Scrooge will open with a performance at 8:00pm on Friday, Dec. 4th and will continue to play on Fridays and Saturdays at 8:00pm and Sundays at 2pm through Dec. 23. Additional performances will be held at 7pm on Sunday Dec. 13 and 20 on Monday, Tuesday and Wednesday, Dec. 21, 22 and 23 at 7 pm.



Roger Hoopman (L) and Chris Lamb

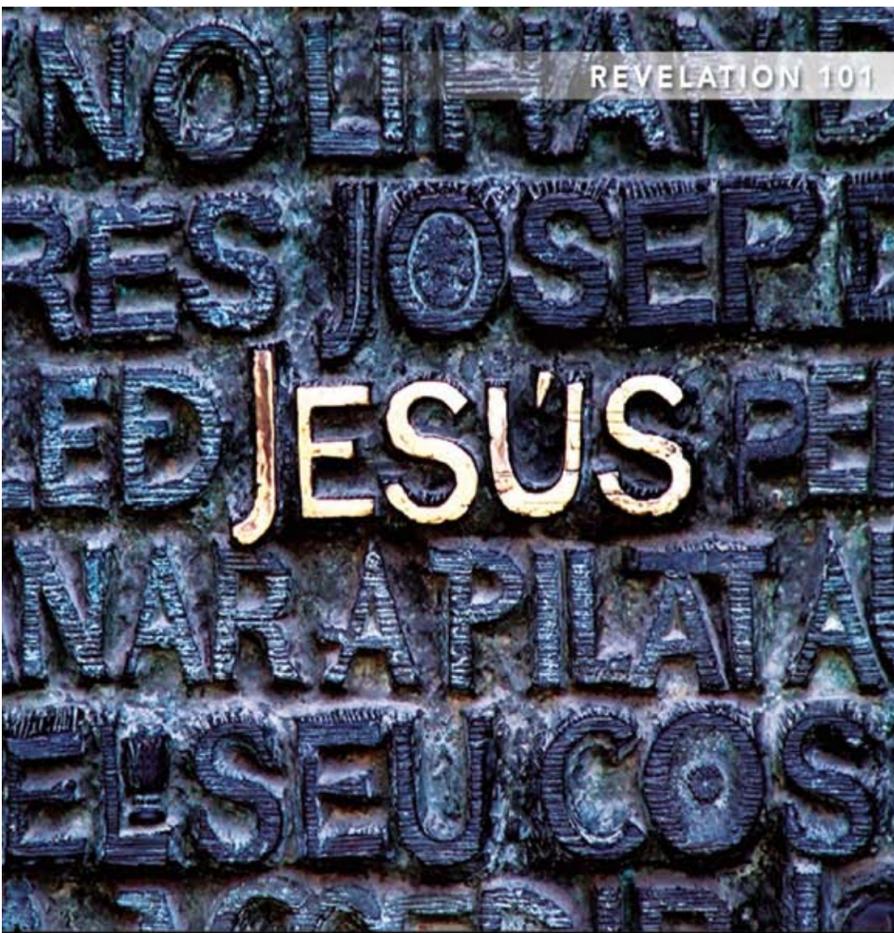
The original production of SCROOGE opened in 1978 in Cal Expo's Golden Bear Playhouse, directed by Gary McFadyen and featuring Rodger Hoopman as Scrooge. Since then, SCROOGE has played each holiday season to enthusiastic audiences throughout Northern California.

The current production of SCROOGE, directed by Warren Harrison, will feature a company of local favorites including Chris Lamb, Warren Harrison, Boots Martin and many other local actors, with Rodger Hoopman in the title role for his 30th year. The production includes an original musical score by Hoopman and Rob Knable.

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

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

A Non-Profit Organization



Finding Jesus in the book of Revelation

IS 2012 THE END OF THE WORLD?

Come discover what the book of Revelation has to say.

TUESDAYS, JAN. 5TH - FEB. 23RD
 7:00-8:30 P.M.

 Carmichael
 Seventh-day Adventist Church
 4600 Winding Way
 Sacramento, CA 95841
 www.carmsda.org

JOIN US FOR PRESENTATION SCHOOL'S

Annual
Santa Breakfast & Craft Fair

SUNDAY DEC. 13TH 8:00-4:00
3100 NORRIS AVE.

Advance Tickets on Sale Now at the School Office
 or Buy at the Door

Over 30 Different Crafters • \$4.00 Breakfast
 Pictures With Santa \$2.00

You deserve a treat.

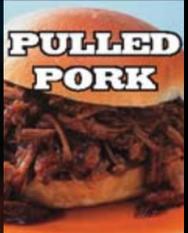
Take a tour of Carmichael Oaks Senior Living and we'll treat you to dessert at Lido Café.



Call 916-944-2323 • Lic# 347003685 



Carmichael Times
 CALL 773-1111
 TO SUBSCRIBE



Dine-In • Take Out • Delivery • Catering Available
We can cater your next special event

4128 El Camino Ave., #2 • Sacramento, CA 95821
 HOURS: EVERYDAY NOON - 8:30 PM

(916) 484-9464

WE DELIVER • WE DELIVER • WE DELIVER
 \$20 Min Order • \$2 Delivery Charge • Cash Only • Some Restrictions Apply

**Buy 1 Plate (1-7)
 Get the 2nd Plate Free**
 (of equal or lesser value)
 With the Purchase of
 2 Fountain Sodas.
 Expires 12-31-09

Northminster Presbyterian Church
**INVITES YOU TO JOIN US AND
 CELEBRATE CHRISTMAS**



Special Advent Music
 SUNDAYS, DEC. 6TH – 20TH AT 9:55 A.M.
 Inspiring music by our Praise Band, Orchestra,
 and Chancel and Handbell choirs

Handbell Christmas Concert
 SUN., DEC. 13TH 3 P.M.
 Bel Tempo performs lively Christmas music

Happy Birthday Jesus Party
 FRI., DEC. 18TH 7 P.M.
 A children-friendly birthday party for Jesus

Christmas Eve Services
 5:00 P.M. FAMILY CANDLELIGHT SERVICE
 A candlelight service of lessons, carols, and Living Nativity
 10:00 P.M. CANDLELIGHT SERVICE
 A sacred service of candlelight and communion

3235 POPE AVENUE
 (between Watt and Fulton)

487-5192
www.NorthminsterOnline.org

*Holiday Magic
 is in the Air... Capture It!*

**Carmichael
 Flowers**
 The original since 1955

*Full Service Florist -
 Old World
 Customer Service*

Our Specialties...
 Spectacular Wedding & Special Event Florals
 Affordable Funeral • Sympathy Flowers
 Unique Vintage Table setting & Home Décor Silks
 Water Gardens • Pagodas • Statues
 Sr. Facility Room Decorating Services & Workshops

*DIY
 Creative
 Workshops*

Saturdays: Make your own holiday wreaths & fresh centerpieces

916-483-8511

6100 Fair Oaks Blvd. Carmichael, Ca. 95608
 1 blk N of El Camino Ave. (Sub Depot neighbors) www.carmichaelflowers.com

**15th Annual
 Holiday
 Crafts Faire**

*Presented by the
 Sacramento
 Fine Arts Center*

**5330 Gibbons Dr.,
 (Between Garfield Ave. and Walnut Ave.)**

November 17 thru December 12
11am- 3pm - Tues.'s - Sun.'s

sfac@SacFineArts.org • 971-3713

Discover remarkably affordable memory care!
 Make your home in
 our community or join *The Club* for memory day care.

*the Chateau
 at Carmichael Park*
 Lic. #347001523

At the Chateau, residents enjoy a service-rich lifestyle that includes meals, housekeeping, life-enhancing activities, medication management, other personal care and much more. A trained and caring staff is available 24 hours a day.

The Club Carmichael Park, our Memory Day Care program, is an added resource to spouses, families and friends who are providing care to senior loved ones with memory loss. *The Club* participants enjoy meaningful activities, care and companionship, while their caregivers run errands or simply relax.

Call Suzanne at (916) 481-7105!
 7125 Fair Oaks Blvd., Carmichael

Be our guest for a FREE trial!

**Ask about
 our move-in
 specials!**

LIMIT ONE COUPON PER FAMILY

The Club
 Carmichael Park
 Lic. #347003534

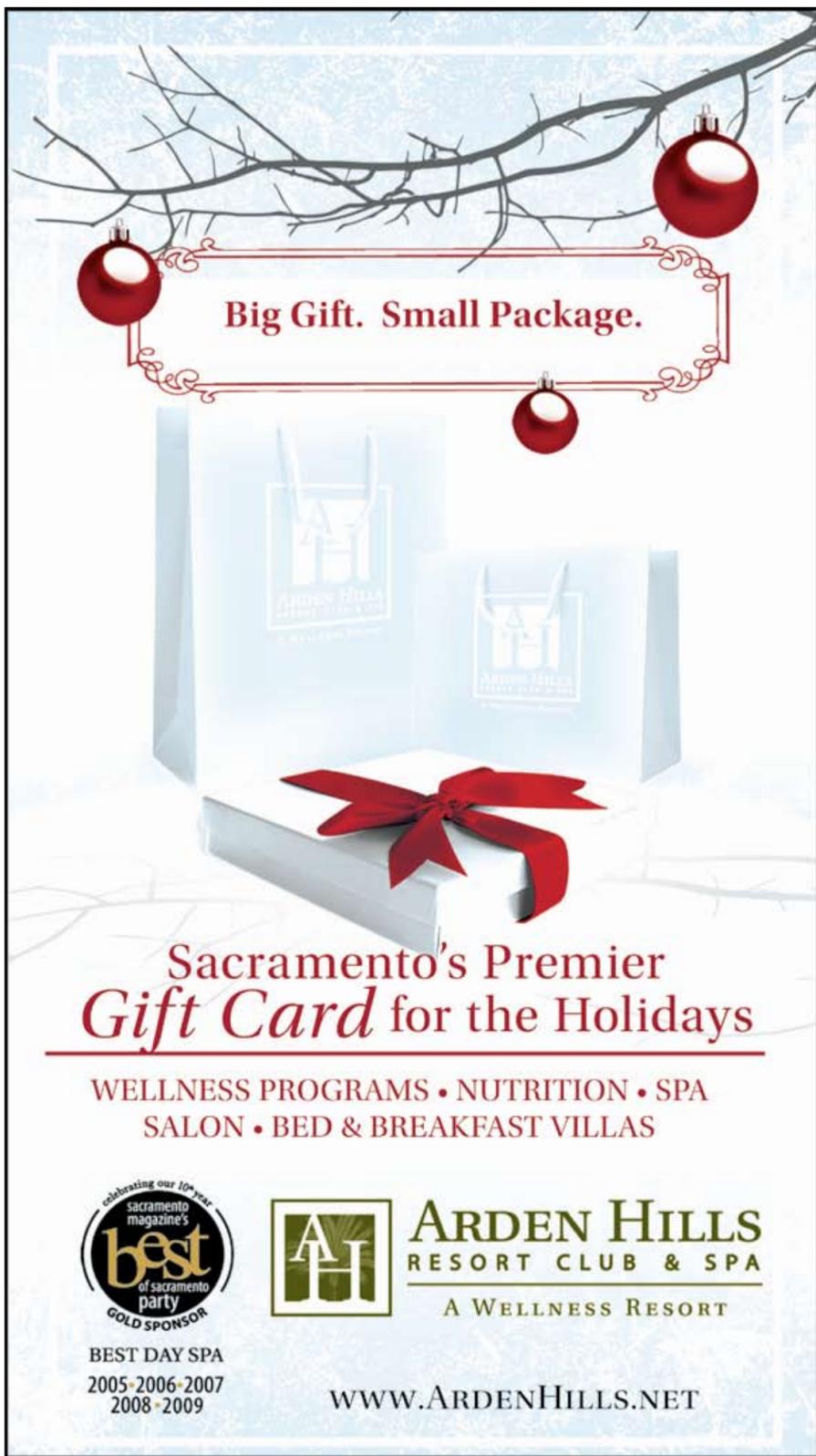
**Good for a Trial—
 Two Half-Days FREE!**

Call Linda to make a reservation
 (916) 482-2850

7125 Fair Oaks Blvd., Carmichael • Between Engle St. and Grant Ave.

www.HankFisherProperties.com

**HFP HANK
 FISHER
 PROPERTIES**



Big Gift. Small Package.

Sacramento's Premier Gift Card for the Holidays

WELLNESS PROGRAMS • NUTRITION • SPA
SALON • BED & BREAKFAST VILLAS

celebrating our 10th year
sacramento magazine's
best
of sacramento party
GOLD SPONSOR

AR DEN HILLS
RESORT CLUB & SPA
A WELLNESS RESORT

BEST DAY SPA
2005-2006-2007
2008-2009

WWW.ARDENHILLS.NET

The community grew. So did we.

Come preview Mercy San Juan's spectacular new patient tower.



Join us in celebrating Mercy's lasting gift to the community!

In just days, Mercy San Juan Medical Center will open its new patient tower, offering convenient access to 110 more patient beds. But first, we invite you to come preview its exciting features: the latest in healthcare interior design and spacious, private rooms equipped with the latest technology—all in a soothing healing environment.

Mercy San Juan is the only hospital serving the people of North Sacramento and South Placer counties with comprehensive heart care, advanced robotic surgery and breakthrough treatments for brain disease through the Mercy Neurological Institute.

Open House
Sunday, Dec. 13
1 to 5 p.m.

Tours and refreshments will be offered

Mercy San Juan Medical Center
6501 Coyle Avenue
Carmichael 95608

MERCY SAN JUAN MEDICAL CENTER
mercysanjuan.org



Meditation for Your Heart, Mind and Soul

December 10th, Thursday evening 6:30 to 9 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
- Countering effects of modern life anxieties and stresses
- Learn simple techniques to use anytime, anywhere
- How to re-energize Your Daily Life

Healing Your Home

December 15th, Tuesday evening 6:30 to 9:00 pm

Learn How to Create a more loving and healing environment for the holidays. Clear & Set the Energy of Your Home using specific Meditation Techniques.

A perfect workshop for those wanting to create a more loving, healing and graceful living environment within their home. You will learn techniques that will give You the power to manage the energy of Your home or workplace.

Seminar is offered by
Rev. Paul V. Scholl



Rev. Paul has been teaching stress reduction and meditation workshops since 1995 at many continuing education and spiritual centers. He is an ordained Interfaith Christian minister, spiritual and grief counselor. He has served as a hospice chaplain and hospice volunteer trainer. He has also served in the fast-paced publishing industry for more than twenty-five years.



SACRAMENTO CHORAL SOCIETY AND ORCHESTRA

DONALD KENDRICK MUSIC DIRECTOR

Home for the Holidays

Saturday, December 12
2 P.M. and 8 P.M.
Mondavi Center, UC Davis



Guest Artist:
Hannah Penn,
Soprano

Two performances of this favorite holiday concert, Saturday matinee and evening

Recapture the magic as the SCSO spreads the spirit of the Christmas season with candlelit processions, audience singalongs, new and familiar holiday songs and good cheer.

Get your tickets early!

 Christ the King Retreat Center, 6520 Van Maren Lane, Citrus Heights, 95621
To register email Rev Paul at go2dlyt@aol.com, or call 916-773-1111.
Each workshop is \$20.

TICKETS: Mondavi Box Office 1-866-754-2787 or online at SacramentoChoral.com