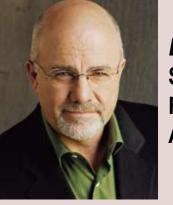


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Life Insurance **Offers Peace** of Mind

Page 2



Dave Says... Sound **Financial Advice** 

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### Volume 29 Issue 42

## Serving Carmichael and Sacramento County since 1981

October 21, 2009

# **SJUSD** Answers to **Garfield School Closing**

#### Trent Allen. SJUSD

Carmichael - The decline in student enrollment that began earlier this decade has continued in San Juan Unified with the District losing nearly 1,000 students since last consolidating schools during the summer of 2007. The expense of continuing to operate schools during declining enrollment stretches the limited instructional and fiscal resources that are available to support teaching and learning in the District. The current proposal being examined would consolidate Garfield Elementary with other nearby neighborhood schools, transition the Sierra Nueva program to be a part of Encina Preparatory High School, and create a dual-language immersion program at Edison Elementary. In October of 2005 when the District's 3280 committee conducted a comprehensive review of school facilities within

by the 3280 committee. The schools enrollment fell from 485 in 2005 to 406 students as of Sept. 15. When combined with the declining enrollment surrounding District of schools, there is sufficient to consolidate capacity Garfield with nearby schools.

The Board of Education has expressed a desire that, should any school consolidations occur, no school sites be left unused since they become a target for vandalism. The District is exploring a number of options for the Garfield Elementary campus should the school be consolidated. Examples of options under consideration include: expansion of the District's parent resource center to provide additional services to families in the District, or use the campus as a professional learning center to avoid expensive facility rental costs involved in large-scale teacher and staff professional development. Input collected during

their comments, questions, and concerns in writing. Those who wish to submit comments via e-mail are invited to do so by sending them to cynthia.jensen@ sanjuan.edu with a subject line of "school consolidation".

The list of frequently asked questions and answers may be viewed on the District's Web site at: http://www.sanjuan.edu/ consolidation. If you do not have Internet access you are welcome to call 979-8281 and request that a printed copy be sent to you. San Juan Unified School

District will continue to hold community meetings regarding a proposal to consolidate schools. Remaining public meetings include the following: Thursday, Oct. 22 at 6:30 p.m. in the Board Room at the District Office (3738 Walnut Ave in Carmichael) and Tuesday, Oct. 27 at 3:30 p.m. in the multi-purpose room of Pasadena Elementary School (4330 Pasadena Ave. in Sacramento). Members of the public are also

invited to attend the Facilities, Transportation, and Finance (FT&F) Committee meeting at 7 p.m. on Nov. 3 in the Board Room of the District Office, the Nov. 17 meeting of the Board of Education during which school consolidations will be discussed, and the Dec. 8 meeting of the Board of Education during which decisions may be of Education made. Board meetings start at 6:30 p.m.

# **Mizer and Commander**

Tall Ship Opens to Visitors in November and December



### Helm mates. On the tall ship Hawaiian Chieftain in Sacramento, Captain Rob Mizer shares the wheel with first officer, Sara Valentine.

### By Susan Skinner

Actors Johnny Depp and Orlando Bloom have walked the samehalloweddecksasRobMizer. In tricorn hat, the Carmichael man does it with no less style. Captain on the Hawaiian Chieftain -- a tall ship that will berth in Old Sacramento on November 2 -- Rio Americano graduate Mizer (34) knows he'll never be as rich as actors who merely pretend to be sailors. "There's little money in this job but I have the joy of sailing and educating," grins the mariner. "It's still a career." Since his 2005 voyage to Sacramento as first mate on the Lady Washington (HMS Interceptor in the blockbuster Pirates of the Caribbean), Mizer's promotion to Captain on the Hawaiian Chieftain has puffed out his canvas shirt even more. A captain's duties seldom involve those dizzying watches from the heights of the main topgallant. "I still get up there whenever I can, though," he admits. "I love the height. You feel you're on top of everything."

Virgin Islands when I was 11," he recalls. "It was addictive. I read the Horatio Hornblower series and Mutiny on the Bounty. When the (replica 18th Century Washington treighter) Lady docked in Sacramento in 2004, visited and later volunteered with tall ship programs." The former CSUS engineering student quickly climbed the rope ladder to paid duties as Lady Washington's first mate. The tall ships, he marvels, "are amazing boats. They change lives..." The Gravs Harbor Historical Seaport Authority added his present command to its fleet in 2005. A square-topsail ketch, the Hawaiian Chieftain was built in the 1980s for Pacific island packet trade. Now its main job is to ply West Coast ports on educational missions. "We teach the living history of sailing and trade," says the captain. "We share history; skills needed to sail these ships are almost lost." His crew can fall back on modern aids like radar and engine power. But at sea, they observe antique niceties. "We travel under sail," confirms Mizer. "We still

Sandy Mizer. "We sailed in the measure depths in fathoms, with a lead line. Living conditions are cramped but you adapt. You must get along with your shipmates but you can usually get 12 feet from anyone on board if you need space. For more solitude, you find a park when you dock... Berthing at his homeport remains a thrill to the sunburned mariner. "I once worked as a bartender in Old Sac, so I really know the place," he says. During his seven-week visit, parents Bruce and Sandy Mizer will be honorary mom and dad to ship's crew, hosting Thanksgiving and delivering mariners' mail. Marvels father Mizer: "We don't try to keep up with the crew. Their energy and vocabulary is amazing. Nautical lingo flows so fast; it makes landlubbers' heads swim. We're pleased just to be near them at Thanksgiving."

consolidated: Garfield. be Carmichael, Pasadena Avenue, Holst, and Coleman. The Board of Education voted to close Holst and Coleman at that time, but left the other three schools open.

the District, it recommended

that five elementary schools

While Garfield does not have the lowest enrollment among the District's elementary schools, enrollment at the school has declined by 16 percent since being recommended for consolidation

community meetings will be delivered to the FT&F Committee as well as the Board of Education in the form of a frequently asked questions (FAQ) document. Written comments will be shared verbatim with Committee and the FT&F Education. the Board of Members of the community are invited to attend any of the scheduled meetings or submit

# **County Recognizes Eateries with Best Health Inspection Record**

Carmichael - In recognition of September's National Food Safety Education Month, several restaurants were recognized for outstanding food safety practices at a Sacramento County Board of Supervisors meeting on September 15. These businesses were selected by the Environmental Management Department to represent nearly 700 restaurants that earned an Award of Excellence in Food Safety certificate countywide.

To qualify for the award, a food-service operation must not have any major food-safety violations in its three most recent health inspections. Inspections are unannounced and completed up to three times a year. EMD inspects approximately 5,500

restaurants, retail markets, bakeries, bars and schools for food safety compliance annually. Mark and Monica's Family Pizza, a family-run business located at 4751 Manzanita Ave, Carmichael, and Save Mart Supermarket, 2501 Fair Oaks Blvd, were chosen to represent Supervisor Susan Peters' district. Peters presented the certificates to Mark and Monica's owner Mark Brooks, manager Debbie Mahnke, and Save Mart's manager John Martin. In 2008, Kung Fu Fat's (CSUS), 6000 J Street, was the honoree. Among the 700 food facilities countywide earning a certificate were Whole Foods Market on Arden Way, Honey Baked Ham on Fulton Ave., Madison

Station Café on Madison Ave., Village Drive-In on J Street, and CupcakeCravingsonArdenWay. EMD director Val Siebal recipients said the award have clearly demonstrated a continuous commitment to high standards of food safety in their establishments. "The Environmental Management Department recognizes the hard work and diligence of employees and management to earn this award," says Siebal. Is your favorite food facility a 2009 Award of Excellence for Food Safety recipient? You can view a listing of all award recipients and learn more about the award criteria at www.emd.SacCounty.net/EH/ EMDFoodSafetyAwards.htm.

Ship life had long been the dream of this son of Carmichael financial planners Bruce and

## **Center for Children Re-Accredited**

As it did in 2003 and 2006, River Oak Center for Children has once again received the distinguished honor of the Golden Seal of Approval and accreditation from the Joint Commission. Joint Commission accreditation and certification is recognized nationwide as a symbol of quality that reflects an organization's commitment to meeting certain performance standards. River Oak remains one of very few non-profit organizations in California not associated with a large hospital system to have received such recognition.

An independent, not-for-profit organization, The Joint Commission

Says Rob Mizer: "Ship food is great. But we all loved to sit down at home and have a meal on a table that doesn't move."

Mizer's tall ship will be open for visitors from November 2 through December 14. Learn more about Hawaiian Chieftain, go to www.HistoricalSeaport.org

accredits and certifies more than 1,800 behavioral health care organizations in the United States. The accreditation process focuses on operational systems critical to the safety and quality of client care. To earn and maintain accreditation, an organization participates in an onsite survey by a Joint Commission team at least every three years. "We are extremely pleased

and honored to have received re-accreditation with the Joint Commission," said Mary Hargrave, President and Chief Executive Officer of River Oak. "This recognition is reflective of River

Oak's commitment to providing only the best and most effective services to the vulnerable children, teens, and families we serve. It is also a great tribute to our staff members. Joint Commission accreditation is possible because of their dedication to meeting the Commission's standards every day of the year."

Each year, River Oak helps close to 2,000 at-risk children and families through innovative and researchbased mental health and social service programs that guide children to success by helping them build skills necessary to manage life's challenges. Find out more at www.riveroak.org.

### Got Something To Say... By CM Ricks The Friendship of Facebook

Road last week, I got lost in the memories of plaving mountain ball with Mr. Miles' on the playground at Garfield Avenue School. After watching the news and seeing that my first school, the beginning of my childhood friendships was being closed, I had a feeling of emptiness I can not even begin to explain. Those school grounds hold some of my fondest memories as well as some of my biggest heartaches.

All of the times Kelly Holeman, Lisa Steyn and I played jacks in Ms. Wizer's class, going to the now filled in stream finding salamanders with Todd Prangley was now going to be lost in the ongoing saga of school closures. I wonder as the school administration makes these decisions if they think about those of us who graduated from there. Why we had no voice in the closure decision. How many of us have stayed in Carmichael to have our children follow in our footsteps? Where will our children build their memories now? How many friendships will be broken up as our kids get separated and parted out like cattle to other schools?

After La Sierra closed in 1983, and hundreds of heart broken teenagers were making the decision on where they wanted to graduate, a multitude of friendships were ended. Tears flowed through hallways, lockers were torn out and the lifetime friendships of many were ripped apart at the seams.

Well, those seams are mending thanks to a popular web site called

As I drove down Engle Facebook. Troy Rutherford, whom incidentally went to Garfield Avenue School, planned an all school reunion last weekend. The guest list? All graduates from La Sierra. Mira Loma, El Camino and Del Campo. The Palm Street Pub and Grill housed the gathering and the turnout was astounding! The owner of Palm Street, a local pub and restaurant, graduated from Mira Loma and his staff was only too happy to keep all the graduating classes happy and full of laughter. Pictures of kids were flying around the room, food was being devoured and the sound of happy recognition could be heard for miles! I lost count on the amount of hugs I received and then, finally I got to see that one girl I so desperately missed all these years who shares my name! It was a magical night and thanks to Palm Street, Troy and Facebook, it created a new memory for many and old friendships have undoubtedly been rekindled.

> We, as children, are linked to our friends, our teachers, our first loves. It is what builds us as human beings. The mountains of pictures, valentines and notes we receive throughout our childhood is the foundation for the memories of the friendships we build. I have watched friends hold each other on the playground while one is crying and there is no person in the world that would have made her feel better at that moment.

> So, 95608ers as we continue to call for school closures and we all sit back while our local school is being closed, think about all of the

memories you have built within the walls of that building and ask yourself, how many childhood friendships are going to be lost today? Is there another solution? Ask the 1983graduating class of La Sierra if they wish they could have stayed and graduated a Longhorn instead of a Matador or an Eagle! Give our children a voice and a chance to hold on to their past. After all, it is why we stay in Carmichael, isn't it?

Have a Great Week Guys, CM Ricks

"I love the fact that my old friends still have the willingness to pick up where we left off. We have the ability to love as though we were never apart. Lifetime friendships!" TONY STROUD, Graduated El Camino, Class of 1983

"I love being reconnected and finding out who I really am. I am finding that the memories from school molded the person I have become." GIA LIGUORI, Transfer from La Sierra to Mira Loma, Graduated Class of 1983

"I love Facebook, I have talked to people I haven't seen in 30 years. If I don't want to talk to them.... I can Deny them!" KEVIN WHITE, Graduated Del Campo, Class of 1986

"I have been reunited with friends I have not seen in years! I love it!" GEORGE MILNE, Graduated La Sierra, Class of 1982

As you watch the value of your property, home or retirement investment savings struggle in the current economy, you may be wondering about ways to protect your family in the event of an unforeseen event. One option you may not have considered is the purchase of a whole life insurance policy. It may not be something you'd automatically turn to, but whole life insurance offers guaranteed death benefit protection in addition to multiple tax advantages and flexibility. Owning a whole life policy can be a great financial alternative, not only for the protection of your loved ones but also a financial option for your living needs.

#### **Invest in Your Loved Ones**

The primary promise of life insurance, of course, is that your loved ones will be protected in the event of your death. And with a whole life policy, your death benefit is guaranteed<sup>1</sup>, whether the payout comes in a matter of years or decades. This is an investment that provides protection in the long-term interests of those you care for most, as well as your own peace of mind.

#### Invest in Your Future

But, what you may not know is that a whole life insurance policy is much more than protection against



**Even During Tough Times,** 

**Life Insurance Offers Peace of Mind** 

Daniel Blum

the unknown. It also provides you with tax-deferred cash value that accumulates over time. In the event of sudden unforeseen or happily anticipated expenses, it provides a readily available source of funds. And in the long run, it can also supplement your retirement income.<sup>2, 3</sup>

Any kind of financial strategy these days seems fraught with uncertainty, so it's important to consider carefully what vehicles work best for your own circumstances.

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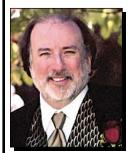


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## Carmichael Times

Serving Carmichael and Sacramento County since 1981



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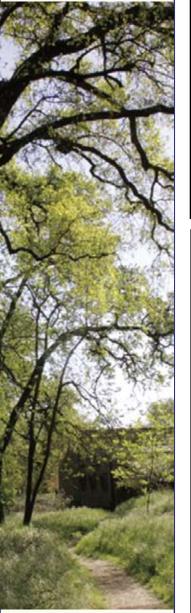
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## Nature Center

Visit for October Events



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### Upcoming Events Mark Your Calendar

MIXER Wednesday, OCTOBER 14th, 2009 Hosted by The Atrium of Carmichael 5:30 - 7:30 pm 5757 Cypress Ave, Carmichael, 95608

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October 27th, 2009 General Membership Luncheon At The Palace 6309 Fair Oaks Blvd., Carmichael 11:30a – 1:30p Our Speaker will be Ed Crane, News Anchor, KFBK 1530AM

### **MEMBER NOTICES**

The Chamber is looking for enthusiastic, energized Board Members AND Candidates for Honorary Mayor's Race 2010 *Those interested please call Terry Sweeney*, *Director, at 944-1529* 

Eskaton Village Carmichael, 15th Annual Craft Fair Saturday, October 24, 2009 10:00am – 2:30pm 3939 Walnut Ave., Carmichael FREE & Open to the Public

## Carmichael Chamber of Commerce

## Boulevard Brush Up

TIME: Sunday, October 18, 2009

**PLACE:** 9:00 am at Carmichael Park, by the tennis courts

WHAT: Pick up trash, document problems for Code Enforcement, remove weedsWHY: Draw the Community's attention to Fair Oaks Boulevard, begin the process of revitalization, and make the Boulevard

a showcase for the community

*WHERE:* Fair Oaks Boulevard from Stanley to California

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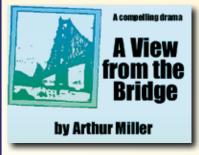
(\*This offer is not available for the December luncheon, must be a Carmichael Chamber Member in good standing to qualify)

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## **CHAUTAUQUA PLAYHOUSE** A View From The Bridge on October 9 and Gnome Sweet Gnome on October 17



Chautauqua Playhouse announces the second show of its 33rd season, A VIEW FROM THE BRIDGE, by Arthur Miller, opening on October 9, at the Playhouse. The show will run on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through November 15. All performances will be held at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. Admission is \$17 general and \$15 students, seniors, children and SARTA members.

Italian-American immigrant life colors this searing drama of love, obsession & revenge, set in 1950's Brooklyn. Longshoreman Eddie Carbone is devoted to his wife and niece. But when his wife's impoverished Sicilian cousins enter the US illegally, desperate to find work, Eddie's devotion to his niece is no longer touching, but terrifying. A Greek tragedy, told in Arthur Miller's classic American style... The production is directed by Lenore Sebastian and features Julie Bock-Betschart, Savannah Scott and Gil Sebastian. Set design is by Rodger Hoopman with costumes by Eileen Beaver.



Opening on October 17 is the Chautauqua Children's Theatre production of GNOME, SWEET GNOME, directed by Marie Raymond. In this musical show, O'Shea and Rhymin' Simon have to find a new king. When they find one, they're off to encounter a dragon and a green bad guy. Watch out for Pigg and Apoke.

GNOME SWEET GNOME plays on Saturdays at 1:00 and 3:00 pm until November 7. Tickets for the children's shows are \$7.00.

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.com

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## **Free State Tax Filings** A Billion Dollars; Serious Money for Californians

#### *By Raoul Lowery Contreras*

Sacramento -- To paraphrase a WWI French General, California's economy is floundering, its tax base is disappearing, unemployment is at modern record levels, poverty is growing, the state is drowning in red ink -- so now, now is the time to attack, to find a nugget of hope and treasure that can help people and the state, that can cut back on state expenditures and to, again, help people who need it.

There's a billion dollars on the table in federal Earned Income Tax Credit (EITC) that California can help bring home to an estimated 600,000 California families that they are entitled to now but don't get and can

get with just a tiny tweak by the State Legislature in next week's Governorcalled Special Legislative Session.

That's a BILLION dollars for families that really need it, EITCeligible people who generally earn less than \$25,000 or \$30,000. These are families that are being devastated by this once in a lifetime economic disaster that is eroding the basic ability to endure such hard times.

The Federal government and 20 other states have a program of free filing of federal and state tax returns that assists families to file federal and state taxes and the service is free, it's called "IRS Free File." This is the program that will help deliver a Billion

dollars in checks to the families who so need the money now, not down the road if and when new programs are developed. This program exists now and has been used for nearly a decade.

This is a public/private partnership between the IRS and the American software industry. It provides free online tax preparation and filing to low and middle income families throughout the country. Any family earning \$56,000 or less can use this system free of charge. This program is seven years old and has been used by millions of families and it doesn't cost public taxpayers a cent. California is not part of that

system. It has its own program

(Ready Return) that doesn't complete the federal return so when one uses the California system that filing is not made with the Internal Revenue System (IRS) so an estimated 600,000 families are not filing for the federal earned income tax credit and getting a billion dollars in checks mailed to them like those who use IRS Free File. We must remember that President Ronald Reagan commented on the Earned Income Tax Credit as its being the most effective way to fight poverty in the country.

That being the case why doesn't the state switch to IRS Free File? If it does, the state can stop spending millions on its own program. If it does, the state can take those saved dollars and spend them on programs the public needs of law enforcement, schools, roads and all the other necessary things the State needs to do. If it does, an estimated \$3 or \$4 per state return can be saved. That could amount to millions.

Yes, I'm being redundant. There are millions of dollars that can be saved here if the Legislature will do this for everyone earning less than \$56,000 through Free File. Those people make up 70 percent of those that file income tax forms and that is a lot of people, people.

Combining the millions that will be saved with a billion dollars coming to

California to those 600,000 families that aren't automatically getting that money now, we are talking a mini-Gold Rush here, aren't we? If I were a state assembly person or state senator I would count the hundreds of thousands of Californians who would benefit by one thousand million dollars from using IRS Free File, count the millions saved in the state budget next year and thereafter and be thankful that I would have the opportunity to vote on ending the California program and joining a national system that does what it does. I would vote to do this for all California.

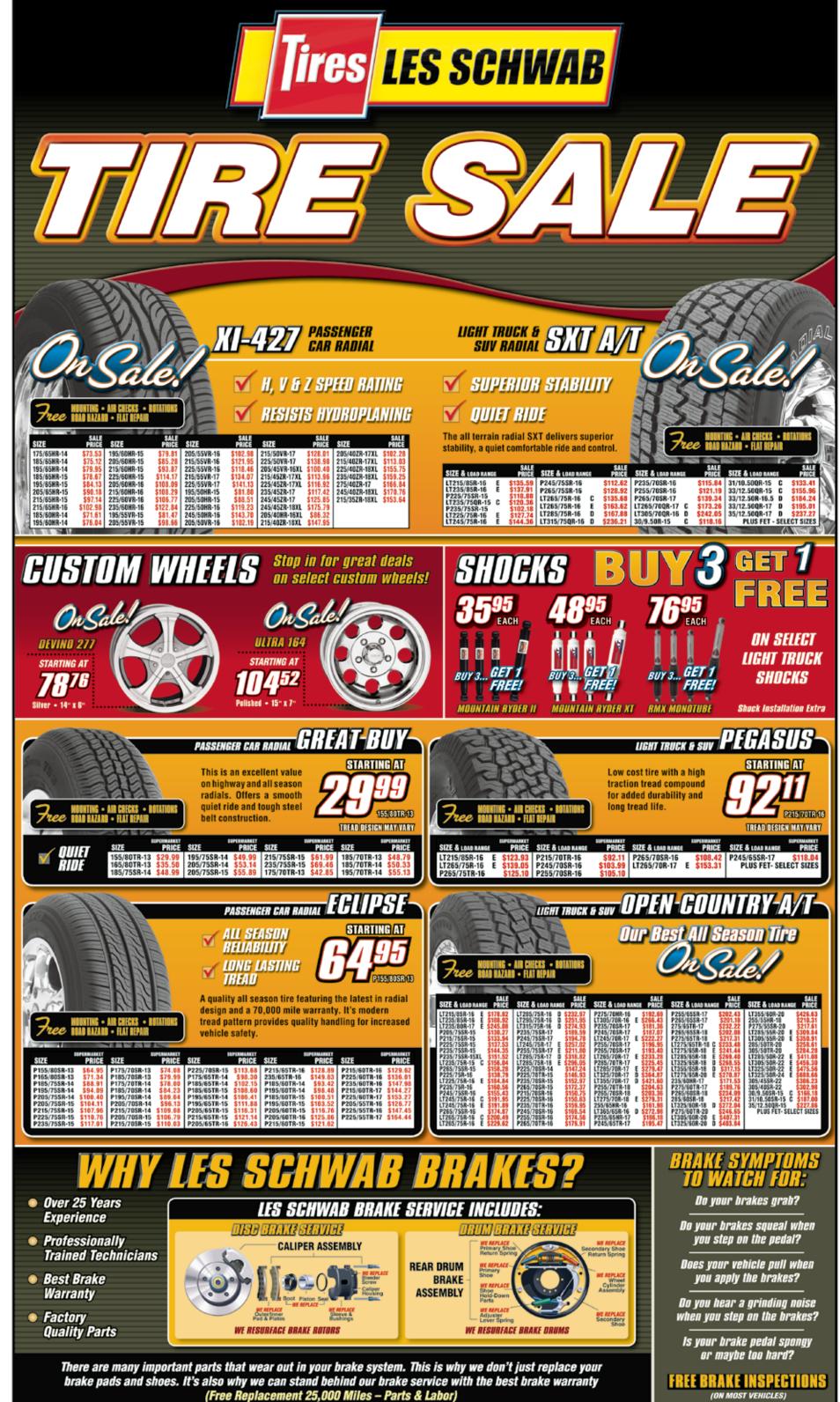
October 21, 2009

## **Property Tax Bills Reflect Widespread Decline in** Residential **Market Values**

Sacramento County Assessor Ken Stieger announced that of the 450,000 secured 2009-10 property tax bills issued this week by the county Tax Collector's Office. over 170.000 contain reductions in assessed value when compared to last year's property tax bills. For the third consecutive year, the Assessor's Office made these temporary reductions, often known as Prop 8 reductions, in compliance with California property tax law. It requires that a property's assessed value be the lesser of its market value as of January 1, 2009, or its factored acquisition value, also known as Prop 13 value.

This year's Prop 8 reductions reflect the continuing widespread decline in residential real estate prices in Sacramento County. Last year, for the 2008-09 tax bills, over 90,000 properties had Prop 8 reduced assessed values.

The decrease in assessed value for the 2009-10 tax roll due to the Prop 8 reductions, as compared to last year's values, is approximately \$12 billion. Since property taxes are billed at roughly 1% of the assessed value, the Prop 8 reductions result in a revenue decrease of \$120



million. The reduction in property taxes will impact local government, cities, schools, and special districts. It is important to note that the current year's tax bills are based on market values as of January 1, 2009. Any declines in value after January 1, 2009 will be reflected on next year's 2010-11 tax bills. The Assessor's Office is continuing to track real estate market trends and will review assessed values as of January 1, 2010 during the spring of 2010. Any required Prop 8 reductions will be reflected in tax bills issued in October of 2010. Once the real estate market begins to recover, the assessed values will be increased until they are restored to their Prop 13 factored base year values.

Property owners who believe that the assessed value on this year's annual tax bill is too high, and have evidence that their property's value as of January 1, 2009 is less than that shown on the 2009-10 tax bill, should visit the Assessor's website (www.assessor.saccounty.net), call the Assessor's Office at (916) 875-0700, or come in person to the Assessor's Office at 3701 Power Inn Road, Suite 3000.

The Assessor's Office will be accepting informal requests for review of the 2009-10 main roll assessed value through November 30, 2009. There is no charge for this service. If the value issue remains unresolved by November 1, or the taxpayer disagrees with the conclusion, they can file a formal assessment appeal with the Assessment Appeals Board. The appeal filing period for the 2009-10 main roll tax bills closes November 30, 2009. A \$30 fee is charged for filing an assessment appeal. The appeal process takes precedence over any review. Upon the filing of an appeal, an unfinished review process within the Assessor's Office is terminated.

# **Atmospheric River Slams Northern California**

As people in northern California begin to assess damage from the high winds and heavy rain of October 13 and 14, they may wonder what hit them. The answer, according to Dave Reynolds, meteorologist-in-charge at

NOAA's National Weather Service forecast office in Monterey, was an "atmospheric river," the meteorological phenomenon that draws water vapor from the Pacific Ocean near the equator and transports it to the U.S. West Coast with firehose-like ferocity.

Atmospheric Rivers, or "ARs," are technically associated with cyclones," says Dr. Marty Ralph, Research Meteorologist at NOAA's Earth System Research Laboratory in Boulder. "Although these cyclones are not of the iconic circular pattern commonly associated with hurricanes, they do include hurricane-strength winds and can yield rainfall comparable to that of hurricanes. The ARs in these cyclones are regions where low-altitude winds transport huge amounts of water vapor up against the mountains, which wrings out extreme rainfall." The AR this week produced a remarkable 21 inches of rain in just one day in the mountains near Big Sur, and winds that exceeded hurricane force.

While the atmospheric river that hit central California on October 13 and 14 was large, breaking some daily rainfall records and streamflow records for this time of year on several California creeks and rivers, including the Salinas River, the Russian River, and the Merced River, according to USGS Research Hydrologist, Dr. Michael Dettinger, in many cases, the results can be much

larger, especially later in the winter. Nonetheless, this AR would have been notably long and strong any time of year.

For weather experts, storms this large always bring to mind the historically massive storms that impacted both northern and southern California in 1861 and 1862, flooding the Central Valley of California, obliterating at least one community in southern California, and causing the state capital to me moved from Sacramento to San Francisco. According to scientists, storms of this magnitude will eventually happen again. To address storms of this magnitude and help prepare responders emergency and resource managers, the USGS Multi-Hazards Demonstration Project, creators of the ShakeOut Earthquake Scenario, are working with researchers like Ralph, DettingerandReynoldstoconstruct a massive, though scientifically plausible, hypothetical storm scenario, called "ARkStorm."

The ArkStorm scenario has adapted data and information from recent U.S. West Coast storms to simulate the type of storms that impacted northern and southern California in 1861 and 1862. With the atmospheric scenario completed, experts are now examining in detail the probability, cost, and consequences of floods, landslides, coastal erosion and inundation; debris flows; environmental effects; agricultural loss; and possible physical damage such as bridge scour, road closures, dam failure, property loss, and levee-system collapse. The ARkStorm scenario is scheduled

to be the basis of statewide emergency response drill in 2011.

"There is no specific scale for categorizing atmospheric rivers," said Dale Cox, Project Manager of the USGS Multi-Hazards Demonstration Project. "We tend to call West Coast storms by the year they occurred, like 1969, 1986 and 1997. ARkStorm represent an atmospheric river (AR) with a value of 1,000 on a scale of atmospheric rivers yet to be determined by atmospheric scientists." In addition to the ARkStorm scenario, the USGS Multi-Hazards Demonstration Project led the creation of the ShakeOut Earthquake Scenario that became the basis of the Great ShakeOut earthquake preparedness drill last fall. They are also responsible for the multi-hazards, multi-agency, and multi-scientific discipline approach behind the recent debris flow assessment and warning system being used at the Station Fire in southern California.

"There was a unnerving convergence of coincidence, danger and irony as this atmospheric river roiled into California, threatening to cause massive debris flows, on the day of the annual Great California ShakeOut, " said Lucy Jones, Chief Scientist of the USGS Multi-Hazards Demonstration Project, who's home is directly below the Station Fire burn perimeter. "We just dodged a bullet."

USGS provides science for a changing world. For more information, visit http://www. usgs.gov/.

# "It's a Tax Commission!"

#### By Assemblyman Roger Niello

The Commission on the 21st Century Economy has delivered its recommendations for some tune ups to the current tax system. The report was 9 months in the making, and as you'll see, this little bundle of joy has something for everyone (to love and to hate). One thing is for sure: the status quo has some serious problems. Our state revenue is all over the place, year in and year out. Is there the political will to pass any or all of the recommendations? That remains to be seen, but the Governor has said that he will call for a special session of the Legislature to consider the Commission's recommendations. Of course, this comes on the heels of one of the worst budget crises in California history, leaving me to wonder if there might be something in this report to stymie the revenue volatility of the budget merry-go-round.

Most notably, the commission calls for a drastic simplification in the current income tax brackets. The current system consists of 6 brackets; the commission proposes reducing this to 2: a 2.75% tax rate for incomes up to \$56,000 for joint filers (\$22,500 for single filers) and a 6.75%

rate on taxable incomes above that amount. This is liable to be one of the more controversial elements of the report, as it lowers the tax rate on the very wealthy. The State of California enjoys a love-hate relationship with its richest citizens. One on hand, the current tax system depends heavily on them doing well; we need them to stay put, in California, paying their taxes. It is not in our best interest to foster an environment that drives these individuals elsewhere. For many, it can be tempting to lose sight of this strategy and go right for the deepest pockets.

Reckless overspending in good times has landed the legislature in crisis too many times to count---to this end, the report recommends beefing up the rainy day fund: from the current 5 percent to 12.5 percent of the General fund. This is an idea that I have championed throughout my term in the legislature.

The report also recommends eliminating the corporate tax rate, phasing out the sales tax over 5 years and replacing all of that with a Business Net Receipts Tax (BNRT). Businesses would pay a 4% BNRT on the difference between their gross receipts and the costs

they pay to other businesses for the purchase of materials and services. Small businesses with less than \$500,000 gross annual receipts would be exempt.

The BNRT is very similar to expanding the base of the existing sales tax to services as well as goods and lowering the rate. That is a volatility calming move. Since we would also be eliminating the corporate income tax, this is a very interesting proposal. I still have many concerns with this proposal, the biggest of which is transparency. Since this receipts tax is paid by businesses and will likely be passed through in their costs of what is sold, consumers will essentially pay the tax without knowing it.

If nothing else, we must remember as we consider these proposals to think strategically and keep an eye toward the health of the economy. As a legislature, I think we tend to suffer from myopia. This is chess, not checkers; the ripple effect will always extend far beyond the immediate impact of our actions. Transparent, simple, and steady. This ought to be our mantra as we consider these proposals in the coming months.

## Danger in the Dark: Women's Safety & Self Defense Alert

Criminals seek the dark and target the unaware.

With the time change comes greater danger.

As days get darker earlier with the season's change criminals get **bolder.** Dark mornings and earlier nights invite trouble for those unaware of their surroundings.

Robinson's Taekwondo is offering a **free** clinic on personal safety and self-defense. Women are especially vulnerable as they

members in school or shopping mall parking lots.

> Plan to attend this safety awareness and simple selfdefense clinic, our instructors will help raise awareness of dangerous situations and locations, show how to escape an attacker's hold and give everyone who attends a safety 'mindset'.

Dark Dangers Safety & Self Defense Free Clinic will be held in two sessions beginning on are often exposed to danger as Friday, November 13, 2009 at

November 14, 2009 at 11 a.m. This 90-minute clinic will be held at all 18 Robinson's area locations.

Taking personal responsibility for your safety, increased awareness of trouble spots and simple selfdefense skills can save lives.

Visit any of the eighteen Robinson's Taekwondo locations throughout the Sacramento area, or reserve space now for this free safety clinic at www. robinsonstkd.com.



## **ASK SHERWIN-WILLIAMS**<sup>™</sup> about our newest location!

Our 4787 Manzanita Ave. store has moved to

## Williams. 5122 Madison Ave.

For expert advice and exceptional paints, stop by your SACRAMENTO (CARMICHAEL) Sherwin-Williams.

September 27th - October 4th



## On Duration Home®, Harmony® and **Resilience™ paints**

nly. All savings off regular prices. May not be combined with any other offers. Not valid on previous purchases. Some exclusions apply. See store or sherwin-williams.com for details Valid at Sherwin-Williams and Sherwin-Williams operated retail paint stores. Not valid at Sherwin-Williams Automotive Finishes locations or Product Finishes facilities. Sherwin-Williams reserves the right to correct errors at the point of purchase. ©2009 The Sherwin-Williams G







Dance the night away,

haunted trail,

Story telling!

And school office **\$20.00 for 4** \$6.00 for 1 **Includes dinner!** 

#### GAMES & FUN

October 21, 2009 Crocker Holiday

Art and Craft Festival

November 27-29 at

Scottish Rite Center **Regional artists and** 

craftspeople provide unique

gifts for holiday shopping list More than 95 regional artists

and craftspeople will offer

their unique gift items during the Crocker Art Museum's

Holiday Art & Craft Festival at the Scottish Rite Center,

located across from the main entrance of California State

University, Sacramento, at 6151

H Street. Visitors will support the Crocker and local artists

while they shop for everyone on

their holiday list with an array

of gift items and price ranges. The artist's creations for

sale include jewelry, ceramics, paintings, gourmet food, a variety

of unique holiday items and more.

You can also capture the holiday

season by having photos taken with a Victorian Santa Claus in

the front lobby. Attendees will

also enjoy free parking and a

café by Ambrosia Catering.

Running from November 27-

29, festival admission is free to Crocker members, \$6 for adults

and \$3 for seniors, students and children. The Holiday Art &

Craft Festival is open Friday 1-7 p.m., Saturday 10 a.m.-5

p.m. and Sunday 10 a.m.-4 p.m.

of

**Toast to Tuscany Benefits** 

**Children's Receiving Home** 

of Sacramentol

Sacramento: With all proceeds benefiting the Children's Receiving

Home of Sacramento, a Toast to Tuscany is at Buonarroti Ristorante

in The Collection at Town & Country

Village. Inside Buonarroti Ristorante,

you are surrounded by rich artistic

murals providing a tapestry of facades and palazzos - transcending you to Italy.

All for a good cause – a festive evening

of friends, great food, wine, beer tasting, live jazz, silent auction, live auction,

entertaining and fun! It's the place to be

the area's abused and neglected children between the ages of 1 and 17.

Contact: Sally Rice (916) 933-4056 /

Cell (916)-715-9711 / sriceecp@aol.com

The Children's Receiving Home of Sacramento is the safety net for

the

and

League

the

The event is presented by

Crocker Art Museum

Creative Arts

Sacramento.

4

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2

CHARACTERS

**FROM THOMAS** 

E)K

IG

The Boulder

Thomas

Toby

**AND FRIENDS** 

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James

Percv

Lord Harry

**Miss Jenny** 

South the ace.

65

East

Pass

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7

9

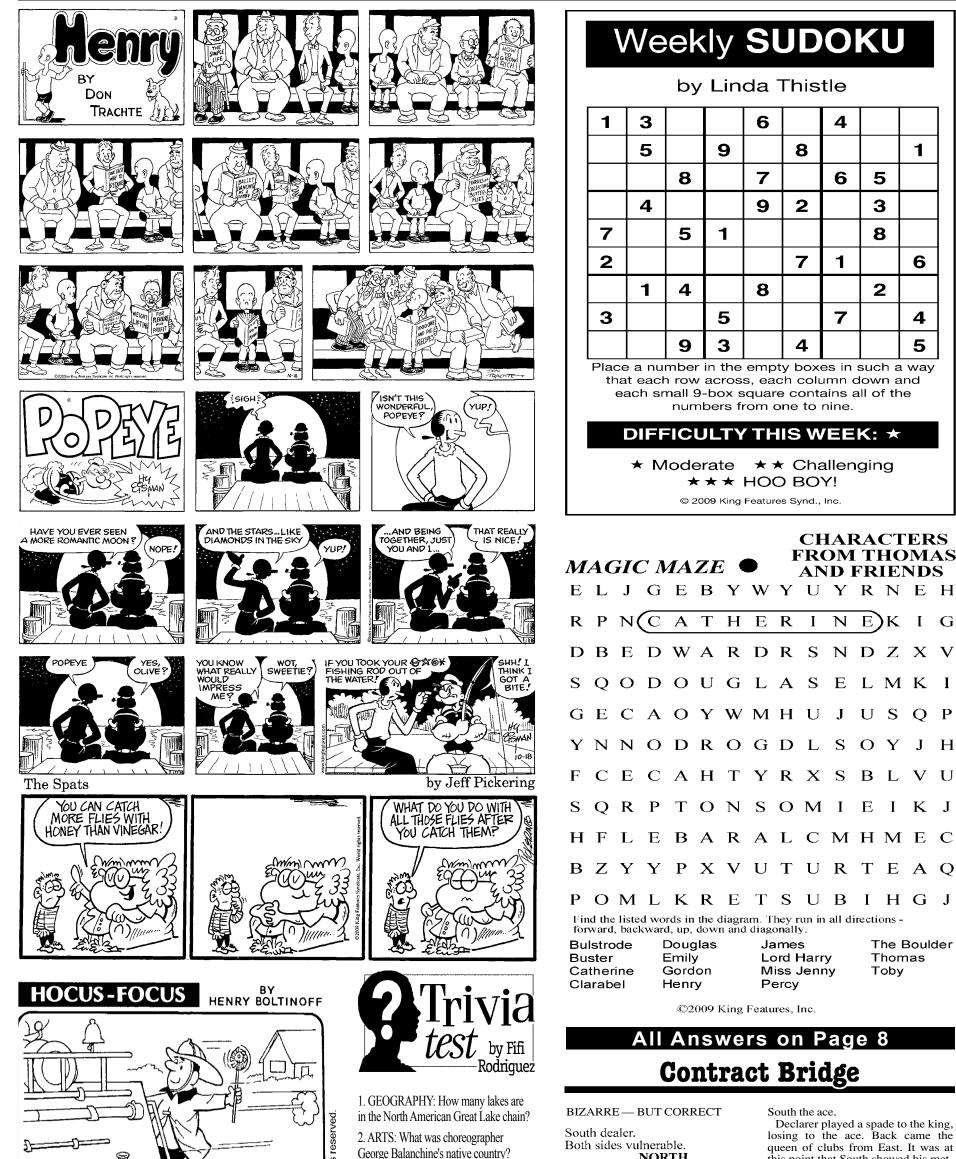
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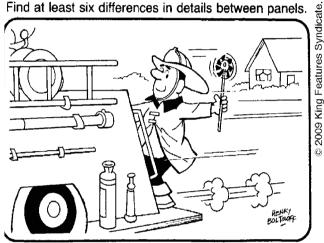
7

4





Find at least six differences in details between panels.



5. Puff of smoke is missing. 6. Pinwheel is different clasp. 3. Window has curtains. 4. Hose is shorter. Differences: 1. Bell is missing. 2. Coat has extra

George Balanchine's nati	ve country?
--------------------------	-------------

3. RELIGION: What is the formal name of the Quakers?

4. TELEVISION: What high school did Richie Cunningham attend in the sitcom "Happy Days"?

5. MOVIES: What baseball movie introduced the character of "Wild Thing"?

6. LAW: Who is the current chief justice of the U.S. Supreme Court?

7. AD SLOGANS: What kind of candy "melts in your mouth, not in your hands"?

8. ANATOMY: Where is the parietal bone located in the human body?

9. MATH: How many minutes are in a day?

10. GENERAL KNOWLEDGE: What is the symbol of the zodiac sign Cancer?

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NORTH	
<b>♠</b> K 10 9 2	
♥75	
◆ A 9 3	
+10842	
WEST	EAST
85	<b>•</b> A 7
♥Q 10 6 4 3	<b>♥</b> J92
KJ842	♦ Q 10 6 :
• 3	<b>♦</b> ÕJ97
SOUTH	• • • • • •
<b>♦</b> QJ643	
<b>♥</b> ÂK8	
◆ 7	
♣AK65	

The bidding: South West North 1 ♠ 4 ♠ Pass 2 🕈

Opening lead — three of clubs.

Occasionally, declarer may make a play that on its face appears totally bizarre, but when the play is later examined, it may well prove to be absolutely essential.

Take this deal where West led his singleton club, on which dummy played the deuce, East the seven and

queen of clubs from East. It was at this point that South showed his mettle by playing the five instead of the king.

Declarer played a spade to the king,

losing to the ace. Back came the

As a result, he made the contract. When East continued with the nine of clubs, South followed low and West ruffed, but that was essentially the end for the defense. Declarer's only losers proved to be a spade, a club and a club ruff

Now let's go back to trick three and see what would have happened had South played the king of clubs on the queen, which seems the normal thing to do. In that event, South would have finished down one, losing a spade, a club ruff and two more club tricks.

It is easy to prove that not covering the queen of clubs with the king is the right play. South cannot go down if he ducks the queen, regardless of how the clubs are divided, but he can go down if he plays the king and the opening lead was a singleton

Since making the contract is always declarer's first consideration, it must be right to let the queen hold at trick three. Declarer has everything to gain and nothing to lose.

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Event: Toast to Tuscany, all rocoods bonofit Child **Receiving Home of Sacramento** 

When: Thursday, November 12

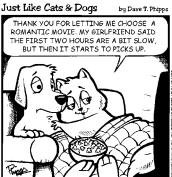
*Time:* 6:00 pm – 8:30 pm

Where: Buonarroti Ristorantem behind William Glen at Town & Country Village, Fulton & Marconi, Sacramento

Cost: \$40 pre-sale, \$45 at door

For Information and to purchase tickets: (916) 482-2370 ext 333

www.crhkids.org/townandcountry



1	2	3	4		5	6	7		8	9	10	11
12					13				14			
15				16					17			
18				19				20				
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51					52				53			

ACROSS

Harvest 1 5 Crafty

8 One of

Henry VIII's Catherines

12 Shrek is one

- 13 Go like the wind
- 14 Hodgepodge
- 15 French fries,
- e.g.
- 17 Turnpike payment
- 18 Curvy letter
- 19 Scepter
- 20 Relieve
- 21 Trench
- 22 Sticky stuff 23 Take ten
- 26 Baby food
- 30 Blueprint

shooting match 32 Nevada city

KING

33 Whodunit 35 Make pigtails

31 The whole

- 36 Sphere
- 37 Luau staple
- 38 O'Neill's
- specialty
- 41 Columnist
- Smith
- 42 Energy
- 45 Hindu royal
- 46 Grand view
- 48 Teensy bit
- 49 Superlative
- ending 50 Rainbow
- 51 Kelly or
- Rayburn

52 Personal question? 53 Prohibits

#### DOWN

Crossword

1 "Clue" weapon

- 2 Ids' counterparts
- 3 The "A" in
- "A&E"
- 4 Pod
- occupant
- "Phooey!" 5
- 6 Told a big
- one
- "Of course" 7
- 8 A little of
- everything,
- on

10 Streamlet 11 Somersault 16 Silly Rabbit's desired cereal 20 Weep loudly 21 Marceau forte 22 Cowboy's sweetie 23 Spinning meas. 24 Tarzan portrayer Ron

- 26 Thickness 27 Meadow
- 28 Half of bi-
- "Jeopardy!"

- 25 Part of UNLV
- 46 Church seat 29 Chic,to
  - 47 Eve, orignally

potentate

44 Just say no

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- 🖬 by Steve Becker 🛚

9 Burn soother

#### Answers on Page 8

Austin

31 Wall St.

Powers

wheeler-

34 Mound stat

35 Long-popu

37 Mottled

39 Assess

42 Brazilian

43 Eastern

rubber

41 Whip

pony

lar clown

38 Party pooper

40 In due time

dealer

#### Legal Advertising Hotline LEGAL ADVERTISING Legal Advertising 916-532-2113 P.O. Box 14 Legal Advertising Fax Carmichael, CA 95609 Adjudicated For and By the County of Sacramento, Adjudication No. 317294 - February 7, 1984 916-773-2999 FICTITIOUS BUSINESS NAME STATEMENT #0908584. Maricela to the date set for hearing on the petition. Dated: Oct. 1, 2009. #34-2009-00058931 IS FURTHER ORDERED that a CHANGE OF NAME CA 95608. Filed with the Clerk Times, a Newspaper of General WHEREAS, Ariel Nicole Wulf #34-2009-00058572 Circulation, printed in Sacramento copy of this Order to Show Cause of Sacramento County on Oct. WHEREAS, Teresa Pearl Loren E. McMaster 13, 2009. Publish: October 21, County, California, once a week Lariz, 541 Regency Park Circle, has filed a petition with this court be published in the Carmichael November 4, 11, 2009. GSC 91003 11-11-09 Sacramento, CA 95835 is doing Potter has filed a petition with this for a decree changing name of Times, a Newspaper of General Judge of the Superior Court 28 for four consecutive weeks prior Publish: October 14, 21, 28, November 4, 2009. to the date set for hearing on the court for a decree changing name of Teresa Pearl Potter to Teresa Ariel Nicole Wulf to Ariel Nicole Santos. IT IS ORDERED that all Circulation, printed in Sacramento County, California, once a week business under the Fictitious KINGSC Business Name "MVN Music' petition. Dated: Oct. 5, 2009. Pearl Heath. IT IS ORDERED that 11-4-09 SUPERIOR COURT OF at 541 Regency Park Circle, persons interested in the above ROBB 91002 Sacramento, CA 95835. Filed with the Clerk of Sacramento entitled matter appear before this

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #220639

County on Sept. 18, 2009. Publish:

Sept. 30, Oct. 7, 14, 21, 2009.

MVNMUS 90905 10-21-09

WHEREAS, Rebekah Sass, Attorney for GABRIEL BROWER, a child has filed a petition with this court for a decree changing name ofo Gabriel Hernandez. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on Dec. 18, 2009 in Dept. 130, located at 3341 Power Inn Road, Sacramento, CA 95826 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 14, 2009. September 23, October 7, 14, 2009. CHI 90905 10-21-09 Publish: 30. SACCHI

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00058249 WHEREAS, Kathleen Marie Klein has filed a petition with this court for a decree changing name of Kathleen Marie Klein to Kathleen Marie. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Oct. 30, 2009 in Dept. 54, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 18, 2009. Shelleyanne W.L. Chang Judge of the Superior Court Publish: September 23, 30, October 7, 14, 2009. 10-21-09 KLEIN 90905

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 3, 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

court at 9 a m on Nov 6 2009 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 name should not be granted. IT IS FURTHER ORDERED that a IS FURTHER ORDERED that a copy of this Order to Show Cause copy of this Order to Show Cause be published in the Carmichael be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week Times, a newspaper of general circulation, printed in Sacramento for four consecutive weeks prior County, California, once a week to the date set for hearing on the for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 25, 2009. petition. Dated: Sept. 22, 2009. Shellevanne W.L. Chang Loren E. McMaster Judge of the Superior Court Publish: October 7, 14, 21, 28,

2009

WULF-A

91001 10-28-09

SUPERIOR COURT OF

CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2009-00059355

has filed a petition with this court

for a decree changing name of Sean Ray Brunson-Brundage to

Sean Richard Daunte Brundage.

IT IS ORDERED that all persons

interested in the above entitled

matter appear before this court

at 9 a.m. on Nov. 13, 2009 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: Oct. 1, 2009.

Publish: October 7, 14, 21, 28,

SUPERIOR COURT OF

CALIFORNIA

COUNTY OF SACRAMENTO

AMENDED ORDER TO SHOW

CAUSE

CHANGE OF NAME

#34-2009-0005

has filed a petition with this court

for a decree changing name

of Raelisa Martinez to Raelisa Santiago. IT IS ORDERED that

all persons interested in the above

entitled matter appear before this

court at 2 p.m. on Nov. 13. 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

WHEREAS, Raelisa Martinez

91001 10-28-09

Shelleyanne W.L. Chang

2009

BRUNDA

Judge of the Superior Court

WHEREAS, Alicia J. Brundage

Judge of the Superior Court Publish: September 23. 30. October 7, 14, 2009. POTTER 90905 10-21-09

FICTITIOUS BUSINES NAME STATEMENT #0908950. Don Brogon, 3014 Olive Glen Ct. Sacramento, CA 95821; and Brad Lavin, 1626 Blanchard Dr., Roseville, CA 95747 are doing business under the Fictitious Business Name "The Paint Co." at 3014 Olive Glen Ct., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on Oct. 1, 2009. Publish: October 7, 14, 21, 28, 2009. THEPAI 91001 10-28-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00058893 WHEREAS, Brianna Alysse Wulf has filed a petition with this court for a decree changing name of Brianna Alyse Wulf to Bianna Alyse Santos. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Nov. 5, 2009 in Dept. 54, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 24, 2009. Shelleyanne W.L. Chang Judge of the Superior Court Publish: October 7, 14, 21, 28, 2009 WULF-B 91001 10-28-09

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

for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 2, 2009. Loren E. McMaster Judge of the Superior Court Publish: October 7, 14, 21, 28,

2009. MARTIN 91001 10-28-09

NOTICE OF SALE OF ABANDONED PERSONAL PROPERTY

Notice is hereby given that under and pursuant to Section 1988 of the California Civil Code the Property listed below believed to be abandoned by **BALTIZAR De** SANTIAGO whose last address was 11879 AUTUMN SUNSET WAY, RANCHO CORDOVA, CA 95742 Will be sold at public auction at 11879 AUTUMN SUNSET WAY, RANCHO CORDOVA, CA 95742 on MONDAY, NOVEMBER 2nd, 2009 at 12:00 o'clock PM.

DESCRIPTION OF PROPERTY: Household Personal Property consisting of but not limited to BBQ, 2 office chairs, Dresser, Patio table, Bicycle, Bench, Chainsaw, Saws-all, Belt sander. Skill-saw, Pressure washer, Misc. garden tools, Nail gun, Telescope, Coffee table, Computer desk Misc. clothing, Toys and all other Items in or on said property. Publish: October 21, 28, 2009. SILICO 91004 10-28-09

FICTITIOUS BUSINES NAME STATEMENT #0909097. N&T Realty, Inc., 7917 Fruitridge Road #G2, Sacramento, CA 95820 is doing business under the Fictitious BusinessName"SeasonsFunding at 7917 Fruitridge Road #G1, Sacramento, CA 95820. Filed with the Clerk of Sacramento County on Oct. 6, 2009. Publish: October 14, 21, 28, November 4, 2009. SEASON 91002 11-4-09

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

#34-2009-00059373 WHEREAS, Dylan Patrick Robb has filed a petition with this court for a decree changing name of Dylan Patrick Robb to Dylan Patrick Thiede. IT IS ORDERED that all persons interested in the entitled matter appear above before this court at 2 p.m. on Nov. 12, 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

FICTITIOUS BUSINES NAME STATEMENT #0908939. Erin Fanning, 9237 Greenback Lane #70, Orangevale, CA 95662 is

doing business under the Fictitious Business Name "Indulgence Salon" at 7411 Winding Way, Fair Oaks. CA 95628. Filed with the Clerk of Sacramento County on Sept. 30, 2009. Publish: October 21, 28, November 4, 11, 2009. INDULG 91003 11-11-09 FICTITIOUS BUSINES NAME STATEMENT #0909255. Earl Bocoy, and Sue Leity, both of

6800 Duncan Lane, Carmichael, CA 95608 are doing business under the Fictitious Business Name "Kings Court Pet Resort" at 6740 Duncan Lane, Carmichael,

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00059577

WHEREAS, Kathryne Hartshorn has filed a petition with this court for a decree changing name of Alexander Jacob Richmond to Alexander Jacob Hartshorn. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Nov. 17, 2009 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

Shelleyanne W.L. Chang Judge of the Superior Court Publish: October 21, 28, November 4, 11, 2009. HARTSH 91003 11-11-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00060243 WHEREAS, Ma Pomposa G. Cataylo has filed a petition with this court for a decree changing name of Ma Pomposa G. Cataylo aka Maria Pomposa Catavlo aka Ma Pomposa T. Cataylo aka Maria Guanco Cataylo to Maria Pomposa Catavlo, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Nov. 24, 2009 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: Oct. 13, 2009. Shelleyanne W.L. Chang Judge of the Superior Court Publish: October 21, 28, November 4, 11, 2009. 91003 11-11-09 CATAYL

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Big & Small. Get the Deal of Deals! Placement to Site. www.scg-grp.com Source#03V. Phone: 916-248-4416 (MPG) The Fair Oaks Cemetery District is accepting sealed bids until 3:30 pm Oct. 14, 2009 for the following surplus equipment: One 1989 Ford Tractor with front loader bucket; One 1981 GMC Topkick Cab & Chassis; One 1985 Ford F250 Pickup. These items can be viewed at 7780 Olive Street, Fair Oaks, CA 95628 on Oct. 5th, 6th, 7th, 8th 9th 2009. All equipment is sold "as is". The Fair Oaks Cemeterv District reserves the right to

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and rich in miracles, near kinsman of Jesus Christ, faithful intercessor of all who invoke your special patronage in time of need. To you I have recourse from the depth of my heart and humbly beg to whom God has given so great power to

come to my assistance. Help me in my present and urgent petition, in return I promise to make your name known and cause you to be invoked. Saint Jude pray for us all who invoked your aid. Amen.

Say three Our Fathers, three hail Marys and Glorias. Publication must be promised. This novena has never been known to fail. I have had my request

granted and will fill to publish my thanksgiving. J.F.P. (MPG) ards 530-458-3814 (MPG)

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Puzzles are on Page 6 Magic maze Answers CHARACTERS FROM THOMAS AND FRIENDS Y YRNEH CATHER Answer 1 3 7 2 6 5 4 9 8 4 5 6 9 3 8 2 7 1 Trivia Answers 9 2 8 4 7 1 6 5 3 8 4 1 6 9 2 5 3 7 1. Five (Huron, 7 6 5 1 4 3 9 8 2 Ontario, Michigan, Erie and Superior) 2 9 3 8 5 7 1 4 6 5 1 4 7 8 6 3 2 9 2. Russia 3 8 2 5 1 9 7 6 4 3. Religious Society of Friends 6 7 9 3 2 4 8 1 5 4. Jefferson High 5. "Major League" King Crossword -(Pitcher Ricky Vaughn, played by Charlie Answers Sheen) Solution time: 21 mins. 6. John Roberts S L Y PARR 7. M&Ms 

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#### Carmichael Times Page 9

## Laura on Life Name That Force



*By Laura Snyder* 

There is a phenomenon at work that we mere mortals simply do not understand. Some people call it Murphy's Law, but I think that it's more powerful than a law. It's more like a force. After all, a law can be broken. It's not a good idea to break a law, because one tends to spend a lot of time behind bars or earning the money to pay a fine, but, regardless, a law *can* be broken. Not so with the force at work that lets your car know when you have a surplus of cash.

It's a force as predictable as the sunrise and sunset and as constant as the tides. My car is an inanimate object. It shouldn't "know" anything. But if it doesn't know anything, why does it blow a head gasket when a refund check finally arrives? Why does your hot water heater sacrifice itself to the powers that be only when you just cashed an overtime check?

This phenomenon is not limited to automotive and appliance failures Somehow the universe either. knows when you've just raked and groomed your yard and sends, into your subdivision, a gale of tropical proportions that wasn't even mentioned on the Weather Channel. It blows down every loose limb and each tenaciously clinging leaf, thereby taking a day's worth of yard work and flushing it down the porcelain pot. How can it be that there is no name for this force? Could it be that, appropriately, there would have been a four-letter word in it? If so, then,

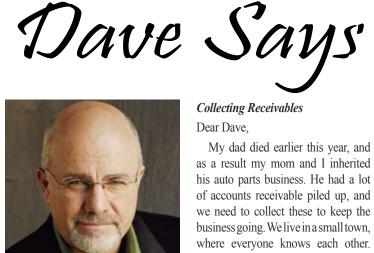
a tour-tetter word in it? If so, iten, if there were such a name in the past, people couldn't have used it in polite company. It would likely be turned into a verb eventually, and people would use it as if something "happened" to them. The \*&%#@ Force would be turned into "I just got \*&%#@ed!" In the same way that this force makes it rain after you've washed your car and makes your kid's teacher sick on the one day he actually studied for the test, if you gave the force a name, it would immediately disappear. Life as we know it would be forever changed... but in a good way. No longer would we be held captive by a force that makes you wear white only when a plateful of spaghetti is in your near future. No longer would your children be attracted to a justmopped kitchen floor. The monster of irony would no longer show up on a pregnancy test the day after you and your husband decided to stop trying... If only the force had a name.

All we need is a name, people! And the name can't be a four-letter word. Regardless of how much it deserves a four-letter word moniker, we must have a name that can be used anywhere, at any time. As soon as we have this name, we won't ever need to deal with this newlynamed force ever again! We will turn this ornery force against itself!

However, once we have a name, we'll have to remember it, because if we forget it, the force will come back. It has probably happened many times. So here's the plan:

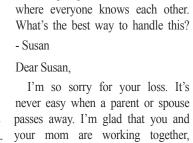
We need to think of a name that we won't ever need to use; use it, even though it won't exist; and remember it, because if we forget it, that's when we're going to need it. Got it? Okay, let's get to work...

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.



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.



your mom are working together, though. Hopefully, it has helped you two make it through this rough time. I would make a list of the accounts,

and go visit them all personally. Just have a polite, sit-down conversation, where you explain your situation, and ask for their help in getting things current. See if they can take care of the bill today. If not, ask in a nice way if they can pay some of it today, and try to find out when they can pay the remainder.

Make sure you don't hire an outside person to handle this situation. You and your mom can work the phones and pound the pavement. Most of these accounts are probably local folks, and there's a good chance some friends and neighbors are in the bunch. You don't want to be confrontational or unkind, because you will need these people if the business is going to survive. At the same time, you need to stop running so many accounts receivable going forward. It's a real pain having those things hanging over your head, and at some point it will become tough just to make a living. Otherwise, if you can't clear this up and get the business running on a cash basis, you may have to close up shop! - Dave

### Pay Extra on Debt with Separate Check?)

Dear Dave,

When paying extra on a car note or mortgage payment is it a good idea to write a separate check? - Scotty

#### Dear Scotty,

Absolutely! You can include the extra check in a separate envelope with the regular payment, but make sure you write "principle only" in big, bold letters on the envelope and on the check. Also, include the account number in the notation line at the bottom of the check.

Some companies use payment booklets that have a box specifically for entering any amount you want applied directly to the principle. This method is okay, too. Just make sure you keep a good, solid record of the monthly and overall amount you've designated to be applied only to the principle.

Trust me, follow these guidelines and you'll be much less likely to run into a sticky situation because some bozo threw the check into an escrow account or chalked it up as a pre-paid payment! - Dave

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





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# Domestic Violence, it Affects Us All

#### *By Jeff Slowey, Councilmember City of Citrus Heights*

Citrus Heights - In case you did not know, the month of October is "Domestic Violence Awareness month." In my opinion, one of our true short coming as a people is our inability to end the terrible epidemic of Domestic Violence (DV) and Abuse. I have been involved with the City of Citrus Heights for over 10 years and Domestic Violence and Abuse rank in the top three crime statistics year after year. Please understand it is not due to lack of efforts of the 3 year old Citrus Heights Police Force (CHPD). Domestic violence is one of those crimes that is difficult to prove and treat because many of the victims refuse to press charges. Did you know that the average DV call the CHPD receives requires at minimum 2 Officers to respond and lasts 43 minutes? That's a lot of time off the streets handling situations that often proven fruitless. A tragic side effect is the children that have to witness these pathetic displays from their supposed adult role models.

There is a wonderfulor ganization in Citrus Heights dedicated to the victims of Domestic Violence that folks need to know about. The Domestic Violence Intervention Center (DVIC) is a group dedicated to offering services to Domestic Violence victims and their families. The organization itself was started many years ago by 5 wonderful women who had huge hearts and big dreams. Over time, as with many things, their idea grew larger and larger and took on a life of its own. Through a generous grant from the City of Citrus Heights, the DVIC acquired a SAFE house for the victims and began seeking donations from corporate sponsors. In order to actively compete for limited state

funding and grants, the board of need to talk about them loudly! directors felt some changes we needed and brought in outside assistance to help run and manage operations. Elaine Whitefeather Whitefeather of Bassigner Associates, Inc. (WBA) took over as interim Director of operations in May of 2008 and things have taken off from there. Elaine brings with her a tremendous wealth of information and experience in opening numerous different SAFE houses, as well as state and national recognition to our cause. (I say our cause as I should mention I believe in putting actions behind my words. I have been on the Board of Directors of the DVIC for the past two and a half years.) The Board President, Carla Newman is also the DVIC's outreach manager and she travels around the area extensively putting out the DVIC name and mission. This all takes place at the local DVIC headquarters at 6060 Sunrise Vista # 2240, Citrus Heights as well as at a not be named location of our SAFE house, know as Harmony House. The slogan of the DVIC is "Partners for Peace" and it truly is representative of the mission of these wonderful men and women, all of whom dedicate their time for gratis! The best news is that last September Harmony House re-opened its doors for abuse victims. Some of you may recall the house was briefly opened late last year but soon had to close due to lack of volunteers. Well we are now a cleaner, leaner organization with more volunteers and do not plan on shutting the doors again. I guess the question begs to

be asked - "Why are we all keeping quiet around this ongoing epidemic?" I do not claim to understand the emotional roller coaster that abuse victims travel, but in my opinion we need to talk about the cause and effects and we

The more we bring the topic to the forefront of folks thinking, the more resources we can garner to fight it! I am a husband and a father of three daughters, plus one granddaughter. While no one in my family has ever been a victim, I want to make sure that if the need ever arose, there was an avenue they could seek. We should all feel truly blessed that there is an organization right in our back yard that can assist anyone who needs it. The DVIC is always looking for new, hard working members and volunteers. I would be remiss if I did not say they would also welcome any and all financial contributions to assist them in eradicating this disease. Please join us for a fund raiser on Saturday Oct. 17 at the corner of Sunrise Blvd and Greenback Lane as we celebrate "a day of healing." Lastly if you know or suspect someone is suffering from Domestic Violence or Abuse, take the time to talk to them about seeking help. Many will not admit to it out of embarrassment or pride, but friends help friends and don't let things lie. Give them the contact number for the DVIC or any other assistance program for that matter. Above all else, stay on top of them and let them know that Domestic Violence and Abuse is not ok with you. Perhaps maybe, through all our efforts taken together, we can put a dent in the alarming number of abuse victims throughout the Sacramento region. As always, I would welcome any suggestions you might have around this topic and if they have merit, will present them to our full board of directors. Feel free to email at jslowey@citrusheights. me To reach the DVIC, please net call (916) 728-5613. In an emergency, please contact the 24 hour crisis line at (916)-728-7210

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## The 12 Week Weight Loss Challenge & Class

Keiko Baldwin & Hiromi Moore, wellness and weight loss coaches, are open to the community for a Weight Loss Challenge in Carmichael, CA. This Weight Loss Challenge is an education and competition to lose weight, get healthy and keep it off. They have launched a 12 week course that offer tips on nutrition and exercise paired with a hint of competition. "In a past

competition, I had a participant that lost 35 lbs and 25 inches just by applying all the information from the challenge. It is truly exciting to see people get healthier and feel better during and after every challenge." Keiko said.

The 12 week Weight Loss Challenge & Class, participants join the Challenge for \$39, \$25 of which goes into a pool that gets distributed at the end of the challenge. \$4 is used to pays for basic materials such as protein bars that participants can samples, paper & other miscellaneous items during the challenge. \$10



Keiko Baldwin & Hiromi Moore

is donated to a children's charity www.gofitkids.org, whose mission is to end childhood obesity in America! Weight Loss Challenges are held across the US and the participants, in one of the Challenges that recently completed in Orange County, CA, lost a total of 390 pounds and 319 inches. The total payout was \$1,050. The average payout was more than \$500, the coaches said.

The Carmichael Weight Loss Challenge began September 12th and meets each Saturday morning for a weigh-in and guidance from coaches for about 1 hour. Herbalife representatives give

tips on diet and exercise, along with samples of the company's products. But the program isn't just a sales pitch for diet products. Tammy, who is a former participant, "They said; don't pressure you to start any particular regimen." Instead, any healthy approach, weight-loss from Weight Watchers or Jenny Craig to plain old diet and exercise, are welcome. "We embrace

all the programs during the class, as long as they are healthy. Our main focus is to help the participants lose their weight and keep it off for the long term," said Keiko. "What we're teaching in the class is healthy habits so people can make small changes and set themselves for success," said Hiromi.

Keiko & Hiromi are shooting for 20 students per class, which will allow for a \$250 first-place prize, \$150 second-place prize, and \$75 third-place prize. For information, 916-770more 5791 or bkeiko@hotmail.com.

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🗨 ocial relationships are essential to healthy child development. First 5 Sacramento offers community grants up to \$5,000 for small groups of parents or caregivers in Sacramento County who have ideas that bring people together and support on-going connections. The activities need to benefit children age five and under. Examples of grant-funded activities include:

parenting networks

- playgroups
- art & reading activities
- neighborhood meet-ups

## Applying for a Community Grant Is Easy!

- Visit www.First5Sacramento.net for more examples of activities. Download a grant application.
- Develop an idea with your group.
- Call First 5 Sacramento at 916-876-5865.
- Email First5grants@saccounty.net

The community grants are provided through the Community Building Initiative (CBI) of the First 5 Sacramento Commission. The Commission uses Proposition 10 (tobacco tax) funds to support the healthy development of children age five and under.



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