

Carmichael Times



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Volume 29 Issue 43

Serving Carmichael and Sacramento County since 1981

November 4, 2009

Be A Hero And Join Annual News10's Coats For Kids



Your donation can help warm a little heart over the holidays.

Sacramento - Time to clean out those closets and join News10 in our 19th year of collecting "Coats For Kids".

In a time when giving is more important than ever, News10 wants to remind everyone that you don't have to spend any money to donate to News10's Coats for Kids...you can help by simply cleaning out your closets! New or gently used coats of all sizes can be donated at our partner locations Swansons Cleaners, Tri Counties Bank locations, and at the News10 studios November 1st through December 18th.

Coats will be cleaned as needed free of charge by Swansons Cleaners in the Sacramento Area and various cleaners in the Stockton/Modesto area. For a

complete list of drop-off sites, visit news10.net to find many businesses & schools that have signed up to be a drop-off point, plus see all the amazing deals area businesses are offering for the donation of a coat.

If you can't make it to one of the drop-off sites, there is a special fund for money donations: The Salvation Army, PO Box 340699, Sacramento, Ca, 95834 and checks can be made payable to: "Coats For Kids". You can also make a monetary donation at any Tri Counties Bank location. 100% of the proceeds will go towards News10 Coats for Kids.

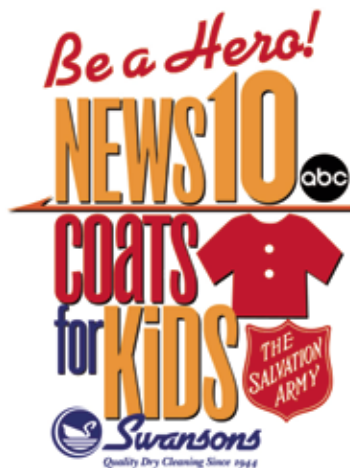
The Salvation Army will sort and distribute coats at 8 different locations on Wednesday, December 30th, 2009. In

Sacramento, distribution will take place at Cal Expo, and in Antioch, Fairfield, Modesto, Lodi, Roseville, Yuba City and Stockton, coats will be distributed at The Salvation Army locations. Volunteers and interpreters are needed to help with distribution.

With the support of Swansons Cleaners, Tri Counties, The Salvation Army, Olsen Fielding/Mayflower, PODS, Entercom Radio, Citadel Radio, Radio Disney and Cal Expo, News10 has collected and distributed more than 440,000 coats to children and families in need in the Central Valley over the past 18.

For any other information, call our coat hotline at (916) 321-3362.

Join News10 and our partners, be a hero, and keep every child warm this winter.



Mercy San Juan Medical Center Grows with the Community



Sister Gabriel Marie Jones, vice president of mission integration at Mercy San Juan Medical Center, cuts the ceremonial ribbon at a celebration event for the hospital's new 110-bed patient tower. Looking on are (l to r) Brian Ivie, president of Mercy San Juan, Tim Moran, president of Mercy's Sacramento service area and Methodist Hospital and Dr. David Wolf, chief of staff at Mercy San Juan Medical Center. (MSJMC Photo)

Carmichael - For 152 years, the Sisters of Mercy have identified and met the needs of people in the Sacramento area.

On Wednesday, Oct. 21, Mercy San Juan Medical Center marked that continuing legacy by offering special tours of a new 110-bed patient tower that answers the call for more hospital beds in the Sacramento community. The new tower will ease waiting times in Mercy San Juan's bustling Emergency Department and give surgery and cardiac patients spacious, private rooms for recovery.

"Architects have carefully blended natural light, color and the latest in hospital room technology to enhance the healing environment for our patients and family members," Hospital President Brian Ivie says.

To help celebrate the December opening, Mercy enlisted the help of Bishop Jaime Soto and Project Bandaloop - an aerial dance

team that made its first appearance in the Sacramento area. Before hundreds of onlookers, Project Bandaloop vertically danced the length of the new building following a blessing by Bishop Soto. Mercy San Juan's 142,000 square-foot tower includes 90 medical/surgical beds and 20 critical care beds. The lobby and patient care units spotlight the talents of local artists and photographers. The tower also marks the new entrance and lobby to the hospital, with a new 72-seat chapel providing the focal point for the faith-based campus.

Mercy San Juan, located on Coyle Avenue in Carmichael, has served the people in northern Sacramento and South Placer County since opening in 1967. What started as a community hospital evolved into a nationally recognized trauma center in 1999, eventually earning national 100 Top Hospital awards in

back to back years. Premier services include bariatrics, cancer, cardiac, neonatal, orthopedic and stroke care.

Mercy San Juan Medical Center is a 260-bed facility that serves more than 150,000 people each year from north Sacramento County, south Placer County and beyond with a broad array of quality programs and services. Mercy San Juan has made the Thomson national "100 Top Hospitals" list in 2006 and 2007 by excelling in such areas as quality care, patient safety and growth. Doctors are the cornerstone behind teams of healthcare professionals who lead nationally recognized programs such as bariatric surgery, cardiac, neonatal intensive care and trauma. Mercy San Juan is part of Mercy, which also operates Mercy General Hospital, Mercy Hospital of Folsom and Methodist Hospital.

Woman With No Disguise Robs Carmichael Bank



Official FBI Surveillance Photo

Carmichael - Last week the U.S. Bank branch located inside the Safeway grocery store at 4040 Manzanita Avenue in Carmichael was robbed by a middle aged woman wearing a black trench coat and clear eyeglasses. Making no attempt to conceal her identity the woman walked into the bank and

tossed a note to one of the tellers demanding money. Although no weapon was observed the note indicated the robber had a gun and would use it if necessary. The teller put money in a large black leather type purse the robber had placed on the counter. The robber then grabbed the purse

and fled the store. The suspect is described as a white female with brown hair, 54 to 58 years old, around 5-foot-7 to 5-foot-8, and weighing 200 pounds. The robbery occurred on October 28, 2009, at 3:37 in the afternoon. This case is being investigated by the Sacramento Violent Crimes Task Force (SVCTF), comprised of FBI agents and Sacramento County Sheriff's Department Robbery Detectives. Anyone with information regarding this robbery is asked to contact the FBI in Sacramento at (916) 481-9110, the Sacramento Sheriff's Department at (916) 874-5115 or Crime Alert at (916) 443-HELP. Callers can remain anonymous and may be eligible for a reward of up to \$1,000.00. go to www.HistoricalSeaport.org

Veterans to be Honored by Memory Day Care Program

Local seniors are invited to a Veterans Day celebration at 2 p.m. on Wednesday, November 11th at The Club Carmichael Park, the memory day care program of the Chateau at Carmichael Park Retirement Community.

Featuring Major Horvath of the National Guard, the event will also include recognition of Veterans in attendance, "Patriotic Music by Julian" and



refreshments. The community is located at 7125 Fair Oaks Blvd. at Grant Avenue adjacent to Carmichael Park.

Those interested in attending should RSVP to Program Director Linda Zisko at (916) 482-2850. For directions or additional information about the Chateau at Carmichael Park, call (916) 481-7105. The community offers remarkably affordable, high quality independent living as well as memory care, including the memory day care offered by The Club.

Got Something To Say...

By CM Ricks

Merry Thanksgiving!

The day after Halloween, the sales started for Christmas! Wow, not even a delay for Thanksgiving? My pumpkin seeds are not even gone and I am seeing Rudolph in store window's! I should have dressed up as Mrs. Claus and handed out candy at our front door.

Come on people, can we pretend that Thanksgiving is the kick off, please? I do not want Barbie to be on sale, I want Honeybaked to have a sale! The average family, as they pay bills today, will be figuring out how big of a turkey they can afford this year. Will they also have a ham or should they take that money and go start lay-a-way for the Christmas clothes they need to buy for the kid's this winter?

Our family has a rather large spread for Thanksgiving dinner and I can guarantee you, we will not even be thinking of shopping before that feast. Now, 95608er's, make no mistake, I will be the first in line the day after Thanksgiving! I can remember Country Club Mall having lines that wrapped all the way around JC Penny's at 5am.

Thanksgiving was the kickoff for the holiday season, not the

entire month of November! As we watched football, and the turkey was being cooked, we were making our list of the best sales on "The Biggest Shopping Day of the Year!" We'd wake up at 4am with the infamous turkey hangover, have our coffee, load up the ad's and go stand in line with all the other crazy people in the name of a good sale! It is tradition people! The Christmas carol's were being played throughout the stores, they were handing out schedules to take your picture with the hired out Santa and the thrill of Christmas was in the air!

How much of a thrill is it when we are starting to think about the holiday in October? For me, that is not thrill, it is stress! I lose a whole month of denial having to see all the early ad's, the Santa ornaments in line at the local grocery store and Egg Nog Latte's on sale already!

I'm sure I will get caught up in the early hype. I mean who is not going to go see the Christmas Carol in 3D with Jim Carrey? It's possibly going to be the best new Christmas show out this year and starts on 11-02-09! However, I am going to give Thanksgiving a chance to

be my next major holiday and would like to get my pumpkins picked up by waste management before I sing Jingle Bells!

Shop Local,
CM RICKS

Thanksgiving is a time for appreciation. We don't celebrate our history enough, we are too fast paced. Thanksgiving is my favorite holiday and I think it is highly under rated.

Fred Evanoff, Carmichael Resident

Retail stores do not see a profit margin in Thanksgiving so they skip to Christmas. Times are hard and they are trying to profit. I noticed at Home Depot, there were Christmas items out before Halloween. I'm not affected by the ad's, I have always been a last minute shopper!

Ed Leach, California State Employee

Is the early hype the new Christmas prototype? There is Christmas stuff everywhere already. Makes sense for marketing, but geeze!

Kim Christensen, Carmichael Resident

Leadership, Past & Present



Keynote speaker LCDR Ted Robinson

Sacramento - Keynote speakers LCDR Ted Robinson, United States Navy retired; Author, Speaker, WWII PT Boat & LST Veteran, and CAPT J. J. O'Connor, Commanding Officer United States Coast Guard Air Station Sacramento spoke on the topic of Leadership, Past & Present, the timeless value and critical importance of the wise application of sound leadership principals necessary to ensure mission success at a recent SeaPower luncheon held at Lions Gate Conference Center in Sacramento.

LCDR Robinson and Captain O'Connor shared their vivid and in some cases harrowing life

experiences as they illustrate the importance and unique challenges of Leadership in service to our country.

Sea Service youth organizations sponsored by the Sacramento Council; the Navy Sea Cadets Corps, and the Navy & Marine Corps Junior ROTC units, also were recognized during the event. Those in attendance viewed first hand the many interesting activities and achievements of these organizations. Men and women in the active and reserve military along with civic, service, and veteran organizations were in attendance.

As the Radar Officer of the lead boat in the attack LCDR

Ted Robinson is probably the best living person to know what happened that fateful night of August 1-2, 1943 when John F. Kennedy's boat was rammed by a Japanese destroyer. He was also one of some 12 men that went in on the boat that rescued JFK, and was the first to talk to him and his crew as to what happened under and after the ramming. One month later Robinson lost his boat and shared a tent with JFK during his recovery. Ted has witnessed and experienced the testing of leadership under the most difficult circumstances and has a perspective few can offer on the subject of Leadership.

Prior to assuming command of Coast Guard Air Station Sacramento Captain O'Connor was assigned to the 7th Coast Guard District, Miami, FL where he served as the Chief of Incident Management, responsible for Search and Rescue Operations involving four Coast Guard air stations; managed pollution response operations in an area spanning 1.8 million square miles; and operational oversight of the 7th District's command center managing over 10,000 Search and Rescue and Law Enforcement cases annually. Captain O'Connor has experienced firsthand what it take to lead large and diverse organizations and manage complex operations successfully.

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Publisher - Paul V. Scholl

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Graphics & Layout	Tandra Banerjee	
Distribution Assistant	Gabriel Scholl	
Advertising Sales	• Laure Rauch • Perry Hartline • Cathy Schaefer • Marion Solo	

Contributing Writers	Mary Jane Popp	Lauren Forcella
Tim Reilly	Kay Burton	Karen Linamen
Marlyns Johnsen Norris	Susan Skinner	Amanda Morello
Judy Zimmerman	Dave Ramsey	David Dickstein
Laura Snyder		

Accounting	Nicholson & Olsen CPA	
Web Master	RJ at the site barn.com • JWS Promotions	
News Services	King Features Syndicate • PRWEB NewsWire North American Precis Syndicate • Blue Ridge Press ARA Content • Family Features • WorldNetDaily	

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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
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Military Graduates Hometown Heroes

Adam R. Carroll

Army Pvt. Adam R. Carroll has graduated from Basic Combat Training at Fort Sill, Lawton, Okla. During the nine weeks of training, the soldier studied the Army mission and received instruction and training exercises in drill and ceremonies, Army history, core values and traditions, military courtesy, military justice, physical fitness, first aid, rifle marksmanship, weapons use, map reading and land navigation, foot marches, armed and unarmed combat, and field maneuvers and tactics. Carroll is the son of Shawn Carroll of Beauchamp Court, Carmichael, Calif.

Michael D. Cox

Army Pvt. Michael D. Cox has graduated from basic combat training at Fort Jackson, Columbia, S.C. During the nine weeks of training, the soldier studied the Army mission, history, tradition and core values, physical fitness, and received instruction and practice in basic combat skills, military weapons, chemical warfare and bayonet training, drill and ceremony, marching, rifle marksmanship, armed and unarmed combat, map reading, field tactics, military courtesy, military justice system, basic first aid, foot marches, and field training exercises. He is the son of Valerie Cox of Kimberly Way, Carmichael, Calif. Cox is a 2004 graduate of El Camino High School, Sacramento, Calif.

Anton Nemdyshkin

Army Pvt. Anton Nemdyshkin has graduated from the Infantryman One Station Unit Training at Fort Benning, Columbus, Ga. The training consists of Basic Infantry Training and Advanced Individual Training. During the nine weeks of basic combat training, the soldier received training in drill and ceremonies, weapons employment, map reading, tactics, military courtesy, military justice, physical fitness, first aid skills, and Army history, core values and traditions. Additional training included development of basic combat skills and battlefield operations and tactics, and experienced use of various weapons and weapons defenses available to the infantry crewman. The Advanced Individual Training course is designed to train infantry soldiers to perform reconnaissance operations; employ, fire and recover anti-personnel and anti-tank mines; locate and neutralize land mines and operate target and sight equipment; operate and maintain communications equipment and radio networks; construct field firing aids for infantry weapons; and perform infantry combat exercises and dismantled battle drills, which includes survival procedures in a nuclear, biological or chemical contaminated area. Nemdyshkin is the son of Yulia Nemdyshkina of Rampart Drive, Carmichael, Calif.

"Cruisin' for Kids" Christmas Toy Run

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Rain Date December 13th

Event Supporters



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National Family Caregivers Month



If family members do not live close by or do not have the ability to provide the care that their loved ones require, Seniors Helping Seniors services provide the assistance that will give distant family members assurance that their loved ones are receiving the support they need.

Seniors Helping Seniors services support seniors and their family caregivers by matching them with people who will understand them the most, other seniors. Seniors Helping Seniors Providers have the heart of a volunteer and understand the ups and downs of life. From that understanding, what begins as a Provider and Receiver relationship becomes a Friendship. Seniors Helping Seniors Providers believe true joy lies within helping others.

November is National Family Caregivers Month (NFC Month). SeniorsHelpingSeniors@in-home services would like to recognize those who are dedicated to their senior loved ones to ensure they receive the support they need with love and respect they deserve.

National Family Caregivers Month—observed every November—is a nationally recognized month that seeks to draw attention to the many challenges facing family caregivers. NFC Month advocates for stronger public policy to address family care giving issues, and raises awareness about community programs that support family caregivers. It is a time to thank, support, educate, and advocate for the more than 50 million family caregivers across the country.

Seniors Helping Seniors in-home services is a national caregiver and companionship organization and the only one that matches seniors who need in-home services with seniors who want to provide them.

Seniors Helping Seniors centers operate in over 70 locations in 23 states. The mission is to provide seniors with the ability to choose an independent lifestyle in their own homes, for as long as possible, with the dignity and respect they deserve by finding caring seniors to help each other.

Seniors Helping Seniors, with a local branch in Sacramento, in-home services provide an essential resource for family caregivers to receive the respite care they need. A weekend getaway or just a few hours each week, these breaks are critical to reduce stress and maintain family caregivers' health. Studies show that family caregivers who do not receive regular respite care actually see a decline in their own health and happiness and increased stress. Seniors Helping Seniors services can provide various support services and enable family caregivers to take the breaks that are essential to maintain their well-being.

Seniors Helping Seniors services include companionship, light housekeeping, cooking, shopping, transportation, yardwork, mobility assistance, home maintenance, overnight stays and more. Senior Providers are there because they really want to be and services are performed with the utmost of love, care and compassion.

During National Family Caregiver Month we recognize and praise family caregivers for the tremendous responsibilities that they have lovingly accepted.

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Patriots' Wall of Honor Event Scheduled for November 7



Carmichael Recreation and Park District invites you to join us in Honoring Our Fallen Heroes. Last year the Carmichael Recreation and Park District opened its newest park... Patriots Park at 6827 Palm Avenue, Fair Oaks, CA 95628 off Dewey Drive. Patriots Park offers the latest in park design features. Included in the park is a "Wall of Honor" to provide a lasting monument to residents of the District who

gave their life while serving their country or community.

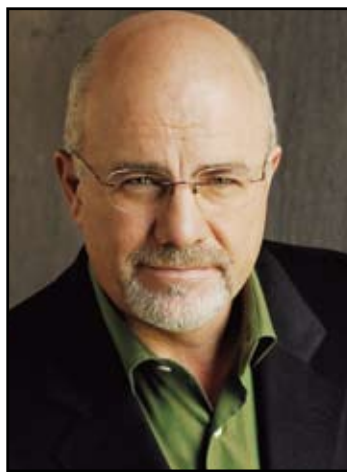
Patriots' Park Wall of Honor Tribute
Saturday November 7, 2009 at 10 am

2009 Nominees include
 Spc. James Edward Schlottman
 Sgt. Brian E. Dunlap
 Sgt. Larry Morford
 Capt. Olin E. Gilbert.

2008 Nominees will also be recognized.

For more information call (916) 485-5322 x24

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.

Do I need pre-paid legal?

Dear Dave,

Do you have an opinion on whether or not pre-paid legal is a product worth purchasing?

- Anika

Dear Anika,

I'm not mad about pre-paid legal. But a lot of folks who recommend and advocate it don't like me very much, because I tell people it's a bad idea. Here's why: Pre-paid legal will cost you about \$300 a year. If you take \$300 a year, and multiply that out over 10 years, you're looking at \$3,000. The truth is that the average American consumer doesn't spend \$3,000 on legal bills in this amount of time.

Lots of people will tell you that you miss out on tons of opportunities by not having a lawyer ready to jump into things. That's a bunch of garbage! Once in a great while you may need the services of an attorney, but think about this: If the average person spent \$3,000 or more over the course of 10 years on legal bills, while pre-paid legal took \$3,000 from each of these people, pre-paid legal would go broke, wouldn't it? They'd be handing out more in legal services than they receive in fees!

On average, you'll come out better if you self-insure by having a good emergency fund in place. That way, you'll have the money to pay for legal services should the need arise. And part of the reason you'll have the money in place

is because you didn't give it to someone else—like pre-paid legal!

- Dave

Obtaining the deed

Dear Dave,

We live in Missouri, and we just paid off our mortgage in July. Do we have to contact the mortgage company to get the deed?

- Karen

Dear Karen,

It can vary depending on where you live, but I believe Missouri is a Deed of Trust and note state. The deed of trust is the lien against your house, and the mortgage company is supposed to file a release at the courthouse for that Deed of Trust. Next, they should send you a copy, but it's not unusual for things like this to take three or four months.

They'll also send you the original note you signed at closing. This should have "paid in full" stamped or written across it in big, bold letters. That note becomes your property. If they didn't signify that the deal is done, you should write "paid in full" on the front yourself, and keep it in a very safe file forever. The original note is the documentation that you owed money, and the Deed of Trust contains the lien against your house. Typically, they will also send you a copy of the release of lien on the Deed of Trust.

Just understand that most mortgage companies move slowly. But don't be afraid to start rattling a few cages if Christmas rolls around and you still haven't heard from these guys!

- Dave

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

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RETIREMENT & ASSISTED LIVING

November Is Pulmonary Hypertension Awareness Month

(NAPSA) - November is Pulmonary Hypertension (PH) Awareness Month. PH is high

blood pressure in the lungs, which can result in an enlarged heart. Many suffer from the disease but

are not diagnosed. To learn more, visit the PH Association at www.phassociation.org.

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Location: SMUD Customer Service Center
 6301 S Street, Rubicon Meeting Room, Sacramento, CA
Questions: Contact: Paul Gillaspay – pgillas@smud.org

SMUD energy specialists will explain and demonstrate how to optimize a home's comfort and energy efficiency during the colder months of the year. This class will include information on caulking, weather stripping, window coverings and insulation. Attendees will also learn about HVAC (heating, ventilation and air-conditioning) replacement options, related energy code requirements and techniques to improve furnace efficiency. The workshop is free. Class size is limited and pre-registration is required. Customers can register online at smud.org, e-mail etcmal@smud.org, or call 916-732-6738.

Survey Reveals Sacramentans Are as Pessimistic as the Rest of America about Their Financial Future but Less Likely to Have a Game Plan

Sacramento - (Business Wire) - Sacramentans are just as likely as the rest of the country to think their financial situation will get worse over the next year. However, they are much more likely to say they don't have a financial game plan, according to a new survey commissioned by The Smiley Group, Nationwide Insurance and its subsidiary Allied Insurance. "You have to be practical, proactive and prepared to weather this difficult economic climate," said Smiley. "This survey reveals the critical need in Sacramento for an honest assessment of our financial status and these workshops will help ensure that we are taking the steps necessary to safeguard the future for ourselves, our families and the next generation."

The need to address financial literacy is highlighted in the survey of 1,600 Americans - including 383 in Sacramento - that shows a disconnect between Americans' attitudes and actions when it comes to personal financial planning. While 31 percent of people in Sacramento expect their household situation to be worse a year from now, compared to 29 percent of the U.S. general population, only 15 percent say they have a written plan, compared to 22 percent of the U.S. general population. In fact, most people in Sacramento surveyed indicated they are not taking deliberate actions to better their financial circumstances: Fewer than half say they are proactive about their financial future, more than 4 in 5 say they do not have a written financial plan, more than 1 in 4 say they don't know where to start when it comes to personal financial planning, 7 in 10 do not have a professional financial advisor, because they don't think they need one or think they can't afford one.

Nearly half of African Americans in Sacramento say they are confident in their ability to make savings and investment decisions, but 34 percent also indicate they are struggling with credit card debt. "This study is encouraging because it says that, despite the economic downturn, there is a strong desire in many Sacramento households to seek out advice and information to overcome the immediate financial challenges and plan for long-term dreams like college and retirement," said Bob O'Hollearn, regional vice president for Allied's Pacific Coast Region. Parents in Sacramento are just as likely as other parents in the U.S. to have talked to their child about saving money. However, of those participants with children in school, more than 4 out of 5 acknowledge they have not researched if their

school teaches about saving money. "Providing our children and young adults with basic information about finances and personal financial planning will have a profound effect on how the next generation spends, saves and invests," said O'Hollearn. "It's crucial that all Americans seek advice and information from someone they trust. There are many places to find advice for free and there are also professionals to help."

The national, online survey was conducted in January 2009 by the Blackstone Group. A Web panel was used to collect national data for 1,600 respondents split into four sample groups. General Population, ages 18+ (n=600) and African American, ages 18+ (n=600), General Population in Sacramento, ages 18+ (n=200) and African American in Sacramento, ages 18+ (n=200). The survey has a margin of error of +/- 7 percent. The Smiley Group, Inc. is a communications corporation established in support of human rights and related empowerment issues. TSG serves as the holding company for various enterprises encompassing broadcast and print media, lectures, symposiums and the Internet. For more information, visit <http://www.tavistalks.com/>.

Nationwide, based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A+ by A.M. Best. For more information, visit <http://www.nationwide.com/>.

Allied Insurance is a property and casualty insurer established in Des Moines, Iowa, in 1929. Allied operates in 34 states through a network of independent agents with regional offices in Denver, Colo., Des Moines, Iowa, Lincoln, Neb., Gainesville, Fla. and Sacramento, California. <http://www.alliedinsurance.com/>

Source: Nationwide

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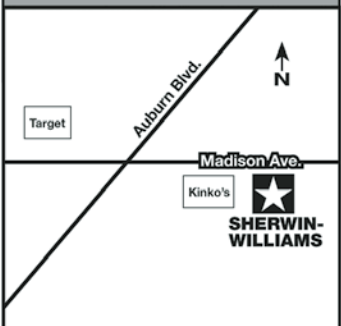
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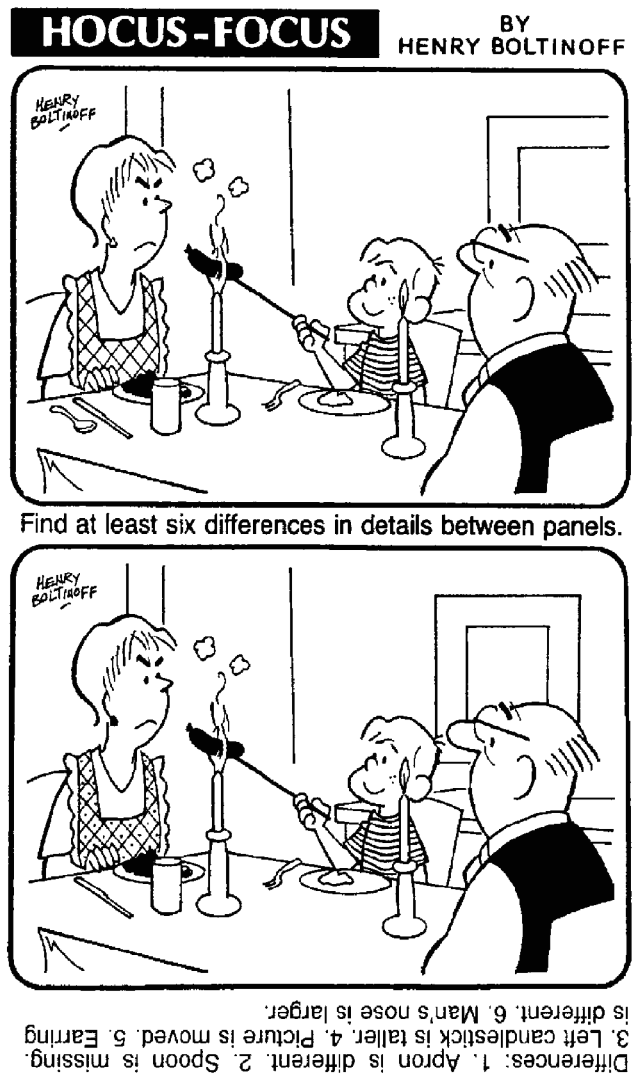
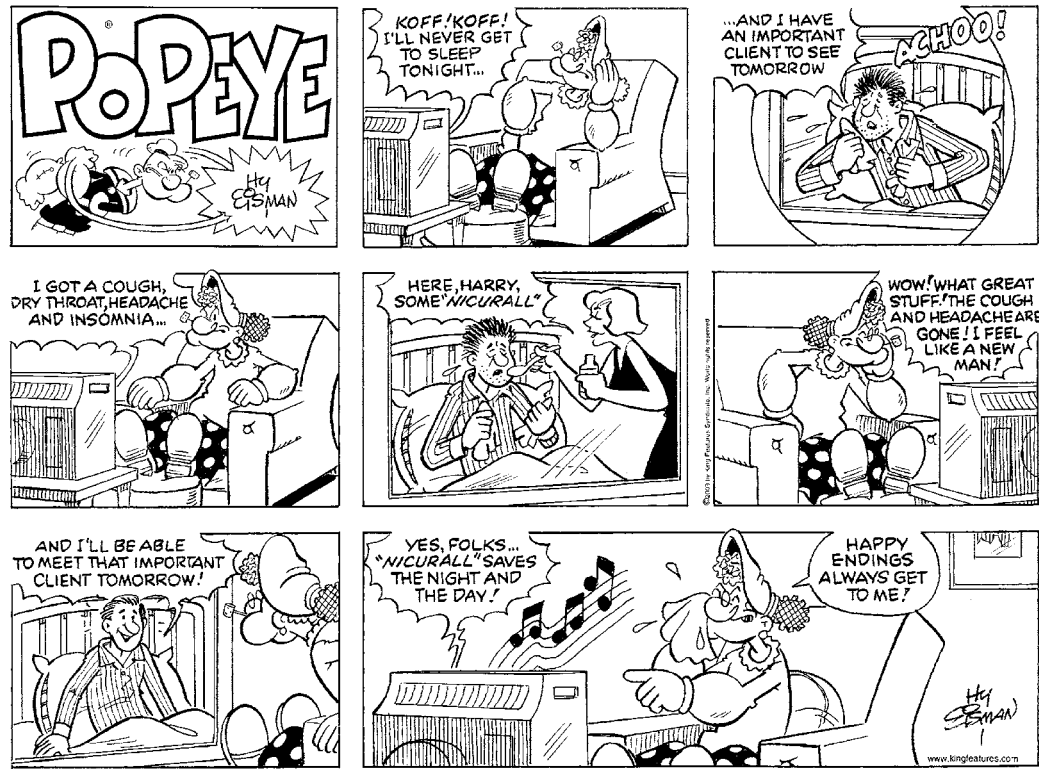
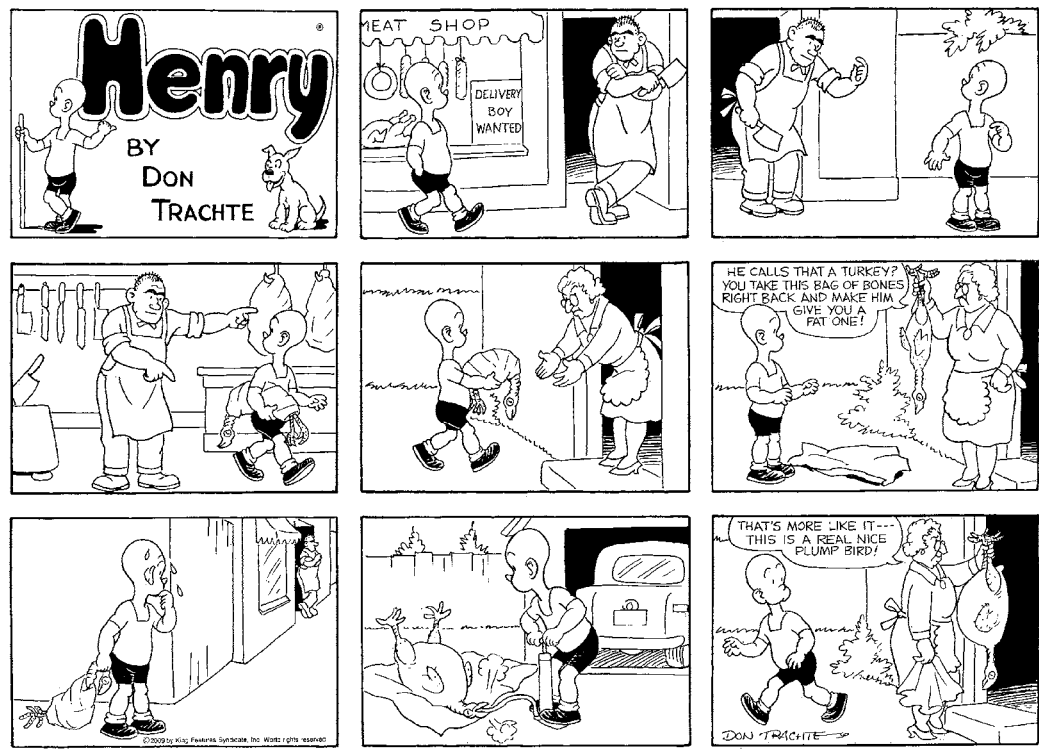
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Differences: 1. Apron is different. 2. Spoon is missing. 3. Left candlestick is taller. 4. Picture is larger. 5. Earring is different. 6. Man's nose is larger.

Trivia test
by Fifi Rodriguez

- LITERATURE: What is the literary device called alliteration?
- MATH: What is the Arabic equivalent of the Roman numerals MMDLVII?
- TELEVISION: What comic book superhero is either mentioned or represented in many episodes of the "Seinfeld" sitcom series?
- INVENTIONS: Who is credited with inventing the electric razor?
- MOVIES: What was Forrest Gump's home state?
- MUSIC: What rock group performed the song "Pride (In the Name of Love)"?
- CHEMISTRY: What is the symbol for the element magnesium?
- GEOGRAPHY: What modern European country was called Lusitania in Roman times?
- LANGUAGE: In Latin names for the days of the week, what planet is represented by Wednesday?
- ANIMAL WORLD: Which insect can sting only once?

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Weekly SUDOKU
by Linda Thistle

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

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!

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MAGIC MAZE ● CAPTAIN

V U Y R O L I E B Y A V S Q N
K H E R B Y W T R O C L J G E
B Y W U T R D R A C I P P N K
I H T I M S N H O J R P G D B
Z X V S Q O U O M M E P K I G
E C A Y D W K D E U M A S Q P
N L J H H D **K A N G A R O O** F
E C A T H G I N D I M T Y B X
V U S Q P O I K N M F N K A J
H F E R E W O L B N R O H H C
B Z Y X K R I K B L E V R A M

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

Ahab	Hook	Kidd	Of industry
America	Hornblower	Marvel	Picard
Bligh	John Smith	Midnight	Von Trapp
Cook	Kangaroo	Nemo	

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All Answers on Page 8

Contract Bridge

FROM GLOOM TO GLORY

South dealer.
North-South vulnerable.

NORTH
♠ A K J
♥ Q 9 3
♦ 9 8 7 4 3
♣ K 9

WEST
♠ Q 7 6 5
♥ 2
♦ —
♣ Q J 8 7 6 5 3 2

EAST
♠ 9 8 4 3 2
♥ K 8 7 6 5
♦ A 10
♣ 10

SOUTH
♠ 10
♥ A J 10 4
♦ K Q J 6 5 2
♣ A 4

The bidding:
South West North East
1 ♦ Pass 3 ♦ Pass
3 ♥ 4 NT (!) 5 ♦ 5 ♠
6 ♣ 6 ♣ Pass Pass

This deal occurred during the national championships in Phoenix in 1962. At one table the bidding went as shown. West's four-notrump bid was conventional and asked partner to bid either clubs or spades. East obliged with five spades, which West raised to six after South bid six diamonds. When this came around to South, he decided to chance seven diamonds. At this point, West was considering the possibility of sacrificing at seven spades, but he had not gotten very far in his thoughts when East doubled out of turn and then led the ace of trumps to confirm the soundness of his double! Naturally, the tournament director was called. He ruled that West was barred from the bidding, that North-South could still bid if they wanted to, and that the ace of diamonds was a penalty card that would have to be played at the first legal opportunity. South thereupon bid seven notrump! He realized he was dead at seven diamonds and thought he might have a chance in seven notrump with the aid of the penalty card. After East doubled again, West led a spade. Declarer finessed the jack, led the nine of hearts, which held, and continued with the queen. East covered, and South cashed the A-J-10. Declarer was hoping against hope that East would show out of hearts and thus be forced to discard the ace of diamonds, but he had no such luck. South next played a club to the king and cashed the A-K of spades, but East continued to follow suit. Finally, in desperation, South played a club to the ace, ready to concede the rest of the tricks for down four (which would have been -1,100). But South's last chance now came home to roost when East turned out to have no more clubs! East had no choice but to discard the ace of diamonds on the ace of clubs, so South made the doubled grand slam to score 2,490 points!

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by Steve Becker

American Cancer Society Discovery Shop

The Sacramento Discovery Shop annual introduction to the yuletide season, Holiday Magic and Glitz and Glamour, opens November 6 and continues through December. Featured will be toys, new and vintage tree ornaments, silver, linens, crystal, Lladro, Lenox, Wedgwood and a huge selection of nutcrackers. Also highlighted will be sparkling party clothing, costume and fine jewelry, furs, and vintage purses.

The Discovery Shop is located at 2744 Marconi Avenue, near Fulton Avenue. Open Monday through Friday from 10 to 6; Saturday 10 to 5; Sunday Noon to 5. For more information, call the Discovery Shop at 484-0227.

Mission Oaks Computer Club Meeting

The Mission Oaks Computer Club will meet on November 12, 2009 from 1:00 PM to 3:00 PM at the Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael, CA. Microsoft rep Jeffrey Asis will provide an introduction to Windows 7, Microsoft's next Windows operating system. A problem solving clinic, led by Adam Lacey of Applications, Etc, will follow the meeting. First-time visitors are welcome. For additional information call (916) 366-1687 or visit our website at www.missionoakscomputerclub.org.

Monthly Meeting of Mission Oaks Genealogy Club

On November 19, Mission Oaks Genealogy Club will meet from 1-3 p.m. at Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael. Program topic: purchasing/using imaging scanners. Visitors are welcome. For more info call Robert Noyes (916) 332-5753 or visit website at: http://missionoaksgenealogyclub.org.



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					

ACROSS

- Rhyming tributes
- de deux
- Satiate
- Mentor
- Killer whale
- Possess
- Hideaway
- Harry's successor
- Terrible fellow?
- Football team
- Baseball team
- Placing first, second, or third
- Jobs in technology?
- Mound stat
- Decorate
- Easter eggs
- Dorothy's destination
- Soar
- Warmth
- Acapulco
- Benicio — Toro
- Language of Iran
- Exactly right
- "The Music Man" locale
- Make bubbly
- Isinglass
- Back talk
- Concept
- Stench
- Lamb's mama
- Pub missile
- Frogs' hangout
- "Mayday!"
- Messes up
- DOWN
- Look lecherously
- Two-way
- One of HOMES
- Last
- Hunting dogs do it
- "Evan Almighty"
- construction
- Landscapes
- Pants
- material
- Pale purple
- Eggs
- Longing
- Compass dir.
- "— Little Teapot"
- Greeting
- Nestling
- hawk
- Himalayan beast
- "Scat!"
- Ripped
- Smiley in an e-mail, e.g.
- Cows and sows
- Rural outing
- Morning moisture
- Doctor's due
- Stockpile
- Scruffs
- Hebrew month
- Yukon, for ex.
- Corrodes
- Swab the deck
- Altar
- affirmative
- Jima

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KING Crossword

Answers on Page 8

Laura on Life

Recycling Judges



By Laura Snyder

Recycling has become a hot topic of late. Many people believe that we are using our planet's resources faster than it can replenish them. The obvious answer is to reuse those resources over and over. It seems like common sense, but is amazing how much time and money is spent simply trying to convince our population to get on board with this world-wide project. Our small town only recently began a recycling program where the trash man would pick up all recyclable material in the same bin. You don't have to separate it by type. This is good because I'm almost certain that I could not possibly fit five trash cans under my sink. I'd need one for every category: paper, plastic, glass, aluminum and non-recyclable trash. I'd have to hide them all over my kitchen. "Honey, where are we putting the aluminum cans this week?"

"In the potato bin."
 "Where are the potatoes?"
 "We ran out."
 "Where do the glass jars go?"
 "The crisper drawer in the refrigerator."
 "Hmm... No fresh vegetables this week either, huh?"
 "I was thinking we could go out for dinner this week."

So, yeah, putting all the recyclable material in one bin is the best option. However, to my way of thinking, this means that there is somebody at the other end of the line that has to separate them by hand. It was okay when I thought a big machine and a couple of bulldozers were processing the recently acquired garbage, but now I had to think about that guy wading through my recyclables and judging whether they are worthy. A paper plate is certainly recyclable, but what if that paper plate had peanut butter on it? As far as I know, peanut butter is not on the recycling list. So does the plate go in the recycling bin or not? If I toss it in there indiscriminately, is the recycling judge going to be calling me a moron in seven different languages? Perish the thought! I'll simply wash my paper plate before I toss it in the recycle bin. This, of course, negates the purpose of paper plates, which is playing right into environmentalists' plans. Why cut down trees in

the first place if you're going to wash your paper plates anyway?

I like trees as much as the next guy, but sometimes, I just don't want to wash dishes. In that argument, the tree loses.

Now, if we could engineer a tree that grew plates, we wouldn't have to cut it down. We could just go around picking plates off our trees and since they'd be organic, we could simply toss them in the garden when we're done eating... even if there was peanut butter on them. I worry about things like whether the cap on the milk jug is the same kind of recyclable plastic as the jug. Can you recycle colored newspaper as well as black and white? If a glass jar has a paper label do you have to separate the two? Is used Kleenex recyclable?

If only I could simply leave it to the recycling judge to figure all that out. I want to be responsible and a good steward of the planet, as I suspect many people do. At the same time, I have an unhealthy empathy for the nameless recycling judge. I was taught that our actions can sometimes cause adverse consequences for other people and, apparently, the planet. I don't want to make the recycling judge's job even harder and I don't want him to think badly of me.

So, like most people, I'll simply do the best I can and hope that the recycling judge will understand.

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.

Showing God Gratitude



by Pastor Rich Reimer

Pastor Rob Bell is an author I like to read. In one of his books he has some engaging thoughts on why gratitude is so central to the life God made for us. Thanksgiving is about showing God gratitude. Thanksgiving is "centering

ourselves on what we do have, on what God has given us, on the life we do get to live." One of the reasons we fail at thanksgiving is due to lust and coveting. Bell comments... "When we're not at peace, when we aren't content, when we aren't in a good place, our radar gets turned on. We're looking. Searching..." lust is born of dissatisfaction, it is centering on what we don't have, the glass that is half empty. When the thought pops into our brain... "If I had that/him/her/it, then I'd be..." any hope for expressing gratitude and thanksgiving evaporates. To feel and express gratitude

we need to "remember" what we have and what God has graciously given us. When we remember we don't need to look for more; when we remember we become content and at peace within, and the inner radar turns off. Find a quiet place today and mentally coach your inner spirit to remember what you do have, on what God and others have given you. Then GIVE THANKS!
Rich Reimer is Pastor of the American River Community Church, 3300 Walnut Avenue, in Carmichael. www.arconline.org

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Sacramento County Presents Community Forum and Expo

Panel to discuss public safety and law enforcement, the incorporation process and services

Sacramento – Sacramento County will present a community forum and expo for the Arden Arcade community on Thursday, November 12, from 6 - 9 p.m. The event will be held in the AT & T Auditorium Building at 2700 Watt Avenue, Sacramento, 95821. A panel discussion will be held on public safety and law enforcement, the incorporation process and County services, followed by a question and answer session. Local service providers and County departments will be

on hand to present information and answer questions on county services including: Building Inspection, CHP, Code Enforcement, Consolidated Utilities Billing & Services, County Parks, District Attorney, Economic Development, Metro Fire, Neighborhood Services, Planning & Community Development, Sanitation District, Sheriff, Transportation, Waste Management & Recycling and Water Resources. "We want to make sure that

our constituents have the best information we can provide on the County's commitment to serving the Arden Arcade neighborhood," said Terry Schutten, County Executive. "We encourage residents to e-mail their questions and concerns in advance so that we can make sure to have the right departments represented. We look forward to seeing everyone there!" All Arden Arcade neighborhood residents are invited and RSVP's are encouraged at AAExpo@saccounty.net or 916-874-5830.

The Sacramento Fine Arts Center



Tower Bridge by Donald Satterlee (best of show artist)

Photography Club Show:

October 27th to November 14th, 2009

Second Saturday Reception
November 14th,
5:30 to 8:30 pm
Refreshments and music

Gallery Hours:
Tuesday 11:00 to 7:00,
Wednesday through Saturday
11:00 to 3:00

The Hallway Gallery at the Sacramento Fine Arts Center will feature the work of two area photographers, Lewis Kemper and Michael

Corlew. Lewis Kemper, a professional photographer and a Canon Explorer of Light, will present a show entitled "The Beauty of Nature," and Michael Corlew, a Folsom avian and wildlife photographer, will display "Sandhill Cranes & Egrets."

These shows will be up on both Second Saturday receptions November 14th and December 12th. Both men

are members of the Viewpoint Photographic Art Center in Sacramento. Their show will open November 3rd.

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Shopper's Secret Weapon



(NAPSA) - Smart shoppers can snap up some terrific bargains these days, with the help of special tools.

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Free MOUNTING • AIR CHECKS • ROTATIONS
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✓ **LOW COST** ✓ **AGGRESSIVE TREAD DESIGN**

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✓ **QUIET RIDING** ✓ **70,000 MILE WARRANTY**

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✓ **SMOOTH RIDE** ✓ **MONEY BACK GUARANTEE**

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- Do your brakes squeal when you step on the pedal?
- Does your vehicle pull when you apply the brakes?
- Do you hear a grinding noise when you step on the brakes?
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