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

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.

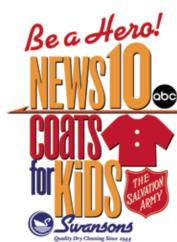
The Salvation Army will sort and distribute coats at 8 different locations Wednesday, on December 30th, 2009.

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.



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

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-Callers can remain anonymous and may be eligible for a reward of up to \$1,000.00. go to www.HistoricalSeaport.org

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 are and Methodist Hospital and Dr. David Wolf, chief of staff at Mercy San Juan Medical Center. (MSJMC Photo)

the Sisters of Mercy have identified and met the needs of people in the Sacramento area. On Wednesday, Oct. 21,

Center marked that continuing a blessing by Bishop Soto. 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 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

appearance in the Sacramento area. Before hundreds of onlookers, Project Bandaloop vertically danced the length Mercy San Juan Medical of the new building following

> 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

Carmichael - For 152 years, team that made its first 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 Methodist Hospital.

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 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, quality independent living as well as memory care, including the memory day care offered by The Club.

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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 Nog Latte's on sale already! 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

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

I'm sure I will get caught

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

Effie Yeaw

Nature Center

Visit for

November Events

www.effieyeaw.org

The Nature Center is located in

Ancil Hoffman County Park,

2850 San Lorenzo Way,

Carmichael, CA

(916) 489-4918/711

TDD/TTV

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

they illustrate experiences as the importance and unique challenges 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 during 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.

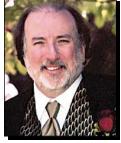
November 4, 2009

Prior to assuming command of CoastGuardAirStationSacramento 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.



Carmichael Times

Serving Carmichael and Sacramento County since 1981



Publisher - Paul V. Scholl

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

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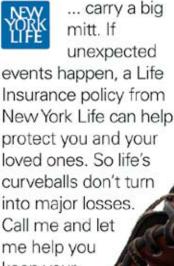
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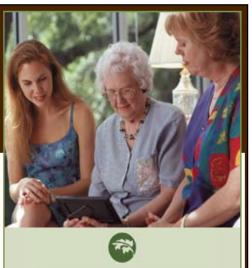


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Military Graduates Hometown Heroes

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.

Kimberly Way, Carmichael, Calif. Cox is a 2004 graduate of El Camino High School, Sacramento, Calif.

He is the son of Valerie Cox of

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 dismounted battle drills, which includes survival procedures in a nuclear, biological or chemical contaminated area.

Nemdyshkin is the son of Nemdyshkina of Rampart Drive, Carmichael Calif.

"Cruisin' for Kids" Christmas Toy Run

An Annual Event Hosted By: The Cappuccino Cruisers & American River Plaza Center (9500 Greenback ln. - Near the intersection of Greenback In. & Madison Ave.)

Sunday December 6th 9 a.m. - 2 p.m. Entry Fee 1 New

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> For information call Ray or Chris @ (916) 988-6376

Rain Date December 13th

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The above referenced participant assumes any/all liability and waives any/all claims*,including a waiver of Civil Code 1542 in relation to any participant in this event. * The Cappuccino Cruisers', their volunteers. The American River Plaza merchants, Property owners or management.

National Family Caregivers Month



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 observed 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 inhome 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.

Light housekeeping

Companionship

and dressing

Personal grooming

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.

In-home Services for Seniors by Seniors

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.

Seniors Helping Seniors services include companionship, light housekeeping, cooking, shopping, transportation, yard work, 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.

Contact your local Seniors Helping Seniors® 916-372-9640 http://www. seniorshelpingseniors.com

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Carmichael Times Page 4 November 4, 2009

Patriots' Wall of Honor Event Dave Says **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

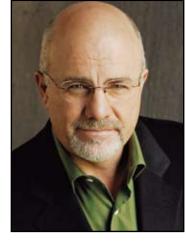
Saturday November 7, 2009 at 10 am

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 Ramsey is a personal expert, management money popular national 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 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'mnotmadaboutpre-paidlegal. 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 online publications worldwide. you'll have the money in place

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

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!

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

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November Is Pulmonary Hypertension Awareness Month

Pulmonary Hypertension (PH)

can result in an enlarged heart. Awareness Month. PH is high Many suffer from the disease but

(NAPSA) - November is blood pressure in the lungs, which are not diagnosed. To learn more, visit the PH Association at www. phassociation.org.



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Date: Saturday, November 14, 2009 9 a.m. – 12 p.m. SMUD Customer Location: Service Center 6301 S Street, Rubicon Meeting

Room, Sacramento, CA Questions: Contact: Paul Gillaspy – 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, 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 etcmail@ 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 financialstatus 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 Sacramentans say they are confident in their ability decisions, but more than 1

out of 4 also indicate they are struggling with credit card debt.

On saving for college, more than 1 in 3 of the people in Sacramento with children under 21 said they are very or extremely worried about being able to afford a college education for their children, while only 11 percent actually have a college savings plan. Only 5 percent say saving for education is their most important financial goal.

African Americans Sacramento are much more optimistic than the city's general population (53 percent vs. 32 percent) that their financial situation will improve over the next year. However, most say they don't have a financial game plan and many don't know where to start: Only half of the African Americans in Sacramento say they are proactive about their financial future, 3 in 4 say they do not have a written financial plan, 1 in 5 say they don't know where to start when it comes to personal financial planning, 3 in 4 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, to make savings and investment 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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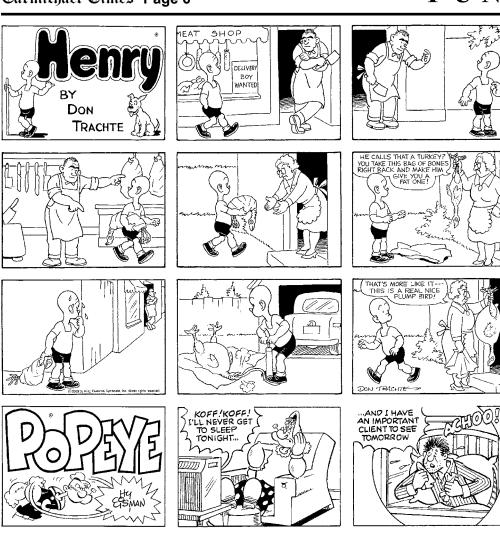


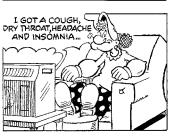
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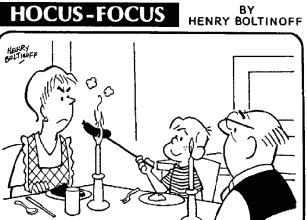


The Spats HOW OLD ARE YOU: TURNED





HOCUS-FOCUS



Find at least six differences in details between panels.



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

13

16

20 21

39

36

52

55

29

King Crossword

19

35

138

15

18

37

53

27

46

28

40

- 1. LITERATURE: What is the literary device called alliteration?
- 2. MATH: What is the Arabic equivalent of the Roman numerals MMDLVII?
- 3. TELEVISION: What comic book superhero is either mentioned or represented in many episodes of the "Seinfeld" sitcom
- 4. INVENTIONS: Who is credited with inventing the electric razor?
- 5. MOVIES: What was Forrest Gump's home state?
- 6. MUSIC: What rock group performed the
- song "Pride (In the Name of Love)"? 7. CHEMISTRY: What is the symbol for the
- element magnesium?
- 8. GEOGRAPHY: What modern European country was called Lusitania in Roman
- 9. LANGUAGE: In Latin names for the days of the week, what planet is represented by Wednesday?
- 10. ANIMAL WORLD: Which insect can sting only once?

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10

42 43

14

Weekly **SUDOKU**

by Linda Thistle

2					6		3	
					0		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: ★

★★ Challenging ★ Moderate **★★★** HOO BOY!

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MAGIC MAZE • CAPTAIN –

V U Y R O L I E B Y A V S Q N KHERBYWTROCLJGE BYWUTRDRACIPPNK IMSNHOJRPGDB QOUOMMEPKIG ECAYDWKDEUMASQP NLJHHD(KANGARO ECATHGINDIMTYBX 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 BZYXKRIKBLEVRAM

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

America Bligh Cook

Hornblower John Smith Kangaroo

Marvel Midnight Of industry Picard Von Trapp

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All Answers on Page 8

Contract Bridge

EAST

FROM GLOOM TO GLORY South dealer.

North-South vulnerable. NORTH

WEST 98432 🛧 Q 7 6 5 **₹**2 ♥K8765 ◆ A 10 **♣**QJ876532

SOUTH 10 **♥** A J 10 4 ♦ KQJ652

The bidding: West South North East Pass Pass 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,

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! © 2009 King Features Synd., Inc.

🖚 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.

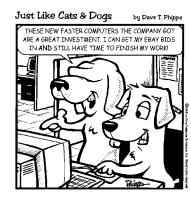
The Discovery Shop is located at 2744 Marconi Avenue, near Fulton Avenue. Open Monday through Friday from 10 to 6; Saturday 10 to 5; Sunday Noon to 5. For more information, call the Discovery Shop at 484-0227.

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 Genealogy willmeetfrom 1-3 p.m. at Mission Community Drive, 4701 Gibbons Program topic: Carmichael. purchasing/using imaging Visitors scanners. welcome. For more info call Robert Noves (916) 332-5753 or visit website at: http:// missionoaksgenealogyclub.org.



Crossword KING

ACROSS

- 8 Satiate
- 14 Possess
- 15 Hideaway
- successor
- fellow?
- team
- 20 Baseball team
- second, or third
- 26 Jobs in technology?

- 31 Dorothy's destination
- 33 Warmth
- gold?

- Toro
- 36 Language of
- Iran

- 47 Back talk 49 Concept

50 Stench 51 Lamb's

- mama
- 52 Pub missile
- 53 Frogs hangout
- 54 "Mayday!"
- 55 Messes up

DOWN

- 1 Look lecherously
- 2 Two-way
- hawk
- 46 Altar
- Jima

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48

Rhyming

tributes 5 de deux

- 12 Mentor 13 Killer whale
- 16 Harry's
- 17 Terrible
- 18 Football
- 22 Placing first,

- 29 Mound stat 30 Decorate Easter eggs
- 32 Soar
- 34 Acapulco
- 35 Benicio
- 37 Exactly right
- 41 Make bubbly 45 Isinglass
- 3 One of 40 "The Music **HOMES** Man" locale 4 Last
 - dogs do it "Evan Almighty"

5 Hunting

- construction Landscapes
- 8 Pants material
- 9 Pale purple 10 Eggs
- 11 Longing
- 19 Compass dir. 21 "- Little
- 23 Greeting 24 Nestling

Teapot"

- 25 Himalayan beast
- 26 "Scat!"
- 27 Ripped 28 Smiley in an

e-mail, e.g.

32 Cows and sows 33 Rural outing

Answers on Page 8

- 35 Morning moisture
- 36 Doctor's due 38 Stockpile
- 39 Scruffs 42 Hebrew
- month 43 Yukon, for

ex.

- 44 Corrodes 45 Swab the deck
- affirmative

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FICTITIOUS BUSINES NAME STATEMENT #0909097. N&T Realty, Inc., 7917 Fruitridge Road #G2, Sacramento, CA 95820 is doing business under the Fictitious Business Name "Seasons Funding" 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 above entitled matter appear 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 to the date set for hearing on the petition. Dated: Oct. 1, 2009. Loren E. McMaster

Judge of the Superior Court Publish: October 14, 21, 28, November 4, 2009. 11-4-09

FICTITIOUS BUSINES NAME STATEMENT #0908939. 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, CA 95608. Filed with the Clerk of Sacramento County on Oct. 13, 2009. Publish: October 21, 28, November 4, 11, 2009. KINGSC 91003 11-11-09

SUPERIOR COURT OF 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 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. 5, 2009. Shelleyanne W.L. Chang Judge of the Superior Court Publish: October 21, 28, November 4, 11, 2009. 91003 11-11-09 HARTSH

> 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 Cataylo aka Ma Pomposa T. Cataylo aka Maria Guanco Cataylo to Maria Pomposa Cataylo. 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

CATAYL 91003 11-11-09

FICTITIOUS BUSINES NAME STATEMENT #0900466. Fusion Yoga Studio, Sacramento, Inc., 2310 Fair Oaks Blvd. #C-2, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Fusion Yoga Studio Sacramento" at 2310 Fair Oaks Blvd. #C-2, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on Oct. 16, 2009. Publish: October 28, November 4, 11, 18, 2009. FUSION 91004 11-18-09 November

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00060447 WHEREAS, Danielle Marie

Riley has filed a petition with this court for a decree changing name of Danielle Marie Riley to Danielle Marie Riley-Milton. ITIŚ ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Dec 11, 18, 2009. 1, 2009 in Dept. 53, located at 800 9th St., Third Floor, Sacramento

CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 15, 2009. Loren E. McMaster Judge of the Superior Court Publish: October 28, November 4,

91004 11-18-09 MILTON

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

#34-2009-00060341

WHEREAS Jee Ho Lee has filed a petition with this court for a decree changing name of Jee Ho Lee to Alex Jeeho Lee, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 25, 2009 in Dept. 53, located at 800 9th St. Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 14, 2009. Loren E. McMaster Judge of the Superior Court

Publish: October 28, November 4, 11, 18, 2009 91004 11-18-09

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

WHEREAS, Amanda Cooter has filed a petition with this court for a decree changing name of Amanda Ann Cooter to Amanda Ann Newkirk, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on Dec. 15, 2009 in Dept. 134, located at 3341 Power Inn Rd., Sacramento, CA 95826 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichae 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: Aug. 28, 2009. Publish: October 28. November 4.

11-18-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO SUMMONS

91004

CASE #06AS04847 NOTICE TO DEFENDANT: Valentino Jauregui, Juan Seto Cisneros, Angel Cisneros, Juan Sema Gallego, Jenny Guardado, Anthony Eskridge, Rashida Mitchell; and DOES 1 TO 50. You are being sued. NAME

You have 30 Calendar Days

Elizabeth Limon.

after this Summons and legal papers are served on you to file a typewritten response at this court and have a copy served on the petitioner. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www. courtinfo.ca.gov/selfhelp.org), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form.

If you do not file your Response on time, you may lose the case by default, and your wages, money and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your

local court or county bar association. The name and address of the court is: Superior Court of California, County of Sacramento, Limited Civil Division, 720 Ninth St., Sacramento, CA 95814. The name, address, and

telephone number of plaintiff's attorney, or plaintiff without an attornev. is: John T. Stralen. APC. 641 Fulton Ave. #120, Sacramento, CA 95825; 91 Dated: Nov. 14, 2006. 916-971-3100. Publish: October 28, November 4,

STATEMENT OF DAMAGES

(Personal Injury or Wrongful CASE # 06AS04847 To: Valentino Jauregui, et al. Defendant. Plaintiff's name is: General damages: Loss of society and companionship: \$10,000,000.00. Special damages: Funeral expenses: \$15,000.00.

Future contributions:

\$\$500.000.00

YOU OBJECT to the

Value of personal service, advice or training: \$500,000.00. John T. Stralen

Attorney for the Plaintiff. STRALE 91004

NOTICE OF PETITION TO **ADMINISTER** ESTATE OF MANUEL SANCHEZ, decedent.

ESTATE NO. 34-2009-0000698 To all heirs, beneficiaries contingent creditors. and creditors of and persons who may be otherwise interested in the will or estate, or both of MANUEL SANCHEZ, decedent. A petition has been filed by

Joe Sanchez in the Superior Court of California, County of Sacramento, requesting that Joe Sanchez be appointed as personal representative to administer the estate the decedent. The petition requests authority

to administer the estate under the Independent Administration of Estates Act. This will avoid the need to obtain court approval for many actions taken in connection with the estate. However, before taking certain actions, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action. The petition will be granted unless an interested person files an objection to the petition and shows good cause why the court

should not grant the authority. The petition is set for hearing in Dept. No. 129, at 3341 Power Inn Road Room 214 Sacramento CA 95826 on Nov. 24, 2009 at 10 a.m.

granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney

YOU ARE Á CREDITOR or a contingent creditor of the deceased you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Section 9100 of the California Probate Code. The time for filing claims will not expire before four months from the

date of the hearing noticed above. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may request special notice of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Section 1250 of the California Probate Code

The name and address of petitioner or petitioner's attorney is: David R. Morris, Atty., 5137 Golden Foothill Parkway #110. El Dorado Hills, CA 95762; 916-789-9810 Publish: November 4, 11, 18, 2009 MORRIS 91101 11-18-09

FICTITIOUS BUSINES NAME STATEMENT #0909707. Anna Louise Mitchell, 7505 Greenback Lane, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "The Cuben Holistic Healing Center" at 7505 Greenback Lane, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on Oct. 26, 2009. Publish

THECUB 91101 11-25-09

SUPERIOR COURT OF

#34-2009-00056306 WHEREAS, Lamar'Q Rushad U-Cal Johnson has filed a petition with this court for a decree changing name of Lamar'Q Rushad U-Cal Johnson to Lamar'Q Rashad U-Cal Bailey. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Dec. 21, 2009 in Dept. 53, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 8, 2009. Loren E. McMaster Judge of the Superior Court

Publish: November 4, 11, 18, 25,

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Laura on Life Recycling Judges



By Laura Snyder

Recycling has become a hottopic 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 wadingthrough 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.

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

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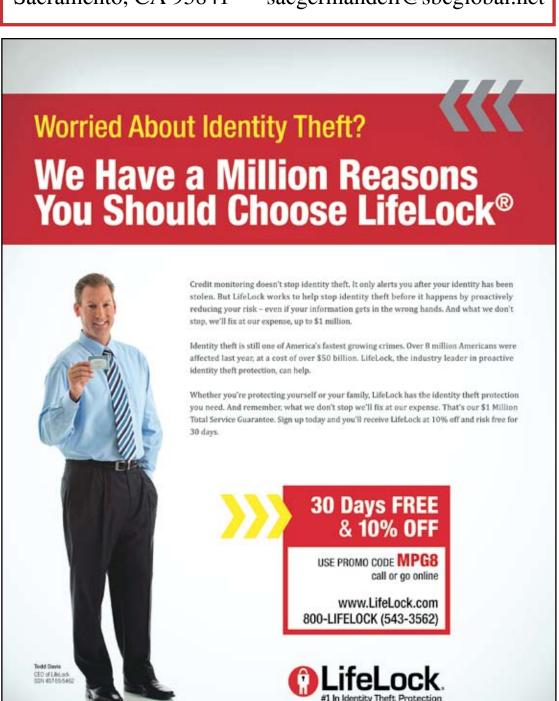


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Sacramento County Presents Community Forum and Expo

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, Management Waste Recycling and Water Resources. "We want to make sure that

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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.

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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 "Sandhill Cranes display & Egrets."

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

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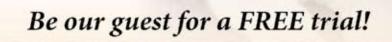
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