

# Carmichael Times



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Serving Carmichael and Sacramento County since 1981

September 23, 2009

## Celebrating Founders Day

## The Carmichael Story

*Carmichael* - Celebrating the party of the century in Carmichael, free music and entertainment will take center stage September 26th. Sharing the spotlight on the centennial Founders Day will be Sacramento River Cats baseball mascot, a six-foot lion called Dinger.

An icon for kids, the friendly feline will press paws and pose for pictures at Carmichael Park. The mascot's visit headlines a daylong parade of civic festivities. Anyone may attend. Central to celebrations are free children's activities, including bounce houses, pony cart rides and a performance by the popular children's entertainers Touchstone Tales.

A pancake breakfast (beginning 7.30am) at the VFW hall sets the celebration's all-American theme. At 11 am, a flag presentation precedes the first concert performance by the Sacramento Symphonic Winds orchestra. Morning ceremonies also include the burial of a time capsule whose contents capture the spirit of contemporary Carmichael. On the vintage side, dozens of classic American cars will be exhibited.

A historic display will underscore the town's 1909 founding. Founder's Day celebrations are annually staged in the park named for an early 20th Century real estate entrepreneur. Purchasing part of the old San Juan land grant, Daniel Carmichael began developing his north Sacramento "colony" in 1909. He later served as Mayor of Sacramento but never lived in his namesake town.

Afternoon musical entertainment includes the John Skinner Band and the River City Boogie Band. Vendors will offer crafts, curiosities and food. Local Kiwanis will host a beef dinner



*Americana on parade for Founders Day includes a classic car show.*

(\$10 per person) from 5 p.m. At 8:30 p.m., a free fireworks display will be the final hurrah for

Carmichael's biggest birthday bash. The Carmichael Chamber of Commerce and the Carmichael

Photo and text by Susan Skinner  
Park District are event organizers. For information, call (916) 485-5322 or (916) 481-1002.

"LOTS FOR SALE IN CARMICHAEL, CALIFORNIA - 10 ACRE TRACTS FOR \$1,500 WITH 10 PERCENT DOWN ON TERMS OF \$10 A MONTH AT 6 PERCENT INTEREST."

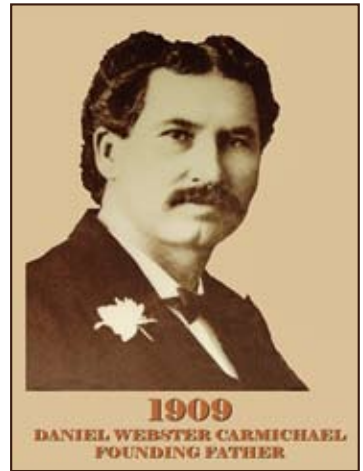
That advertisement appeared in the early 1900's. It continued: "In the shelter of rolling foothills secure from frosts, the Woods hereabouts are stocked with game birds, quail etc., and the streams are stocked with trout for rod and ducks for gun."

The man selling the lots was Dan Carmichael, the community's founder and its first developer. "Big Real Estate Deal" was the headline in the Oct. 1, 1909. The story was about Daniel Carmichael who purchased 2,000 acres of "land composed of hills and dales dotted with noble oaks." It was thought he paid between \$150,000 and \$200,000 for the land.

Carmichael later bought another 1,000 acres that he called Carmichael Colony No. 2. It bordered the first colony to the east and Walnut Avenue to the west; the southern boundary was Arden Way with Sutter Avenue to the north. Carmichael laid out the two colonies into 10 acre tracts and sold them for \$1500 each.

Daniel W. Carmichael born in 1867 in Atlanta, Georgia came to California in 1885. He was mayor of Sacramento from 1917-19. He also served as a director for the Sacramento Chamber of Commerce for 18 years and was president from 1910-13.

In 1892 Carmichael was married in Sacramento to Myrtle Robb, the daughter of Charles S. Robb, a well-known Railroad man. The Carmichael's never lived in the colonies he developed; their home was on 23rd Street in Sacramento. Apparently, Carmichael left the Sacramento area around 1923 and reportedly traveled to



1909 DANIEL WEBSTER CARMICHAEL, FOUNDED FATHER

England but returned to live in San Francisco. The exact place and date of his death is unknown.

The first known settlers in the area were the Maidu Indians dating back to 1,000 B.C. The first new settlers of Carmichael were Charles W. and Mary A. Deterding. In 1907 they purchased a 425 acre site along the north bank of the American River. The Deterding Ranch is now Ancil Hoffman Park.

By 1927, there were about 300 families living in Carmichael and the 1930 population was listed at 700. Nearly 2,000 people lived in the area by 1940. Prior to 1940, the community had no central business district. As Carmichael grew, businesses clustered around Palm Avenue and Marconi Avenue. Carmichael's first bank - The Suburban Bank - opened in the 1940's. Crocker Bank took over the service in the 1950's.

Carmichael residents had telephone service beginning in 1915 with a 10 party line through Fair Oaks. There was a toll charged to call Sacramento. A direct line was installed in 1933. Today, Carmichael, has grown to a population of 72,000.

excerpted from the Carmichael Chamber of Commerce website

## Exciting Improvement Plans Announced for Carmichael Parks

*Carmichael* - Carmichael residents may soon have improved neighborhood parks, and a new aquatic center in Carmichael Park. Residents and local leaders report that they are working hard to find a way to upgrade our aging parks and build a new public swim facility.

For nearly 65 years, the Carmichael Recreation and Park District has provided facilities and programs that are an integral party of the Carmichael Community. Many people consider Carmichael Park the "heart of the community". This is the place people come for all types of special events, for family picnics, youth and adult sports, biking/walking, and many other recreational uses. This park and eight other local parks are used every day of the year by people of all ages. In addition,

the Park District operates the La Sierra Community Center which is home to the Sacramento Fine Arts Center, the Chautauqua Playhouse, Carmichael Little League, La Sierra Skate Park, Kids Hangout, Carmichael and La Sierra Soccer Clubs, and various other groups and activities.

While the parks have brought great value to the community over the years, they are tired and in need of attention. For example, in 2004, the Carmichael Park Pool had to be closed because it could no longer be repaired. With the loss of the pool, Carmichael does not have a public pool where kids can learn to swim or cool off during hot summer months. In 2008, residents and local leaders starting working together to find ways to upgrade

the parks, and to once again, have a public swim facility. In the same year, the Park District conducted a survey of its residents and found that most residents appreciate their parks and want to make sure they are well maintained and safe to use. With this show of support, the Park District and local leaders have developed plans that include a new aquatic facility and various park improvement projects. The aquatic center would have two pools; one for lap and competitive swimming, and the other for various water play activities. Park repairs would include electrical and irrigation, fencing, security lights, landscape and sports field renovation.

In order for these plans to go forward, residents would need to vote for an annual



CARMICHAEL COMMUNITY PARK AQUATIC CENTER  
BIRD'S EYE PERSPECTIVE  
NO SCALE

assessment of about \$48 per year. Carmichael residents will soon receive a survey in the mail to determine if there is sufficient

support to move forward with a mail ballot in 2010. For more information about the proposed project contact the

Carmichael Recreation and Park District at 485-5322 or go to Carmichaelpark.com

# Carmichael's Founders Day Program

**7:30am to Noon**

**Pancake Breakfast**

at the Vets Hall hosted by the local Veteran's Group

**7:30am-3:30pm**

**Classic Car Show**

Cars, Awards, Music, Raffle & More

Hosted by the Cappuccino Cruisers Located in the front of Carmichael Park

**11AM OPENING CEREMONIES**

**Located at the Band Shell**

Don't miss the TIME CAPSULE dedication!

Don't miss the El Camino HS Pep Band as they open the event with a March Through the Park! Includes a Color Guard, Honorary Dignitaries Congressman Dan Lungren, Supervisor Susan Peters and More

**BAND SHELL ENTERTAINMENT IMMEDIATELY FOLLOWING OPENING CEREMONIES**

**11:30am to 12:30pm**  
Sacramento Symphonic Winds

**12:30 to 1pm**  
El Camino Jazz Band

**1:00 to 2:30pm**  
River City Boogie Band

**2:30 to 2:50pm**  
Zumba Dance Demonstration

**3 to 3:30pm**

KM Dance Studio

**3:30 to 4pm**

Highland School of Dance

**4 to 6pm**

John Skinner Band

**11am to 6pm in the back of Carmichael Park:**

Tour the Vendor Booths including Arts & Crafts, Food & Drinks, Community Businesses, Health & Wellness and more!

Horse & Carriage Rides (near Dog Park) Sponsored by the Chateau

**CARMICHAEL'S HISTORIC DISPLAY**  
See relics, photos & the history of Carmichael

**Raffle Prizes Every Hour!!**

**EVENING ACTIVITIES IN THE NORTH END OF CARMICHAEL PARK**

**At the Clubhouse**

**4 to 8pm**  
Beer and Wine Garden

**5 to 8pm**  
BBQ Dinner provided by the Carmichael Kiwanis Club

**Vets Hall Stage**

**4:30 to 6pm**  
Sister Swing

**6:30 to 8pm**  
Custom Neon

**Fireworks Show 8:15pm**

**FREE KIDS AREA (Back of the Park): 11am to 6pm**

Inflatables, Games, Clowns, Face Painting and More

Touchstone Tales Puppet Theatre with Performances at Noon and 3pm

**The Community Sends a Big "Thank You" to all of the SPONSORS of Founders Day!**

Carmichael Chamber of Commerce, Carmichael and Mission Oaks Recreation & Park Districts, Kiwanis Club of Carmichael, Congressman Dan Lungren, Supervisor Susan Peters of Sac. County, Carmichael Times and Messenger Publishing Group, Mercy San Juan Medical Center, Copy Plus, Cappuccino Cruisers, Kraft Realty, Heritage Service Group Construction, Lind Brothers Mortuary, RX-Staffing, Beutler Heating and Air, Nationwide Insurance, Cypress Avenue Baptist Church, The Chateau of Carmichael, Les Schwab, Carmichael Creek & Colony Neighborhood Association



# Carmichael Community Time Capsule 100 Years of Living, 2009-2109

Carmichael - Carmichael is turning 100! How do we celebrate such a special anniversary? How about a big birthday bash in Carmichael Park complete with music, food, vendors, entertainment and fireworks? We'll call it Founders Day. But still, 100 years is a significant landmark that constitutes...well, something MORE. Don't we want to be remembered for generations to come? With all of the rapid

changes happening in our world today, be sure to see Carmichael captured in the here and now so that our present day community can be forever frozen in time. A time capsule is a fun and educational way for people 100 years from now to look back and marvel at how we lived our lives. The technology in this day and age will most likely be obsolete. Books and the printed word might be too; all the more

reason for us to focus on ensuring that we preserve a realistic portrayal of Carmichael. The Carmichael Recreation and Park District has collected artifacts and items that accurately represent the community and its history. The Community Time Capsule will be buried in Carmichael Park at the Founders Day Celebration on Saturday, September 26

# Senator Dave Cox Gets Perfect Score



Senator Dave Cox

Sacramento - The California Chamber of Commerce representing California's employers rated Senator Dave Cox among the top lawmakers who support legislation to make the state more attractive for job creation and retention. "As our state continues to struggle with high unemployment, the Governor and lawmakers must renew our focus on legislation that would allow businesses to grow and put people back to work," said

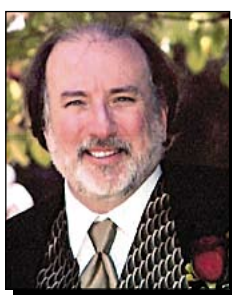
Senator Dave Cox. "We cannot stand by while companies with well-paying jobs like NUMMI shut down due to the high cost of doing business in California." Sen. Cox is referring to Toyota's recent announcement to shut down California's only car manufacturing plant. For 27 years, NUMMI provided high quality manufacturing jobs in the Bay Area. The California Chamber of Commerce (CalChamber) identified eight vital pieces of legislation that are job creators/job killers. Specifically, CalChamber supported measures to increase construction jobs and rejected measures that would increase costs to do business in the state including Assembly Bill 333, Senate Bills 31, 95, 145, 227, 602, 603, and 789. Sen. Cox added, "To get our economy back on track, lawmakers must hear the cries of business leaders and their employees about the

nexus between the legislation introduced in Sacramento and job creation and retention." Rick Niello, President of the Niello Company, a family-owned business in the greater Sacramento area, applauded Sen. Cox for his support of business friendly legislation. "The auto industry has suffered greatly, and any effort to add excessive stress on businesses dampens our economic recovery. We appreciate Senator Cox for doing his part to stabilize businesses and help us through this difficult economy." Senator Dave Cox represents the residents of the First Senate District, which includes all or portions of Alpine, Amador, Calaveras, El Dorado, Lassen, Placer, Plumas, Modoc, Mono, Nevada, Sacramento and Sierra Counties. Contact his office at 916-651-4001, or via email at senator.cox@sen.ca.gov.

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Serving Carmichael and Sacramento County since 1981



**Publisher - Paul V. Scholl**

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# Cheer Sacramento and River City Gators Cheer to Hold 2010 Season Tryouts

Sacramento - Calling all cheerleaders and dancers! Cheer Sacramento/River City Gators Cheer will be holding a clinic and tryouts for the 2010 season on Sunday, October 11, 2009 at 4:30 p.m. Tryouts will take place at The Bounce Spot in West Sacramento, 2939 Promenade Street.

When attending tryouts, participants should wear workout clothes, wear athletic shoes - cheer shoes are preferred - and bring water. Participants will learn both a cheer and a dance. Basic stunting may be covered to gauge participants' skill level. Additionally, there

will be a short interview. The clinic and tryouts are free. Anyone who is 18 years old and up is welcome to try out for the team. We are looking for committed cheerleaders and dancers to add to the team. There is no age maximum for the team; however, members must be in good physical shape as cheerleading is a very active sport.

Cheer Sacramento has been actively involved in the Sacramento community since 2003. Cheer Sacramento performs and fundraises at various community events, including Sacramento Pride, the Susan

G. Komen "Race for the Cure" and the California International Marathon. The team has even been in a Coca-Cola commercial.

Additionally, Cheer Sacramento is the official cheer team for Sacramento's newest semi-pro football team - the River City Gators. Members of Cheer Sacramento will cheer for the River City Gators during their football season - it's like getting two teams for the price of one!

For more information, please visit [www.cheersacramento.org](http://www.cheersacramento.org) or email Meri at [meri@cheersacramento.org](mailto:meri@cheersacramento.org).



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## The Mission Oaks Computer Club

will meet on October 8, 2009 from 1:00 PM to 3:00 PM at the Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael, CA.

The club will be celebrating its 21st anniversary with member presentations and a finger-food potluck. First-time visitors are welcome to bring a finger-food item as well. A problem solving clinic, led by Adam Lacey of Applications, Etc, will follow the meeting. For additional information call (916) 366-1687 or visit our website at [www.mission-oakscomputerclub.org](http://www.mission-oakscomputerclub.org).

## The Sacramento Symphonic Winds



The Sacramento Symphonic Winds begins its annual concert series at the La Sierra Center (5325 Engle Rd) on Sunday, October 25. This Fall performance features works by Tchaikovsky and Wagner and a trumpet feature by trumpeter Tom Shorba. Pictured from last season, band director Dr Les Lehr congratulates Symphonic Winds' trombonist Dave Rollins, soprano Brett Ruona and emcee Paul W. Allen. Ruona will be guest singer in the series' December 13 concert.

*Photo by Susan Maxwell Skinner.*

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**Be sure to be on time for the Founders Day Opening Ceremonies. Don't miss the Color Guard Presentations!**



**Symphonic Winds founder and director Dr Les Lehr joins the spirit of celebrations with a handful of his 65-piece symphony players.**

Photos by Susan Skinner

## Widowed Persons Association of California, Inc.

As a public service to the community, all widowed persons are invited to participate in the RECOVERY FROM GRIEF workshop sponsored by the Widowed Persons Association of California. There is no charge or

donation required. The only criteria is that you MUST BE WIDOWED.

Call 916-972-9722 for info about the next RECOVERY FROM GRIEF workshop.

The Widowed Persons Association also sponsors

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## The 12 Week Weight Loss Challenge & Class

Keiko Baldwin & Hiromi Moore, wellness and weight loss coaches, are open to the community for a Weight Loss Challenge in Carmichael, CA. This Weight Loss Challenge is an education and competition to lose weight, get healthy and keep it off. They have launched a 12 week course that offer tips on nutrition and exercise paired with a hint of competition. "In a past competition, I had a participant that lost 35 lbs and 25 inches just by applying all the information from the challenge. It is truly exciting to see people get healthier and feel better during and after every challenge." Keiko said.

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



Keiko Baldwin & Hiromi Moore

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

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

tips on diet and exercise, along with samples of the company's products.

But the program isn't just a sales pitch for diet products. Tammy, who is a former participant, said; "They don't pressure you to start any particular regimen."

Instead, any healthy weight-loss approach, from Weight Watchers or Jenny Craig to plain old diet and exercise, are welcome. "We embrace all the programs during the class, as long as they are healthy. Our main focus is to help the participants lose their weight and keep it off for the long term," said Keiko. "What we're teaching in the class is healthy habits so people can make small changes and set themselves for success," said Hiromi.

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

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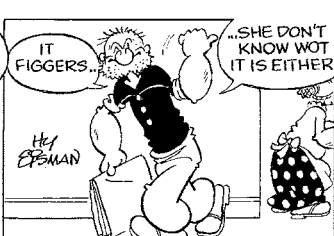
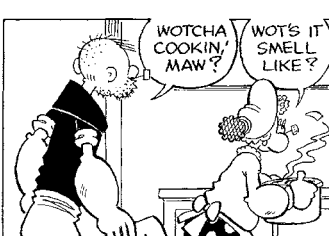
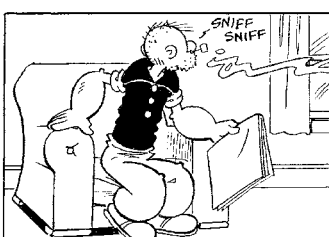
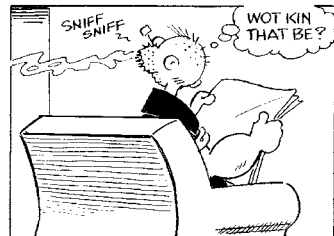
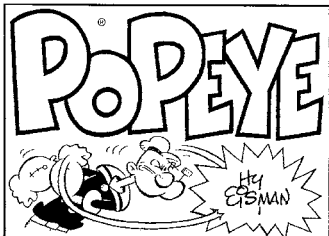
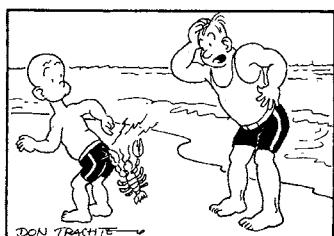
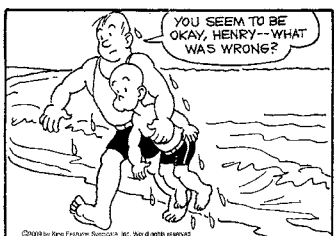
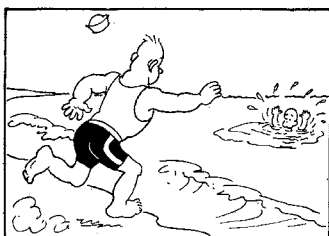
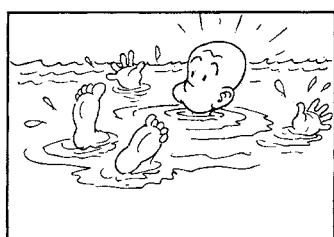
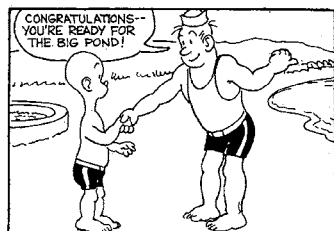
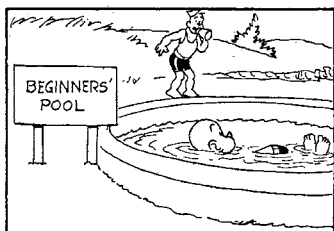
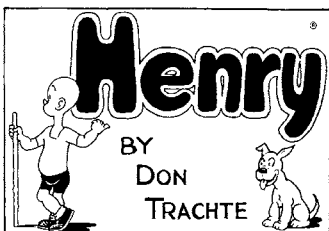
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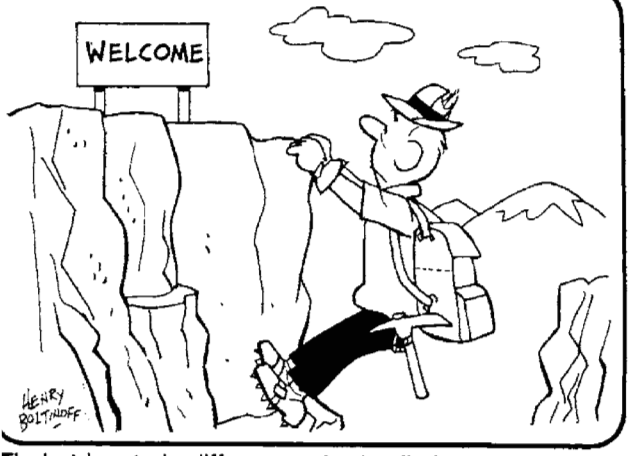




The Spats by Jeff Pickering



**HOCUS-FOCUS** BY HENRY BOLTIHOFF



Find at least six differences in details between panels.



Differences: 1. Cloud is missing. 2. Pick has been moved. 3. Man has mustache. 4. Sign is bigger. 5. Rock on right is wider. 6. Backpack pocket is missing.

**Trivia test** by Fifi Rodriguez

- TELEVISION: What was the opening theme song from the comedy variety show "Sonny & Cher"?
- MOVIES: What was the name of the scene-stealing cat in the movie "Bell, Book and Candle"?
- MEDICAL: What is the more common diagnosis for rhinorrhea?
- GEOGRAPHY: What are the names of the four U.S. states whose corner borders meet in one point?
- COMICS: What is the name of Snoopy's bird friend in "Peanuts"?
- LITERATURE: Who wrote "The Maltese Falcon"?
- PERSONALITIES: What is the size of basketball star Shaquille O'Neal's shoes?
- INVENTIONS: In what year was Velcro invented?
- AD SLOGANS: What cereal is known as the "Breakfast of Champions"?
- GENERAL KNOWLEDGE: What was the name of the car driven by Speed Racer?

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**Weekly SUDOKU**

by Linda Thistle

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

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

**DIFFICULTY THIS WEEK: ★★**

★ Moderate ★★ Challenging  
★★★ HOO BOY!

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**MAGIC MAZE ● LINE —**

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

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

- |         |         |            |          |
|---------|---------|------------|----------|
| Backer  | Drive   | Of credit  | Of sight |
| Coach   | Item    | Of defense | Of work  |
| Double  | Judge   | Of fire    | Score    |
| Drawing | Manager | Of inquiry |          |

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**All Answers on Page 5**

**Contract Bridge**

**ONE FALSE MOVE AND YOU'RE DEAD**

Fast dealer.  
 East-West vulnerable.  
**NORTH**  
 ♠ 9 6 4  
 ♥ A J 9  
 ♦ A K Q J  
 ♣ 8 5 2

**WEST**  
 ♠ 10 8 5 2  
 ♥ K 10 8 3  
 ♦ 10 7 6 4 2  
 ♣ —

**EAST**  
 ♠ A K J 7 3  
 ♥ Q 5 4  
 ♦ 8 5  
 ♣ A 6 4

**SOUTH**  
 ♠ Q  
 ♥ 7 6 2  
 ♦ 9 3  
 ♣ K Q J 10 9 7 3

The bidding:  
 East 1♣ South 3♣ West 3♠ North 5♣  
 Opening lead — two of spades.

Assume you're East, defending against five clubs. You win partner's spade lead with the king, South following with the queen. What should you do next?  
 If you play spontaneously and lead another spade, declarer ruffs, forces out your ace of trumps and later chucks up five clubs with 100 honors.

But if you are by nature a more cautious soul, you try to figure out what everybody has before deciding what to play at trick two.

It is not hard to determine that South's queen of spades is a singleton. With 15 points showing in dummy and 14 points in your own hand, it is clear that South's three-club bid and West's three-spade bid were both based much more on distribution than on high cards.

Once you realize that a spade continuation is sure to be ruffed, the question remaining is whether you should try leading something else that has a better chance of producing the three tricks you need to beat the contract. Obviously the ace of trumps is a second trick, but where can you find a third one?

If West has a trump trick, you'll beat the contract whatever you return. But if he doesn't have a trump trick, he is sure to have the king of hearts for his raise. You should therefore shift to a heart at trick two (preferably the queen, since partners have been known not to put up the king on the lead of a low card in this situation).

After the heart return, declarer must go down one no matter how he continues.

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by Steve Becker

**Carmichael Cactus and Succulent Society**

Carmichael Cactus and Succulent Society Meeting

Thursday October 1, 10:00 am

Cactus & Succulents Gardens with Lenear Merloyn

Carmichael Park Clubhouse  
 5750 Grant Avenue Carmichael, CA 95608

Cost: Free!  
 Visitors are Welcome!  
 Ph: 916-729-3475

**Love and The Details**

The final gift you give your loved ones is taking care of end of life matters so they don't have to. The Senior Connection will host author Beatrice Bailey and attorney Trudy Nearn for a thought-provoking discussion on care-giving and the practical matters everyone needs to understand about final wishes.

This free class will be held from 10:00 a.m. to 12:00 on Wednesday, October 7, 2009

Eskaton Village Carmichael  
 3939 Walnut Avenue Carmichael

Call The Senior Connection for reservations, (916) 334-1072

**Got Community News? Call 773-1111**

Just Like Cats & Dogs by Dave T. Philippe



**MISTER BREGER** By Dave Breger



"Gee, fourteen hours ALREADY—at \$5.00 an hour rental on this boat!"

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		
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41				42	43				44	45
46				47					48	
49				50					51	

**ACROSS**

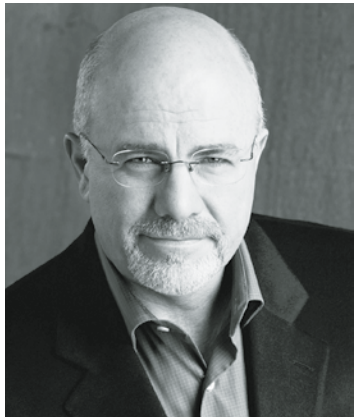
- Muppet master Henson
- Look-alike
- Low range
- Literary collection
- Head light?
- Easter flower
- Redo
- In due time
- Uncomplicated
- Mexican's ancestor, maybe
- Squander
- Exposed
- Grounded flock

**KING Crossword**

- |                              |  |                      |                               |
|------------------------------|--|----------------------|-------------------------------|
| 25 Luthor's enemy            | 46 Ostentation                         | 8 Sports jacket      | 30 Hoodoo                     |
| 29 Standard                  | 47 Garfield's pal                      | 9 "— She Sweet?"     | 33 Exile                      |
| 30 Ancient Dead              | 48 Lubricant                           | 10 Plumlike fruit    | 34 Ground                     |
| 8 Low range                  | 49 Mediocre                            | 11 Harmonization     | 36 Uncool sort                |
| 12 Literary collection       | 50 Poetic foot                         | 16 Chow              | 37 Let the cat out of the bag |
| 13 Head light?               | 51 Today's "groovy"                    | 19 Vicinity          | 38 Irritate                   |
| 14 Easter flower             | 31 Carte lead-in                       | 20 Cried             | 39 Gumbo need                 |
| 15 Redo                      | 32 Hitchcock classic                   | 21 Asian servant     | 40 Read cursorily             |
| 17 In due time               | 34 Vail gear                           | 22 Crony             | 42 Miss Piggy's pronoun       |
| 18 Uncomplicated             | 35 Roddick of tennis                   | 23 Tarzan's clique   | 43 Oklahoma city              |
| 19 Mexican's ancestor, maybe | 36 Performs, biblically                | 25 Irrational number | 44 Compete                    |
| 20 Squander                  | 37 Home of America's largest urban zoo | 26 Indemnify         | 45 Will Ferrell movie         |
| 22 Exposed                   | 40 Drink                               | 27 Settled down      |                               |
| 24 Grounded flock            | 41 Trickster god                       | 28 One of CSN&Y      |                               |
|                              | 42 Get amorous                         |                      |                               |

**Answers on Page 5**

# Dave Says



almost a year. Last month, the woman lost her job, and when I went to collect the rent the other day, she said she didn't have any money. I'm pretty sure they used part of it for a car payment and the electric bill, and I know they need these things. Still, I'm torn over how to handle this and how much mercy to show.

- Alex

Dear Alex,

You're right, what they spent the money on were things they needed. At the same time, they probably knew the rent was due and when it was due. Since you know about their situation, and you're their landlord, it might be a good idea to offer to try and formulate a plan that would help them get through this tough time.

If it were me, I'd sit down with them and make a budget and list of priorities. Food comes first, water and lights after that, then rent, and finally the car. Get into their business a little, and find out what else is going on in their lives. You have to be fair and firm to be a quality landlord. I'm all about helping people who need help, so I'd be willing to cut them some slack if they're cooperative and literally have to choose between feeding their kids and paying me. But if they insist on misbehaving with their money or having parties on the weekend, I'd have no problem telling them to check

*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.*

### Showing Mercy

Dear Dave,

I have tenants who have been perfect in paying rent on time for

out and find another place to live.

The biggest thing is to treat them the way you would want to be treated if the roles were reversed. I think most people want to do what's right, but you want to feel good about extending mercy when, and if, it's appropriate.

- Dave

### At What Age Do I Need a Living Will?

Dear Dave,

My husband and I have been married for three years. I'm 25 and he's 29. We have no children yet, but we're trying to put our financial lives in order. At what age do you recommend getting a living will?

- Denise

Dear Denise,

Every adult needs a last will and testament and a living will. They are not the same thing. A traditional will contains instructions for the disposal of your estate. In other words, it tells who gets what after you die.

A living will is sometimes called "the Terri Schiavo document." If you end up in a situation where you are unable to speak for yourself, such as a coma or a vegetative state, a living will dictates whether or not you want doctors to keep you alive using artificial means. This is not the kind of decision you want left to a doctor, family members, or a court!

- Dave

*\*Please visit [www.davesays.org](http://www.davesays.org) for more financial advice.*

# Laura on Life

## School Supply Snafu



By Laura Snyder

The traditional school year is starting again. This year, like every other year, I fall into the School Supply Trap. You'd think I'd know better after more than 20 years of First Days of School.

Most moms want to be proactive and don't want to put off school shopping until the last minute. We wait in earnest anticipation for the first clue about what their children will need for their particular grade. The first clue is sometimes a bogus list of supplies that the local office supply store displays right where the door meets the shopping carts.

Like an idiot, I grab one of those as if it were the only piece of flotsam floating in an academic sea of uncertainty. Even worse, this random piece of paper becomes my school supply bible, because until I hear otherwise, my child's teacher probably had some input on this list, otherwise they wouldn't display it, right?

It never occurs to me, until after I have already spent a kajillion dollars on school supplies, that maybe, just maybe, the office supply store might have an ulterior motive for providing bogus lists.

I usually don't discover the error of my ways until the elementary school teachers send a "Welcome Letter" that arrives, like clockwork, two days before school starts. This letter begins with the requisite lie, "Hi! I'm your teacher and we're going to have so much fun this year!" and ends with the rules for classroom behavior and what is considered "appropriate" clothing

this year. No matter that most parents will have already done the clothes shopping, being that it is, as I said, TWO days before school starts.

In between these dubious pieces of information we will find the correct supply list which is usually way shorter than the one we found at the office supply store. However, the supplies we've already bought are not the same as what is on this short list. If we had hoped to avoid sharing the Walmart school supply aisle with every parent in the county and their whiny children – "But I wanted the Hanna Montana binder!" – we would be disappointed.

On one of the only two days that we are apparently permitted to shop for school supplies, we schlep back to Walmart to buy the correct supplies and have our yearly reunion with the other disgusted parents.

The middle schools and high schools don't even send a "Welcome Letter," so you have to guess what your children will need before they actually get there. I bought the basics: pens, pencils, a zippered binder to keep papers neat, loose-leaf paper for the binder, a selection of spiral notebooks and folders.

The children get docked points for coming to school without the correct supplies, but can gain them back if they bring Kleenex and paper towels for the classroom the next day. See? They're learning already: Extortion 101.

As expected, I did not correctly guess the supply list. He needed black pens. I bought blue ones. He needed four, count'em four, 2-inch, 3-ring binders – no zippers. He needed not one pack of loose-

leaf paper but a case, due to the many 3-ring binders. The spiral notebooks were no good, they had to be composition notebooks and he didn't need any folders at all.

A week later, the teachers will agree that four 2-inch, 3-ring binders will not fit into your average backpack – who knew? – so the children will be required to consolidate two subjects into one binder.

I would like to know just how much more my middle-schooler is learning than I did at that age, because everything I learned fit into one binder with dividers for each subject. Perhaps I'm not giving the teachers enough credit, though. My children may not know as much as I do about quadratic equations or prepositional phrases, but they can juggle binders like there's no tomorrow!

One thing I hope my children will understand better than I do is how to avoid getting caught in the School Supply Trap. However, they probably won't learn that from me.

*Laura Snyder is a nationally syndicated columnist, author & speaker. You can reach Laura at [lsnyder@lauraonlife.com](mailto:lsnyder@lauraonlife.com) Or visit her website [www.lauraonlife.com](http://www.lauraonlife.com) for more info.*

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RCFE # 347004346



# Statewide Small Business Stimulus Program Heads to Sacramento

**Business Matchmaking and SBDC team to help entrepreneurs access contracts**

Sacramento — On Sept. 22 Sacramento will be the fifth stop in a 15-city, California tour aimed at increasing small business readiness to access stimulus-funded contracts through President Obama's Economic Recovery Plan. The program, Stimulus Opportunities for Small Business, is free for participants and will be presented by California Small Business Development Centers and Los Angeles-based nonprofit Business Matchmaking, in cooperation with the Small Business Advocate in the governor's office. "There has been a lot of news coverage surrounding large corporations and banks securing stimulus funding, and this program was created to assist small businesses by getting them the information needed to access

these funds as well," said Dan Ripke, regional director of the Northeastern California SBDC. Ripke added that one of the most exciting parts of the program is that participants will get firsthand insight from state and federal government buyers, and corporate representatives from the U.S. General Services Administration, Caltrans, American Airlines, Chevron, American Express OPEN and Hewlett-Packard. Aside from capitalizing on stimulus opportunities, these events will connect small businesses with free consulting aimed at helping entrepreneurs survive or thrive in the current economy. Marty Keller, director for the Office of Small Business Advocate, said that the California SBDC and Business Matchmaking partnership for

these stimulus events is important because it provides essential tools and information that can ease small businesses through the procurement process. "The power of this event is that it combines a breadth of information about all the sources of stimulus dollars with the practical information a small business needs to enter the often bewildering world of government contracting and grants," Keller said. "Even though Sacramento is the seat of state government, small businesses frequently have difficulty accessing this type of funding, and so this event will give small businesses the hands-on, direct instructions they need to explore state stimulus-financed opportunities."

# Fatal Apartment Fire on Arden Way

Sacramento — September 15, 2009 at 1127 Fire Companies complex located at 2420 Arden way in Sacramento. Within 5 minutes Firefighters were on scene combating a downstairs unit that was heavily involved with fire. During the primary search a body was discovered. The body had been

burned so badly that identification was not possible on scene. A total of four units were damaged from the fire, one from fire and three from smoke, two families were displaced and the Red Cross was called to assist. It took 18 Firefighters 10 minutes to bring the fire under control. There were no injuries to Fire fighters and the

damage is estimated at \$200,000.00  
*Metro Fire would like to remind our citizens that several working smoke alarms are still the best defense against surviving a working fire*  
Captain Christian Pebbles, Sacramento Metropolitan Fire District

## Carmichael Recreation Fall Classes

**Carmichael Recreation and Park District**  
**Call (916) 485-5322 for more information**  
**Register by phone with a Visa/Master Card**  
**Go to [www.carmichaelpark.com](http://www.carmichaelpark.com) to see class listings**

### Zumba

*Taught by Victoria Morse, Credentialed Zumba Instructor*

The latest in cardiovascular workouts - move and groove to Latin rhythms for an aerobic exercise that burns 600-800 calories all while having fun! Wear comfortable clothing and tennis shoes and bring water and a towel!

**La Sierra Community Center, Sierra Rooms 1-2**

**4 classes - September 9-30, Wednesdays, 6:30-7:30pm**

**Cost \$20**

or leather leash and a regular collar.

**Carmichael Park Vets Bldg, Lawn**

**7 weeks - Saturdays, 9-10am**

**9/19-10/31**

**Cost \$100**

### COME DANCE WITH ME

*New Sessions start each month.*

**Class meets 1 day a week for 4 weeks.**

**Cost \$46**

**Baby Ballet & Gymnastics, walking-3 years**

This is an introduction to dance and gymnastics. Basic beginner dance and gymnastics skill are combined for those students ready for instruction. Children should wear comfortable tight-fitting clothing. One parent may assist if a child needs reassurance.

**Pre-Ballet, 3-5 years**

This class is designed for beginning ballet and movement. It is more concentrated on rhythm and slightly more structured with a focus on listening skills. Girls should wear pink tights, a black leotard without a skirt

and ballet shoes while boy need to wear a plain white T-shirt and black shorts. You can find all of these items at your local dance supply store. If you are not sure where to get quality ballet shoes, please come to the first class with bare feet and your instructor will assist you.

**Kindergym, 3-5 years**

This class focuses on basic gymnastics skills, listening and following directions. Participants will begin to develop strength and flexibility as well. Children should wear comfortable tight-fitting clothing.

**Basic Gymnastics, 6+ years**

Participants will learn basic skills including rolls, handstands, cartwheels and working on the low beam and bars. Children will begin to develop flexibility and strength as well. Children should wear comfortable tight-fitting clothing.

**Parent & Me Gymnastics, walking - 3 years**

Participants will learn the very basics of gymnastics and movement with parent participation in a fun environment.



## Sacramento German Genealogy Society (SGGS)

**P. O. Box 660061 • Sacramento, CA 95866-0061**  
**• <http://www.sacgergensoc.org>**

The monthly meetings are held at 1:00 pm in St. Mark's Methodist Church Fellowship Hall on Lusk Dr. & St. Marks Way. St Mark's is located directly behind Country Club Plaza near Watt and El Camino Avenues.

**TUESDAY, SEPTEMBER 22, 2009**  
**Topic: "The 'Helper's' Role in German Research."**  
**Presenter: Leland Meitzler, Managing Editor of "Everton's Genealogical Helper"**  
As editor of that new and amazing "Helper," Leland Meitzler keeps us posted on the newest, the most useful resources, and even remote resources. "Keeping track of what's where" is his mission and his obvious talent

**TUESDAY, OCTOBER 27, 2009**  
**Topic: "The Role Played by Societal Status in Family History Research"**  
**Presenter: Roger P. Minert, PhD, AG**  
With Dr. Minert back again to open our minds to German research, we will learn at this meeting about how strict the rules of status were in our ancestors' times, and how heavily the system affected the problems we face in our family history research.

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## Serbian Food Festival & Craft Faire

**Saturday, October 10, 2009 & Sunday, October 11, 2009**

Craft Faire starts at 9 am and doors open for food and entertainment at 11am to 10pm on Saturday.  
Craft Faire re-opens on Sunday at 9am until 5pm and food festival at noon to 5pm.

*Everyone is cordially invited to this annual event to enjoy wonderful ethnic prepared food and heritage pastries.*  
**Take home is also available!**

**Come join us for great food, entertainment and wonderful crafters!**  
*There will also be guided tours interpreting "The Beauty of the Frescoes" inside the beautiful Serbian Orthodox Church. All her welcome to view and enjoy!*

**Don't forget to set aside these dates for this annual event!**  
Easy access and lots of parking available

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## If You're a Bride-To-Be, It's the Place to Be.

*Sunday September 27, 2009*  
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# Renewable Energy Producers Applaud Governor's Decision to Veto SB 14

## Say Bill Would Have Increased Electricity Costs, Lessened "Green" Power Supplies

Sacramento--(Business Wire)-- Independent Energy Producers (IEP), which represents California's renewable energy providers, today (Sept. 14) said Governor Schwarzenegger's decision to veto SB 14 "keeps California moving toward a cleaner, greener, more renewable energy future." The group also applauded the governor's promise to issue an executive order requiring that more of California's energy come from renewable sources. "We're the people who are producing renewable energy in this state," said IEP executive

director Jan Smutny-Jones. "SB 14 would have seriously delayed the governor's goal of shifting California to more renewable energy. As a national and international leader in the green power effort, he saw SB 14 for what it was — a bill that would have taken California in the wrong direction." Smutny-Jones said SB 14 "set a very worthy goal" of requiring that 33 percent of the state's energy come from renewable sources like solar, wind and geothermal, but created barriers that would have made achieving that goal virtually impossible.

"While demanding more renewable energy, SB 14 would have made it more difficult to build new renewable power plants in California," said Smutny-Jones. "At the same time, it would have limited the use of green power from neighboring renewable producers. The net result would have been less renewable energy for California and higher electricity bills for the state's businesses and residential consumers. The governor made the right decision to veto this well-intentioned but unworkable bill."

# "Good Old Fashioned" Jewish Food Faire

Congregation Beth Shalom in Carmichael is again celebrating the rich heritage of Jewish food and cooking on Sunday, October 18th. The time is 9:00 am to 3:00 pm. Admission and parking are free. Our theme this year is "From Generation to Generation." There will be traditional, modern and vegetarian Jewish food and baked goods. Special this year will be signature pastries and bread from Canter's Deli of Los Angeles. You may eat at the fair

and then purchase your favorite items to take home. You may also pre-order food from the Beth Shalom web site at [cbshalom.org](http://cbshalom.org), thus assuring that you have your favorites to enjoy at home. There will be apple strudel, rugallah, Bubbe's very chocolate brownies, sour cream coffee cake, mandelbrot, kugel, cabbage rolls, cheese blintzes, traditional borscht and both chicken and vegetarian matzo ball soup. We will also offer chopped liver, BBQ

brisket, kosher beef "hot dawgs," real Jewish dill pickles, falafels and pita bread, and hummus, cucumbers and spices. You can also enjoy lox, eggs, onions, bagels and schmears. Beverages include seltzers, Dr. Brown's sodas and a special "Cawfee Cart." While enjoying the food, you can kibbutz in our Kibitz Café! Members and friends of Beth Shalom have been holding a weekly "Bake-In" for two months to prepare lots of home cooked pastries for the faire.

We will feature Judith Spivak as our "Artist -in-Residence" who will do henna tattoos with a Jewish feel. There will be a kid's area with arts and crafts during the day in partnership with Shalom School. There will be 30 booths of unique and reasonably priced items including jewelry, pottery, bath and body luxuries and gifts for the home. Many of the crafts are home made and make special gifts for the holidays. There will be music and entertainment throughout the day, including the Congregation Beth Shalom Band performing Jewish music with a beat.

The Sacramento Blood Source mobile unit will be there for walk-in donations. Several booths will be set up to inform the community about opportunities for social action projects, some close to home and others around the world. There will be a raffle for cash prizes and the ever-popular used book and CD sale.

Plan now to enjoy a relaxed day taking in all the events and learning more about Jewish cooking, food and culture. Please call the temple office at 485-4478 for a brochure. The temple is at 4746 El Camino Ave, near Mission Ave, and there will be parking lot attendants to direct you to the free parking.

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Source: [www.naag.org](http://www.naag.org)

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# It's Always Open season on Prop. 13



By Jon Coupal

Not long ago, a major California newspaper ran an editorial cartoon depicting pith-helmeted explorers peering through jungle growth at a crumbling temple where worshippers bow down before a stone altar on which is carved, "Prop. 13." One of the explorers is saying to the other, "I believe we've stumbled upon the origins of the demise of California's civilization." At the Howard Jarvis Taxpayers Association, founded by the principle author of Proposition 13, we are accustomed to seeing attacks running from dubious to frivolous on the landmark 1978 tax limitation initiative. One of our favorites is the high school physical education instructor who wrote in a small weekly newspaper that Proposition 13 was responsible for the loss of school equipment. Seems that when his track-and-field students were putting the shot, they were losing the shots in the tall grass. Proposition 13,

the coach complained, did not provide enough money to cut the grass. We've seen the riots that broke out in Los Angeles after the Rodney King beating, a freeway collapse during the Loma Prieta earthquake and the Third World debt crisis all blamed on Proposition 13. While no outrageous accusation against Proposition 13 surprises us anymore, the source of the latest is unexpected. Conor Dougherty, a staff reporter for the Wall Street Journal, has blogged on the paper's website questioning the fairness of Proposition 13. As evidence of the inequities of Proposition 13 he relies on a foundation paid for a study by the Population Dynamics Research Group of USC. The complaint? Proposition 13 is creating a bigger generational wealth gap. The argument goes like this. In a down housing market, like we have today, recent home buyers pay taxes based on the higher value of the home at the time of purchase and this is punitive. On the other hand, because of Proposition 13's cap on annual tax increases, longtime owners who in what over time has been a rising market are still paying on assessed value lower than the current market value and this is a benefit the new buyers do not enjoy. Before the reader tries to calculate where this purported generational disparity rates on their personal outrage meter, let's

make one thing clear: The argument is bogus. Under Proposition 13, the recent buyer who bought at the top of the market is entitled to a tax reduction based on the loss of market value. So the homeowner who paid \$500,000 for a home three years ago, and has seen their property value decline to \$350,000 is entitled to a tax cut. While it is the responsibility of the owner to apply to the county assessor for the reduction, many California assessors have been proactive and have automatically reduced the assessed value on their books - which reduces the tax obligation - of thousands of recently purchased homes. When considering fairness it is worthwhile to review the system in place prior to Proposition 13 when California's residential property tax rate was nearly three times higher and there were no limits on annual increases. The inequities of the pre-Prop. 13 tax system were glaringly evident as many longtime homeowners were forced from their homes due to massive annual property tax increases. Proposition 13 provides security to homeowners, all homeowners, by capping property taxes at one percent of assessed value and limiting annual increases in assessed value to no more than two percent. This makes property taxes predictable and allows homeowners to budget for future tax increases. Further, in 1978 the California

Supreme Court recognized the fairness of Prop. 13 finding the tax system created by the measure was "roughly comparable" to the sales tax which is also based on acquisition value. If sales taxes can be based on acquisition value, why can't property taxes? And in 1992, the United States Supreme Court sided with Proposition 13's fairness in the case of Nordlinger v. Hahn when the plaintiff claimed that the tax limitation measure

violated "equal protection." Because Proposition 13 has helped property owners manage taxes and hold on to their homes and businesses over the past 30 years, the measure consistently enjoys strong support from California residents - young and old. Those who are genuinely concerned about unequal treatment of generations should focus their wrath on the trillions of dollars of borrowing

that the federal government has undertaken to fund the "stimulus." This is outright theft from multiple generations of Americans to come. Jon Coupal is president of the Howard Jarvis Taxpayers Association, California's largest grass-roots taxpayer organization, dedicated to the protection of Proposition 13 and the advancement of taxpayers' rights.



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