Carmichael Times



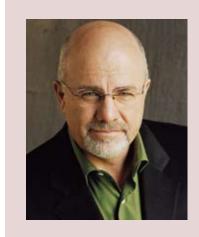
New Legislation to Protect **Travelers**

Page 3



Health Screening & Fitness Fair

Page 4



More Sound **Financial Advice**

Page 9

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

Volume 29 Issue 35

Serving Carmichael and Sacramento County since 1981

September 2, 2009

RT Fares Increased Sept. 1

Transfers and Lifetime Passes Will No Longer Be Issued

Sacramento Regional Transit District (RT) will implement fare changes effective Tuesday, September 1, 2009. The Basic fare will increase to \$2.50 (from \$2.25) and the Discount fare will increase to \$1.25 (from \$1.10).

Central City/Shuttle fares will be discontinued, and transfers will no longer be issued or accepted (with the exception of the Capitol Corridor). As a result, passengers will be required to pay a Basic or Discount single fare for each trip or purchase a daily pass valid for unlimited rides on that day. For light rail passengers, single ride tickets are good for two hours from time

of validation on light rail only. There is no increase to the cost of the daily pass and monthly pass, which are valid for unlimited rides on buses and light rail for the date(s) or month shown. RT daily and monthly passes are also

Sacramento - In response to a accepted by Amador Regional light rail fare vending machines \$9 million budget deficit, the Transit, e-tran, Folsom Stage will not accept pre-paid \$2.25 Line, Placer County Transit (only valid for connections at Watt/I-80), Roseville Transit (only valid for connections at Louis Lane and Orlando Avenue), South County Transit

- SCT/LINK, and Yolobus. The Lifetime Pass, which allows free fare for passengers age 75 and over, will no longer be issued; however, passengers who currently possess a Lifetime Pass will be allowed to continue to use the pass beyond September 1. All other seniors will be required to pay the Discount fare.

Beginning September 1, passengers age 75 and over may purchasea"SuperSenior"monthly pass for \$40. The Super Senior monthly pass is only available for purchase at the RT Customer Service and Sales Center located at 1225 R Street (adjacent to the 13th Street light rail station).

For route, schedule and fare information, call 916-321-BUSS (2877) or visit www.sacrt.com.

See Page 4 for new schedules

Basic single fare or \$1.10

Discount single fare tickets (June

30, 2010 expiration date) on or

after September 1, 2009. Light

rail passengers must exchange

these Basic and Discount

tickets for new fare media. Bus

passengers may continue to

use pre-paid \$2.25 Basic single fare and \$1.10 Discount single

fare tickets (June 30, 2010

expiration date) on buses only

by paying the additional fare.

of fare media (June 30, 2010

expiration date only) with

additional payment at the RT

Customer Service and Sales

Center. The Sales Center is open

 $week days from 8\,a.m. to 6\,p.m. and$

Saturdays from 10 a.m. to 2 p.m.

RT will conduct exchanges

Building Standards Commission Announces First Green Building Code

Furthering California's commitment to lead the nation in environmental protection initiatives, the California **Building Standards Commission** announced that the nation's first Green Building Standards Code became effective August 1, 2009.

"California continues to lead the way in its efforts to reduce the impact buildings have on our environment. This new code encourages the use of renewable, recyclable, and recycled material in the building process, requiring all California buildings to be constructed with the environment in mind," said Dave Walls, Executive Director of the Commission. "While the new code is voluntary, it is the first step toward meeting the Governor's 2010 objective."

The code, the culmination of a two-year effort by the administration, encourages the reduction of a building's potable water use by 20 percent and a reduction beyond California's Energy Code, which is already one of the most stringent codes code establishes methods for standards in an effort to meet the

Sacramento - (Business Wire) significant improvements in water usage for plumbing fixtures, has measures for specific household and landscape water conservation reductions, and establishes a two tiered 15 or 30 percent energy savings above current levels for all buildings through a combination of more efficient appliances and windows, better insulation, and other performance enhancing measures. This code also identifies improvements to air quality, resource conservation, and suggests various site improvements such parking for hybrid vehicles and better storm water plans.

While expediting greening California's building standards in 2007, Governor Schwarzenegger directed the commission to work with other state agencies to develop mandatory green building standards applicable to all occupancies in the state as part of the 2010 California Building Standards Code. The code has been designed to pave the way for further for energy efficiency in the advances in the development nation. Additionally, the new of cutting-edge green building

challenges of global warming identified by the governor as a critical issue. The Governor applauded the commission for adopting the first-in-the nation code on July 17, 2008.

The California Building Standards Commission along with the International Code Council (ICC), the California Building Officials (CALBO), and state agencies such as the Department of Housing and CommunityDevelopment(HCD) plan to participate in various public-private partnerships for future green building training educational outreach efforts throughout the state.

International Code The Council (ICC), publisher of multiple international model codes, publishes the California Green Building Standards Code. For information on the California Green Building Standards Code or how to obtain a copy of the California Building Standards Code please visit the commission website at www.bsc.ca.gov or contact the commission at (916) 263-0916.

Source: California Building Standards Commission

California Tax Reform Proposal Would Put State Back on Stable Ground

Consumption Tax Could Replace General Fund Sales Tax, Corporate Income Tax

Sacramento - As California's Commission on the 21st Century Economy weighs three proposals to stabilize the state's finances, a Tax Foundation analysis shows that one plan would go furthest to reduce revenue volatility by replacing the general fund sales tax and corporate income tax with a net receipts tax (NRT) and flattening the individual income tax to one rate.

"California has been dependent on taxing personal and corporate income, which as history has shown results in unpredictable booms and busts that wreak havoc on the state's budget," said Tax Foundation adjunct scholar Kiran Sheffrin, who co-authored Tax Foundation Fiscal Fact No. 181, "Finding Stable Ground: California Reform Commission Puts Tax Overhaul on Table." "By replacing the corporate income and sales taxes with a broader based consumption tax, the state eliminates that volatility and puts in place a more reliable tax structure."

"Simplifying California's current seven-rate personal income tax system to a single flat rate also would provide more steady revenue projections for the state legislators," noted co-author and adjunct scholar Micah Cohen. Fiscal Fact No. 181 may be found online at http://www.taxfoundation. org/publications/show/24928.html.

An NRT can be described as a consumption tax or Value Added Tax (VAT), which is widely used around the world and is similar to a retail sales tax levied on all end-user goods and services. The proposal would add an NRT of 2.77% to replace the current 5% general fund sales tax and 8.84% corporate income tax. The personal income tax, which currently has a top rate of 10.55%, would be flattened to one rate of 6% and allow only personal exemptions and deductions for mortgage interest, charitable donations and property taxes.

A second proposal would simplify the personal income tax to two brackets at rates of 3.5% and 7% and retain current deductions and credits, reduce the corporate income tax rate from 8.84% to 7% while eliminating the investment tax credit, and reduce the state sales and use tax rate. While the plan is a significant improvement over the current system, Sheffrin and Cohen note that it pales in comparison to the first proposal, which represents reform.

fundamental A third alternative, dubbed the "blue proposal" for its left-ofcenter backers, attempts to control volatility by reapportioning some revenue for the future into a rainy day fund, broadening the sales tax base to include services (not just goods) and lowering the corporate income tax rate. It also includes some provisions that would steer the state in the wrong fiscal direction, such as weakening Proposition 13 and adopting a carbon tax on energy.

Sheffrin and Cohen note that neither of the first two proposals are perfect, but they are leaps and bounds ahead of both the blue proposal and the current tax structure.

"All proposals on the table will

encounter political opposition, whether because they disturb entrenched interests or reduce progressivity or both," authors conclude. "However, no great progress can be made in California without doing both, because much of the volatility stems from the highly progressive nature and the innumerable special exemptions, credits and deductions in California's tax code." The Tax Foundation is a nonpartisan, nonprofit organization that has monitored fiscal policy at the federal, state and local levels since 1937. Fiscal Fact No. 181 may be found online at http://www.taxfoundation. org/publications/show/24928.html.

Source: Tax Foundation

Metro Fire Board Picks New Fire Chief

Due to the fare increase, RT

Sacramento - On August 29th Chief Deputy Fire Chief. The the Sacramento Metropolitan Districts Board of Directors voted with a majority to promote William "Bill" Sponable to the position of Deputy Sponable is the current

Chief Deputy Fire Chief will serve as the successor to Chief Mette until his retirement at the end of December. Chief

Chief Financial Officer for The Sacramento Metropolitan Fire District and brings over 30 years of fire service experience with him to his new position.

Celebrate Carmichael's Founders Day Saturday, September 26th, 2009 To volunteer or become a Vendor, call the Chamber of Commerce at 481-1002

Victory Christian School

We offer your Family:

- Outstanding academics with a Biblical worldview
- Music for Kindergarten through 12th grade
- An award winning choir and band
- AP English, AP Physics, and AP Calculus
- Sports Program

And Now We Offer:

Our Home School Bridge Program Plus a Free Bus Shuttle from Folsom **AND Fair Oaks!**

We are offering 2 pick-up locations: For Folsom: For Fair Oaks:

Safeway at Iron Point and Prairie City Roads Safeway at Madison and Hazel Avenues

Contact us now for Fall enrollment! Call us at:

Jr./Sr. High • (916) 488-5601 Elementary • (916) 488-6740

Or visit us on the web at: www.victorycs.org 3045 Garfield Avenue Carmichael, CA 95608



Effie Yeaw Nature Center - September Events

New Interactive Exhibit Opening August 24th: Bountiful Harvest September: New Interactive Exhibit - Bountiful Harvest: An Exploration of Maidu Culture

Park entrance fee: \$5.00 per car or FREE to ARNHA members. Open 9:00 a.m. - 5:00 p.m. daily. Nature Center Hours after Labor Day: Wed. – Sun., 9 AM – 5 PM; Mon. – Tues., 9 AM – 1 PM

SEPTEMBER

Evening Beaver Walks

Meet with Jack and search for nature's engineer, the beaver. Limited to eight people, best suited for adults and children 7 years and older. Call Jack at 967-0777 for time and to make a reservation.

Thursday the 3rd and 17th, call for times.

Exploring the Maidu Village

How were tule shelters, grinding rocks, and acorn granaries made and used by Nisenan Indians? Find out by joining a naturalist for a guided tour of the Nature Center's replica Nisenan Summer Village.

Saturday the 12th at 10:30 AM

Turkey Vultures

What bird eats meat but can't kill its own food? These relatives of the condor and stork are intelligent, family-oriented and play games together! Learn more about the amazing turkey vulture and their importance to our ecosystem. Sunday the 13th at 10:30 AM

Meet the Friends of the

Nature Center

Meet the members of the Nature Center's vital support organization, the American River Natural History Association, at this annual meeting and social evening. Be prepared to be inspired!

Wednesday the 16th at 6:30 PM

Shake, Rattle and Back Off!

Join biologist Gary B. Hanson for this fun-filled program on one of the most misunderstood members of the animal kingdom. Great real-life stories will accompany rattlesnake facts and a comparison of this viper with other local snakes.

Saturday the 19th at 10:30 AM

Habitat Improvement

Our Nature Area needs some special care. Join Jack in making improvements that will benefit our riparian woodland. Call Jack at 967-

Sunday the 20th at 8:00 AM

Discovering Gold in California

Thar's gold in them thar hills. Learn about the discovery of gold in California and what effect its discovery had on the environment and native cultures.

Saturday the 26th at 10:30 AM

Natural History Hike

Enjoy the majesty of ancient oak trees and look for deer and turkeys trying to stay cool on hot summer days. Take this guided walk to discover how the plants and animals in the Nature Area each have a place in their environment.

Sunday the 27th at 10:30 AM

Local Organic Gardening

The story behind the unusual community garden located on an historic site of the American River Parkway will be presented by Shawn Harrison, executive director of the Soil Born Urban Agriculture and Education Project. Besides discussing the origins and mission of involving youth and adults in an urban agriculture and education project, Harrison will answer questions on growing organic vegetables successfully in an urban setting. Best for age 10 and older. Wednesday the 30th at 7 PM





www.effieyeaw.org. The Nature Center is located in Ancil Hoffman Caounty Park, 2850 San Lorenzo Way, Carmichael, CA (916) 489-4918/711 TDD/TTV

Support Your Local Businesses

Carmichael Times

Serving Carmichael and Sacramento County since 1981



Publisher - Paul V. Scholl

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

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

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

Graphics & Layout Distribution Assistant

Tandra Banerjee Gabriel Scholl Advertising Sales Laure Rauch • Perry Hartline Cathy Schaefer • Marion Solo • Peter Francis

Contributing Writers Tim Reilly Marlys Johnsen Norris Judy Zimmerman Laura Snyder

Mary Jane Popp Lauren Forcella Kay Burton Karen Linamen Amanda Morello Susan Skinner David Dickstein Dave Ramsey

Accounting Web Master News Services

Nicholson & Olsen CPA RJ at thesitebarn.com • JWS Promotions King Features Syndicate • PRWEB NewsWire North American Precis Syndicate • Blue Ridge Press ARA Content • Family Features • WorldNetDaily

Photography

Amanda Morello • Susan Skinner

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

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

Carmichael Times is a member of Messenger Publishing Group

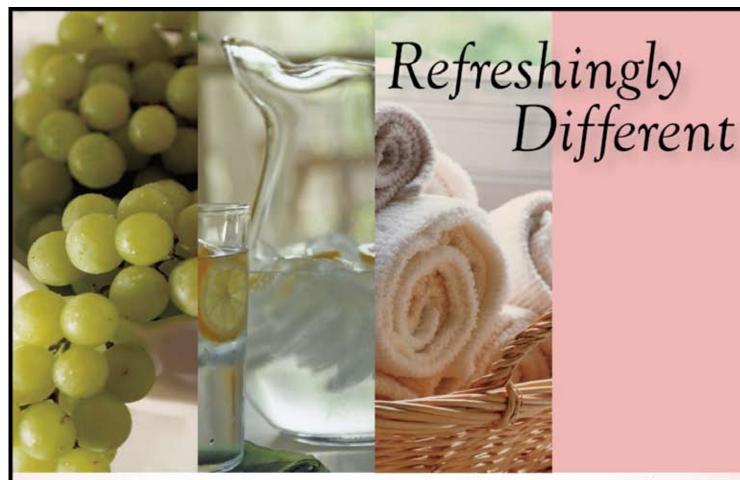


We are proud members of these newspaper associations.









Life has been far too serious lately. We think you need a refreshing change of pace. Take an afternoon off and

PAMPER YOURSELF

AT THE ATRIUM of CARMICHAEL, an Independent Living Retirement Community

Enjoy a delicious hot lunch, tour and relaxing shampoo and set with Linda or Lisa in our salon.

Absolutely FREE of charge!

Call 486-3533 to reserve an afternoon of pampering yourself. (For ladies only, 55 years+)



5757 Cypress Ave., Carmichael

(916) 486-3533

A Capital Senior Living Community www.TheAtriumofCarmichael.com



Memory Care Program Celebrates Anniversary



Congressmember Dan Lungren, (R-Gold River); his wife, Bobbie, (left); and Program Director Linda Zisko (right) were on hand to celebrate the 3rd Anniversary of Hank Fisher Properties' memory day care in Carmichael. "The Club Carmichael Park" is part of the senior living and care available at the Chateau at Carmichael Park retirement community.

Carmichael - On Thursday, August 6, The Club Carmichael Park -- Hank Fisher Properties' memory day care program -celebrated its Third Anniversary. Congressman Dan Lungren featured

The Club is designed to support families and individuals who provide informal care to seniors who have Alzheimer's disease or other cognitive loss. Their elderly loved ones spend all or part of the day in a supervised,

secured environment, enjoying activities and opportunities to socialize. Family caregivers are freed up to keep appointments, visit friends, complete other projects or relax and rejuvenate.

The program was originally developed by Triple R and housed at the Chateau at Carmichael Park, Hank Fisher Properties' senior community that offers independent senior living but specializes in memory care. Hank Fisher Properties took over the program in 2006 when loss of funding threatened to close it. Linda Zisko has served as director of The Club Carmichael Park since its opening.

RobWangler, Executive Director of the Chateau at Carmichael Park, hosted the festivities. The community is located at 7125 Fair Oaks Boulevard (near Grant Avenue) in Carmichael. For further information, contact the community at (916) 481-7105.

New Christy Minstrels Benefit Concert



-- New Christy Minstrels Benefit Concert The New Christy Minstrels will perform at St. Ignatius Parish Center at 3235 Arden Way, Sacramento on Friday, September 11, 2009 at 7:30 in the evening. Tickets are \$35 for general seating and \$25 for bleacher seating. V.I.P. seating including appetizers and wine is \$50 (space is limited). For tickets, please call (916) 482-9666 ext. 212. Proceeds of this event benefit St. Ignatius Parish General Fund and Ministries.

The very first of the big folk groups of the '60s, the New Christy Minstrels was

founded by Randy Sparks, who still leads the group today. With a total of five original minstrelscontinuity almost unheard of in the music industry—the New Christy Minstrels features the same performers who achieved worldwide

acclaim in 1962-64, still dazzling audiences

> on a nightly basis. These five original artists have been joined by

younger entertainers to achieve the same identifiable NCM sound that has thrilled folks who care about singable melodies and memorable words for generations. The restored group has broken attendance records in several prestigious theaters, and has never appeared in concert

without a standing ovation. They not only offer a wonderful show, they promise it.

Be sure to tell your friends and neighbors this will be a great trip down memory lane! You can check out the group at http:// www.thenewchristyminstrels.com

Legislation to Protect Travelers From Bird Strikes Moves to Governor's Desk



Senator Dave Cox

Sacramento - Aviation officials at California's public airports may soon have legal backing to protect the traveling public from bird strikes. A proposal, shepherded by veteran Senator Dave Cox (R-Fair Oaks), to affirm airport officials' responsibility to keep birds away from airplanes passed its final legislative hurdle. The vote was 38 to 0.

safety of airplane passengers must be a priority," said Senator Cox. "Airport officials have the responsibility to safeguard millions of Californians who travel by air each day. This measure gives them the legal authority to protect human lives."

Co-authored by Senate President pro Tem Darrell Steinberg (D-Sacramento) and Assemblyman Roger Niello (R-Fair Oaks), Senate Bill 481 gives all public use airports with federal depredation permits assurances that they have a legal right to remove birds they believe may endanger planes. SB 481 further states that the taking of birds at public airports to protect public safety does not violate state law. It further amends the Fish and Game Codetocodifyexistingpracticebased on compliance with federal law.

A total of 1,471 bird strikes were recorded at Sacramento International Airport from 1990 to 2008, according to a report by the Federal Aviation Administration.

For years, Sacramento Airport

law which requires them to protect travelers from "bird strikes." Under federal depredation permit, every effort is made to divert wildlife from an airplane's flight path through harassment, trapping or relocation. As a last resort, airport personnel have the authority and responsibility to remove birds to protect human lives.

Officials at the state Department of Fish and Game claimed that state law is silent on whether airport personnel have the approval to remove wildlife that threaten passenger safety. This bill would resolve the concern raised by state officials.

The Governor has 12 days to act on the measure after it gets to his desk.

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 officials have followed federal email at senator.cox@sen.ca.gov.

Ethel Hart: Straw Into Gold

The Hart Senior Center will once again host the "Straw *Into Gold*" poetry writing workshop for Seniors. Led by Julia Connor, Sacramento Poet Laureate 2005-2009, this workshop offers an outstanding opportunity for seniors to hone their writing skills in a creative, spontaneous environment.

The workshop will be held Thursdays from 3:00 to

5:00, September 3 through November 12. Registration is required, but there is no cost for this workshop.

Please contact the Hart Senior Center at (916) 808-5462 for more information. Sponsored by Ethel Hart Center and Poet and Writers. Supported in part by an award from the National Endowment for the Arts.

Julia Connor was named Poet Laureate of Sacramento in April of 2005. The Sacramento Poet Laureate Program encourages literary awareness by the general public and celebrates the high caliber of talent among Sacramento's poets.

Ethel Hart Center, 808-5462 915 27th Street Sacramento 95816

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

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

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

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





To care. To comfort. To understand.

916.729.2722

7375 Stock Ranch Road Citrus Heights, CA 95621

www.emeritus.com

Emeritus License # 347003712 ©2008 Emeritus Assisted Living



Fatality On I-80 Westbound- SR-51 Split

approximately 8:59 hours, a two vehicle fatal collision occurred on I-80 westbound at the SR-51 southbound transition.

Dana Protsenko, a 20 year old from Sacramento was driving a Toyota Camry on westbound I-80 west of Madison Avenue in the #3 lane at approximately 65 mph. Leslie Held, a 47 year old male from Sacramento was driving a Toyota Tundra on southbound SR-51 transition from I-80 westbound in the #2 lane at approximately 60 mph. Protsenko

attempted to make a lane change to the left and observed a vehicle at the last minute in the #2 lane. She turned her vehicle to the right to avoid a collision then over-corrected and applied the brakes causing her to lose control of her vehicle. The Camry crossed all lanes of I-80 westbound traffic and traveled across the southbound SR-51 transition lanes.

Held observed the Camry traverse from left to right across the lanes in front of him. He applied the brakes of his vehicle but could not stop prior to impacting

the right side of the Camry. The impact caused major side impact damage to the right passenger's compartment of the Toyota. Rindy Sumners, a 21 year old female from Sacramento, became trapped in the right front

passenger seat of the Camry and had to be extricated by the fire department. She was transported to UCD Medical Center where she died from her injuries. Protsenko was transported to Mercy San Juan and treated for complaint of pain and minor lacerations.



Sacramento's new home for the RAIDER NATION



CRESTVIEW LANES

4450 Manzanita Avenue Carmichael, CA 916-482-7660

LESSONS AVAILABLE

Silver Level Coach Call Joe Holesapple, 482-7660

SIGN UP NOW

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

FREE BOWLING!

Buy 3 Games (at regular price)

& Play 3 Games FREE Open Bowling (availability basis). Not valid with

any other offers or specials. Expires 09/30/09.

Carmichael Times Page 4 September 2, 2009

Labor Day Kicks Off Volunteer **Recognition Celebration & September Health Screening and Fitness Fair**

Join the Robinson's family this September and beginning on Labor Day, share with us the "Labors of Love" volunteer recognition program.



When you freely give your time to a community service agency or volunteer group Robinson's will give you free fitness and selfdefense training in recognition of your community service when you become a student.

When you visit any of the 18 area Robinson's Tae Kwon Do locations in September, let us know how many hours

rwo

you serve each month helping blood pressure, heart disease to make the community a better place to live. You can qualify for up to three months of free training, when you sign up for a minimum of six months. By volunteering and giving time to others you'll also learn a skill that can save your life and enjoy a workout that will **improve your** health and fitness. By making the community a better place to live, the Robinson's family will help you gain greater confidence, better health and reward your kindness with a 50% discount on classes.

Join us for a Healthy Living Fitness Fair on Saturday, September 19th from 10am -4 pm. Learn more about healthy fitness, nutrition, weight control,

reducing dependence prescription drugs.

With eighteen area locations, Robinson's is the first family name in Sacramento martial arts, visit www.robinsonstkd. **com** to find a location near you.



"The First Family Name in Sacramento Martial Arts"

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

|Fitness Focus for Better Grades!

50% discount on six months of classes

Exp. September 30, 2009

18 Locations, WWW.ROBINSONSTKD.COM

RT New Fares Effective September 1st. 2009

MI Men I ares Effective September 18t, 2007		
Fares	Current	New Fare
Basic Fare	\$2.25	\$ 2.50
Discount Fare	\$1.10	\$1.25
Passes and Stickers		
Basic Daily Pass	\$6.00	No Change
Discount Daily Pass	\$3.00	No Change
Basic Monthly Pass	\$100.00	No Change
Basic Semi-Monthly Pass	\$50.00	No Change
Discount Monthly Pass	\$50.00	No Change
Discount Semi-Monthly Pass	\$25.00	No Change
Ticket & Pass Booklets		
10 Basic Fare Tickets	\$22.50	\$25.00
10 Discount Fare Tickets	\$11.00	\$12.50
10 Basic Daily Passes	\$60.00	No Change
10 Discount Daily Passes	\$30.00	No Change

HAUTAUQUA PLAYHOUSE



A Non-Profit Organization

Picasso at the Lapin Agile Chautauqua Playhouse announces the first show of its

33rd season, PICASSO AT THE LAPIN AGILE, by Steve Martin, opening on August 14, at the Playhouse. The show will run on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through September 20. All performances will be held at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. Admission is \$17 general and \$15 students, seniors, children and SARTA members.

This is America's favorite funny man, Steve Martin's, first comedy for the stage. Einstein and Picasso meet in a Paris cafe in 1904 just before they set the world afire. An infectious, time warping, dizzying romp! The show is as funny as it is thought provoking.

The production is directed by Maggie Upton. Set design is by Rodger Hoopman, with lighting by Ross Aldrich. Costumes are by Eileen Beaver. The cast includes Daryl Petrig, Blake Flores, Marc Berman and many others.

Because of popular demand, this year Chautauqua Playhouse has extended the run of each of its productions to six weekends. This makes 285 additional seats available for each production. Season tickets are currently available. Individual tickets go on sale on August 7.

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

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

A Silver Lining by Sal Arrigo, Jr.

Come and Get It!

These words, immortalized by moms and grandmothers, needs no explanation: it is time to eat.

My wife is a great cook; she can discover a new recipe or make alterations to an existing favorite and create a delicious meal for just the two of us. In addition, we are involved in a food club that I created many years ago, and when it is our turn in the rotation, we cook for eight. I got to thinking, though, what happens when the day arrives when a person is cooking for themselves – cooking for one.

I met recently with Paulette Bruce, locally renowned cook and owner of "Good Eats," a continuing series of cooking classes open to the public. Since I have taken classes from Paulette, who better to ask on cooking for one? I asked where she learned to cook and her answer was, "my nonna, my mamma, and all my foodie friends." Paulette worked as an instructor for the HomeChef Company, but now concentrates on her own classes.

According to Paulette, the single man is a much "simpler cook, meat and potatoes," while the single woman can cook for "one or a whole family, but they seem to go for more frozen meals than a man." She described to me that woman are "sink gourmets," meaning the meal is prepared in the kitchen, eaten in the kitchen and then placed right into the sink for cleaning. Cooking for a family of four and trying to reduce your habits to cooking for one takes time. Paulette imparts some advice: get a scale so you can measure the amount of ingredients, because it's "very important to measure." "Purchase (if you don't already have) good cookware, the best you can afford." Paulette reminded



Sal Arrigo, Jr.

everyone to check their pantries to make sure the ingredients are fresh, throw out "the oregano that has been in there for two years."

What are some more additional tips for that person who is cooking for themselves? Here is what Paulette said:

- buy in bulk and pack in twos. In other words, if you go to Costco or Sam's Club, go ahead and buy the big package of chicken breasts and then package into small servings.
- make a batch of oatmeal, then store in small containers for a
- make a big pot of soup, as that will last a week.
- frozen shrimp or scallops are great to have in the freezer, -- they cook quickly.
- make lasagna, chili or your favorite casserole and freeze in single portions. You can easily take out one at a time so you can have this over the course of six weeks instead of six days in a
- shop at a farmers market for fruit and vegetables, and buy only what you need.
- blanch fresh vegetables, package in plastic bags and have them ready to eat all week.

There is so much information that if I wrote down everything Paulette relayed to me I would have enough material to write my own cookbook. If you'd like to speak with Paulette or take a

class (and you get all the recipes from that class), give her a call at

916-498-9804 or visit www. goodeatscooking.com. I can't wait for the upcoming International Favorites, Appetizers, or the Italian dinner classes; I better go sharpen my knife. Ciao!

Recipe for one

Halibut Baked with Olives, Lemon and Basil

Extra Virgin Olive Oil

1 - 3 to 4 ounce Halibut fillet

1/4 red onion, cut into paper-thin 1 small clove garlic, sliced as thin

as possible

½ ripe tomato, sliced thin

½ lemon, sliced very thin and

6 Kalamata olives, pitted

Freshly ground black pepper and kosher salt

1/8 cup chopped fresh basil

½ teaspoon fresh thyme leaves or 1/4 teaspoon dried

Preheat the oven to 400 degrees

Brush extra virgin olive oil over the bottom of a small baking dish just to coat. Place the fish in the dish, scatter onion, garlic, tomato, lemon slices, and olives over the fish. Sprinkle with salt, pepper, basil, and the thyme. Pour a sprinkling of extra virgin olive oil over all so that the fish and vegetables are thinly coated. Place the dish in the oven and bake 20 to 25 minutes without opening the door. Garnish with additional basil and serve.

Sal Arrigo, Jr. has worked in the field of Gerontology for more than 25 years. He is a professor at Sacramento St. University and American River College. Sal is also the Development Chair for the Alzheimer's Aid Society and will have A Silver Lining as a regular column in this newspaper. You can contact him at 916-448-7001.

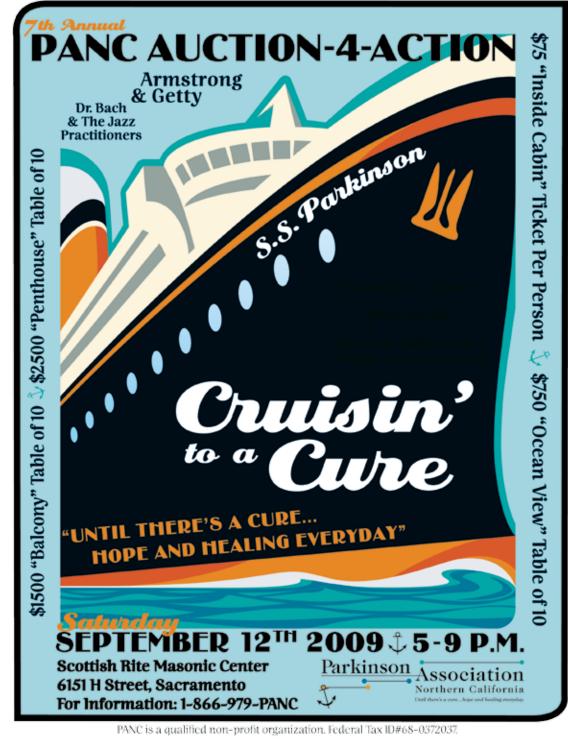
Hart Senior Center Offers Seminar on Memory

Center is hosting a four session The seminar on Memory. current memory and preser-

Sacramento - The Hart Senior ving your existing memories. but reservations are requested.

by Kim Winters, BSG, M.Ed. of Senior Center at 916-808seminar will offer group exercises the Primrose Living Fund and will 5452 for more information and hands-on activities to help run on four consecutive Mondays and to make your reservation. you learn about enhancing your from 9:30am to 11:00am starting September 14. The series is FREE

The seminar will be facilitated Please contact the Hart



Special 50% Off 1st Month Care Private & Semi private rooms. For more info call 916-721-4721 (MPG)

Experienced caregiver for elderly. 24-hour care; healthy nutritious meals: reasonable rates In Fair Oaks - room in comfortable home. Call 916-536-0701 (MPG)

Auto Donation

Donate Your Car: Children's Fund! Help Save A Cancer Child's Life Through Research & Support! Free Vacation Package Fast, Easy & Tax Deductible. Call 1-800-252-0615. (Cal-SCAN)

Donate Vehicle: RECEIVE \$1000 Grocery Coupons, Your Choice, Noah's Arc, No Kill Animal Shelters. Advanced Veterinan Treatments. Free Towing, IRŚ Tax Deduction. Non-Runners. 1-866-912-GIVE. (Cal-SCAN)

AAAA** DONATION Donate Your Car, Boat or Real Estate, IRS Tax Deductible, Free Pick-Up/Tow Any Model/Condition Help Under Privileged Children. Outreach Center. 1-800-928-7566 (NANI)

DONATE YOUR CAR...To The Cancer Fund of America. Help Those Suffering With Cancer Today. Free Towing and Tax deductible. 1-800-835 9372 www.cfoa.org (NANI)

DONATE YOUR CAR - HELP DISABLED CHILDREN WITH AND EDUCATION. CAMP Quickest Towing. Non-Runners Title Problems OK. Free Vacation Cruise Voucher. Special Kids 1-866-448-3865 (NANI)

Autos for Sale

\$500! Police Impounds! Hondas/Acuras/Jeeps/Chevys Toyotas, etcCars/Trucks/SUV's from \$500! For Listings: 800-560 2134 x K834 (SWAN)

Business Opportunities

ALL CASH VENDING! Be Own Boss! Your Own Your Local Vending Route. Includes Machines and Candy \$9,995. MultiVend LLC 1-888-625-2405. (Cal-SCAN)

Earn Money with Your Computer The best \$299.00 investment during this economy! Benefits So Awesome! \$3000.00 per mo possible after 1st six months! www.getstarted2win.com (MPG)

Work From Home Earn \$1,000 to \$3,000 per week Free 14-minute movie that shows you how! www.setfree.com (MPG)

Are you tired of... Other people making it big while you work more and more just to stay caught up with your bills? Spiraling costs and debts? Your business owning you rather then you owning it?

Never having the freedom to enjoy the fruits of your labor? Improve life's journey with ar unequaled business opportunity and product that improves everybody's health. information how to become a part of one of the fastest growing company call 916-205-8118. (Serious enquires only) (MPG)

Do you dream of owning your own business? Pre-Paid Legal Services, Inc. is a publicly traded company on the NYSÉ and is expanding its services in vour area. Full-time/part-time marketing opportunities available. For more information on how to become an Independent Associate of this fascinating company or if you would like to know more about our legal service plans, call today! Tony Lamm, Independent Associate at 916-773-1421. (MPG)

Business Services

CLASSIFIED ADVERTISING in 240 Cal-SCAN newspapers for the best reach, coverage price. 25-words \$450 Reach 6 million Californians! FREE email brochure. Call (916) 288-6019. www.Cal-SCAN.com (Cal-SCAN)

DISPLAY ADVERTISING in 140 Cal-SDAN newspapers statewide for \$1,550! Reach over 3 million Californians FREE email brochure. Call (916) 288-6019. www.Cal-SDAN.com (Cal-SCAN)

NEWS RELEASE? Costefficient service. The California Press Release Service has 500 current daily, weekly and college newspaper contacts in California. FREE email brochure. (916) 288-6010. www. CaliforniaPressReleaseService com (Cal-SCAN)

Computers

Computer Care Complete PC Care and Maintenance Installs upgrades, virus removal, wireless Affordable prices- Same-Day Service. Call Todd 916-529-5954 (MPG)

GET A NEW COMPUTER Brand Name laptops & Desktops BAD or No Credit - No Problem Smallest weekly payments avail. It's Yours NOW 1-800-932-3721 (NANI)

Brand New Laptops & Desktops Bad Credit No Credit - No Problem. Small Weekly Payments - Order & get FREE Nintendo WII system! 1-800-804-7273 (NANI)

Construction

All Types of Construction kitchen & bath remodels, new construction, roofing, decks fencing, dual pane replacement windows. Free estimates Lic# 830054 (916) 335-1325 (MPG)

TRI US CONSTRUCTION Build new homes, additions and remodeling. Over 30 years experience, bonded and insured Phone number 530-330-0185 Lic. # 476884 (MPG)

DayCare

Peña Family Daycare - Small in home family care. Clean and Safe environment. Nutritional snacks and meals provided. Preschool like setting. (916) 972-1540 www. penafamilydaycare.com (MPG)

Infant Openings Now First week free Lic # SAC53133 FCCH 916-489-5824 (MPG)

Drywall

Tape - Texture - Patch No job too small. very reliable. 28 years experience 916-961-7248 (MPG)

Elder Care

PROVIDING PERSONAL CARE w/ love and dignity. Rooms available Call 916-721-4721 (MPG)

Fencing

Affordable Fencing Redwood Dedicated specialist. time service Lifetime steel Senior discount. . 742683 916-773-1350 (MPG)

Sierra Pacific Fence, Fences decks, Retaining Walls 100% neighborhood discounts XLN7 prices Free estimates 483-1883 License 606100 (MPG)

Financial / Money to Loan

Homeowners Don't Short Sell Your Home as a first option. A home can generate \$2,600,000 of tax-free income. Let me help you create additional income & front page 1040 deductions BK/ CR 916-868-1041 (MPG)

DROWNING IN DEBT? 1-866-415-5400 We can Help! Stressed out from aggressive collection calls? We Can Help You Today! Free Consultation!C Today Toll Free!1-866-415-5400 (NANI)

Real People helping Good People find Real Debt **Solutions!** Linda 916-300-0611 Findley 916-300-0611 lafindley@ team72goodcredit.com (MPG)

STOP YOUR DEBT INSANITY Full service solution for credit nightmares. Mortgage Arbitration. Credit Repair. Debt Stlmt. 916-300-0611 (MPG)

Reverse Mortgages If you are a senior citizen, you have no doubt heard of a reverse mortgage. For ALL of the information and none of the obligation, call Len Lamb at 728-6653. (MPG)

LAWSUIT LOANS? Cash before your case settles, Auto, workers comp. All cases accepted. Fast approval. \$500 to \$50,000 866-709-1100 www.glofin.com (NANI)

\$\$\$ GET LAWSUIT CASH NOW Oasis Legal Finance #1. See us on TV. Fastest Cash Advance on injury cases-within 24/hrs. Owe nothing if you lose your case APPLY FREE CALL NOW 1-866-353-9959 (NANI)

For Rent / Lease

Upscale Townhome in Creekridge 3/2 2 car garage cbarc ch Tennis pool, yd maint. \$1395/mo + \$1200 dep 390-5634 (MPG)

Duplex for Rent Carmichael 3 bedroom 2 bath 2 car garage, spacious quality, off Arden Way near Fair Oaks Blvd, \$1175 1633 Mendota Way 916-489-7726 (MPG)

Ex Suites @1.50 SF Carmichael, 144 / 276 SF Sec Entry, Cov Parking, 916-483-5044 (MPG)

Spacious Clean Townhome in Carmichael, \$1,050/month. 1400+ sq feet, 2 car garage, washer/dryer, dishwasher, community pool. Call

831-521-2403 for appt. (MPG)

"In-Law" Quarters for rent. 1 bed/1 bath, kitchen, washer/ dryer hookup, separate entrance Beautiful Fair Oaks neighborhood \$700/mo.(916) 952-6454 or email: jehtesham@gmail.com (MPG)

2 bed, 2 bath, 2 car garage halfplex home Backyard, fireplace,near nice park. Includes refrigerator and washer/dryer. Easy access to I-80 and American River College. \$1100/mo.(916) 952-6454 or email jehtesham@ gmail.com. (MPG)

\$199/mo! Buy 1-4 BR Bank Foreclosures from \$199/mo! HUD Homes Etc. 5% down 20 years @ 8% apr! For Listings 800-749-8168 (NANIG)

Gardeners

Full Maintenance, Smith's: Sprinkler, Pruning, Aeration, Gutter Cleaning, Hauling. 967-7543 or see www. SmithsLandscape.com (MPG)

Handyman

JR Handyman Handyman, Service Randy 916-880-6742 Joel Carter 916-637-3825 (MPG) Household Helper. You Name It! Hauling, Gutters, Tree Trim, Spot Carpet Clean 613-8359 (MPG)

Handy Guys Small Jobs, Senior scounts Gutter Cleaning Deck's Woodwork 916-519-Discounts 5135 Free Estimates (MPG)

A-1 Home Maintenance & Repair *Handy Man* California state certified electrician Plumbing repair. Fence repair. Free quotesno job too small. Please leave message, 916-961-8059 (MPG) Affordable! Decks, Dryrot, Wood Floors, Fans, Fixtures, Plumbing Electric, Licensed 501-7843 (MPG

Gold Country Handyman. Build - Remodel - Repair Free estimate 916-391-4706 Richard Romero Lic 847423 (MPG)

Plumbing Services Specialty Plumbing - Remodels, Repipes Sewer, Gas Lines, Heaters CA License Water, 918844 (916) 607-6749 (MPG) Handy Guys Small jobs, Senior Discounts Gutter Cleaning -Decks, Woodwork 916-519-5135

Free Estimates (MPG)

Health and Beauty

Lose Up To 30 Lbs in 30 Days @ 30% Off Quick Start Program January only! 1-888-834-6203 or 513-421-9252 (MPG)

25 PEOPLE WANTED to lose up to 30lbs in 30 days! Dr recommended! 888-233-4967 hmhealth4u2@hotmail.com (MPG)

LOW COST WEIGHT LOSS With Your Personal Coach, Start Free Call 916-599-1318 (MPG)

Look Younger in Less Than a Day! www.hydratedskin. com then call 916-988-3027 ask for a Free Sample (MPG)

THE WEIGHT IS OVER Lose up to a pound a day. Fast growing Company Recession proof 916-474-4079 eat-choc-losewt.com (MPG)

Cosmetics Aloette offers the verv best Aloe-based skin care products in North America. If interested in interested "Buying or Selling" contact me at 916-624-2303. (MPG)

Soma Ultram Fioricet Prozac \$71.99/90 QTY \$107/180 Qtv PRICE INCLUDES PRESCRIPTION! We will match any competitor's price! 1-888-507-3415 or www.trirx.org (NANI)

Denture Creams such as

ONLINE

PHARMACY Buy

Poligrip and Fixodent may be linked to zinc poisoning and nerve damage. Call James Rolshouse & Associates at 1-800-969-5633 (NANI) IF A LOVED ONE UNDERWENT

HEMODIALYSIS and received Heparin between September 1st 2007 and August 31st, 2008 and died after the use of Heparin, you may be entitled to compensation. Call Attorney Charles Johnson 1-800-535-5727 (SWAN)

Heating & Air

AC Repair Low Prices 487-4609 (MPG)

Heavy Equipment

Well Drilling Equipment 1976 10TKT Portadrill, drill to 1800', 24" diameter or larger water wells. Call for list of support equipment, tools & price. 1-800-374-5578. (SWAN)

Help Wanted

In-Home Caregivers Wanted Room and Board. Needed in your home for 35 year old man with early dementia, \$900/month. housekeeping needed. 916-989-9135. (MPG)

ATTENTION: International Wellness Company Expanding ONLINE COMPUTER WORK! Work from anywhere 24/7. Great pay. Will train. Request info online: www.KTPGlobal.com or 1-800-330-8446. (Cal-SCAN)

EMT FREE TRAINING plus pay. benefits, vacation, regular raises. HS grads ages 17-34. Help others. Gain financial security. Call Mon-Fri 1-800-345-6289. (Cal-SCAN)

EMT FREE TRAINING plus pay, benefits, vacation, regular raises. HS grads ages 17-34. Help others. Gain financial security. Call Mon-Fri 1-800-345-6289. (Cal-SCAN)

PETROLEUM SUPPLY: Up to \$15,000 BONUS. Keep the Army National Guard's Watercraft, Aircraft, Trucks & Tanks rolling! Expand your skills through career training. www.NationalGuard. com/Careers or 1-800-Go-Guard. (Cal-SCAN)

Earn up to \$30 per hour. Experience not Required Undercover shoppers needed to judge retail and dining establishments Call 800-720-3708 (NANI)

BODYGUARDS WANTED FREE Training for members. No Experience OK. Excellent \$\$\$. Full & Part Time. Expenses Paid When you Travel.1-615-228-1701 www.psubodyguards.com (NANI)

AREA MANAGER Full/Part Time Great Pay! Place and collect donation canisters for a non-profit organization who helps families who have children with Cystic Fibrosis and other chronic health problems. Call 1-800-254-0045 www.frfchildren.org (MPG)

WANTED-AVON Party Hostess Earn 50% Total Party Sales 50% off Hostess order Hostess privilege catalog Hostess and Guest Gifts Call Elizabeth 916-295-0185 (MPG)

Pathologist Perform general anatomic & clinical inpatient/ outpatient pathology services. Travel to other unanticipated sites may be required. Kolbeck, Bauer & Stanton Medical Corporation, 3637 Mission Ave., Ste. 5, Carmichael, CA 95608. (MPG)

Urgent F/PT Sale Reps needed telecommunications products.\$\$\$ Commission, Bonuses, Residuals Training available call 916 612-6621 (MPG)

Aide for Group Home Graveyard Shift. Requirements: One-year Experience, Good DMV Record. Located in Carmichael. Call 916-487-6758. (MPG)

Health Care Marketing. We are successful business

entrepreneurs looking for people passionate about health & business. Go to www. myprotandimbusiness.com and watch a video News clip. Leave vour name and email address to earn more, we will get back to you. (MPG)

\$\$\$ WORK FROM HOME \$\$\$ Earn Up To \$3,800 Weekly Working from Home assembling Information Packets. No Experience Necessary! Start Immediately!

CLASSIFIED ADVERTISING FREE Information. CALL 24 hrs. 1-888-202-1012 (NANI)

> \$\$\$ START NOW \$\$\$ Extra Income Assembling Cases from home! Experience Necessary. Call our Live Operators for more information! 1-800-405-7619 Ext 2181 www. easywork-greatpay.com (NANI)

21 People Wanted **\$\$\$** Earn \$1,200 - \$4,400 Weekly Working From Home Assembling Information Packets. No Experience Necessary! Start Immediately! FREE Information. Call 24hrs. 1-888-298-2090 (NANI)

assembling our angel pins in the comfort of your home. No experience required. Call 813-699-4038 or 813-425-4361 visit www.angelpin.net (NANI) Local typists needed imme-

weekly. Flexible schedules, work

\$400+PT - \$800+FT

home training provided

diately

Earn up to \$500 weekly

SALES, Seeking Business minded Marketing rep's, New Technology/ Globally, Training available, F/PT, Residual Income, Commission Fax Resume 916.910.2002 (MPG)

1-800-406-1712 (NANĬ)

We are seeking dynamic customer service oriented individuals with great communications and typing skills needed to work on behalf of our company this service representative will earn up to \$3000 monthly any job experience needed. Email at danelperez1980@ yahoo.com if interested (MPG)

OPEN YOUR HEART AND **HOME** Step up to the challenge! Have experience working with developmentally disabled and/or challenging behaviors? Have an extra bedroom? Competitive stipend.

MAKE A DIFFERENCE. More Information (916) 383-9785 ext. 15 (MPG)

29 Serious People

Wanted:

to Work From Home using a computer. Up to \$1,500-\$5,000 PT/ FT www.REBVision.com (MPG) **AWESOME CAREER** Government Postal Jobs!

\$17.80 to \$59.00 hour Entry Level.

No Experience Required / NOW

HIRING!Green Card O.K.Call 1-800-370-0146 ext. 52 (NANIG) AWESOME CAREER OPPORTUNITY \$20/hr., Avg \$57K/yr. Postal Job!! Paid Training/Vacations, OT. Full Benefits. Pension Plan. Call M-F, 8-5 CST. 1-888-

Exp & professional filing clerk needed to organize and file for private residence. Must have own trans. Hrs: 12:30-5:30pm, m-w-f. \$12/hr. \$180.00/wk flat. Resume to: FAX: 916-638-9951. (MPG)

361-6551 Ext. 1036 (NANIG)

Government Jobs-\$12-\$48/hr Paid Training, Full benefits. Call for information on current hiring positions in Homeland Security Wildlife, Clerical and professional 1-800-320-9353 x 2100 (NANIG)

TIRED OF BEING BROKE? Get paid daily. No experience required. Local training. 888-211-4268 www.happyandhealthyfamily.com STRESSED OUT? Work from

home & get paid daily! www. happyandhealthyfamily.com 888-211-4268 (MPG) **ASSEMBLE MAGNETS &** CRAFTS FROM HOME !! Pay! No Experience! Top US Company! Glue Gun, Painting, Jewelry & More! TOLL FREE

1-866-844-5091.

1-866-844-5091, <u>code 5</u> *Not available MD** (NANI) Single Again Magazine Online is seeking an independent sales contractor to generate advertising sales for our nationally recognized website. We are a website designed for the divorced, widowed and separated that offers real advice and articles to help people rebuild their lives. This is a parttime, extra income opportunity that you can work at from your home. Compensation is commission only, but the commission is a generous rate. Check us out at www.SingleAgain.com. To apply,

singleagain.com. MPG

send your email to publisher@

Matheson Trucking, Inc. is now hiring an Executive Administrative Assistant to be the primary support for the CEO, CFO and COO. Supports front desk, prepares and maintains documents, schedules meetings and travel. Must have 5-7+ years exp supporting a corporate environment; excellent verbal and written communication skills; proficient in MS Outlook, Word, Excel and PowerPoint. Must be professional, friendly and a team player. Fax resume to 866-418-9913 (MPG)

Help Wanted -Medical

Geriatric Home Care Specialists is currently seeking CNAs, HHAs and Caregivers willing to work in Placer, Sacramento, and El Dorado counties, with at least two years experience in caring for the elderly. We offer hourly, overnight, and live-in shifts. Please call 916-630-8588 for more information. (MPG)

Help Wanted -Sales

OVER 18? AVAILABLE to TRAVEL? Earn Above Average \$\$\$ with Fun Successful Business Group! No Experience Necessary. 2wks Paid Training. Lodging, Transportation Provided. 1-877-646-5050. (Cal-SCAN)

Household Help

House Cleaning Sparkling clean home guaranteed. Professional petcare. Experienced, dependable, reasonable rates. Call Madeline 916-723-1608. (MPG)

DeAna's HOUSEKEEPING

Immaculate. Fast. Honest Dependable. I care about what I do. Call me, 916-549-4915 (MPG)

QUALITY WINDOW CLEANING PI FASE CALL MARK AT 612-8949. (MPG)

Homesitters on Wheels, Office needs two RV'ers with RV's for Petsitting 916-483-5146 (MPG)

Landscaping

Lawn and Garden Service Bi-weekly or monthly Call for FREE estimates 965-8224 (MPG)

Lawnmower Service Mow & Edge your lawn 4 times per month for a fee. Call Bob 916-456-5281(MPG)

Tall Weed Cutting Low Rates 916 524-7477 (MPG)

Yard Maintenance, one time clean-ups & tree trimming. our website: www terrabellagarden.com or ctc Randy for info at 454-3430 or 802-9897 (MPG)

Lawn Service - I can mow and edge your lawn. Reasonably priced. Call for a free estimate at 916-934-9944 (MPG)

Legal Services

Need an Attorney? Have a legal situation? Looking for extra income? Contact Eicka Mitchell at 916-729-7364 or ericamitchell@ prepaidlegal.com (MPG)

BANKRUPTCY LAWYERS; Credit Card Debt, Foreclosure, Repo, Wipe Out Bills, Free Consultation 971-8880 (MPG)

Men's Suits For Sale Men's Suits Men's 42 Jacket,

36-38 Waist Assorted used men's suits in very good condition. \$25-\$35 each. Buy one or all. Call 773-7337 Miscellaneous

Reach over 30 million homes

with one buy. Advertise in NANI for only \$2,795 per

week! For information visit www.naninetwork.com (NANI) FREE DIRECTV 5 Months! Includes ALL 265+ Digital Channels + Movies NFL Sunday Ticket! Ask FREE DVR/ Today! Receiver! Packages \$29.99 DirectStarTV HD

New Laptops & Brand Desktops Bad Credit, No Credit - No Problem Small Weekly Payments - Order & get FREE Nintendo WII system! 1-800-804-5010 (NANI)

(NANI)

(NANI)

916-723-1608.

from

1-800-620-0058

Receive \$1000 in Groceries! Real relief program helping people just like you! Pay only 4.90 for your grocery voucher. Use on your favorite brands! Consumer Advocate Response introductory price. 1-800-430-9507 (NANI)

DIRECTV FREE 5 Months! Includes ALL 265+ Digital Channels+ Movies with Sunday Ticket! Ask Today! FREE DVR/ HD Receiver! Packages \$29.99 DirectStarTV 1-800-973-9044

Grant Writing. We propose your project until funded. Guaranteed. All areas. 530-243-4294 Member BBB (SWAN) AIRLINES ARE HIRING - Train for high paying Aviation Maintenance

Career. FAA approved program. Financial aid if qualified – Housing available. CALL Aviation Institute of Maintenance (888) 349-5387 (NANI) \$\$\$ ACCESS LAWSUIT CASH NOW!!! As seen on TV. Injury Lawsuit Dragging?

\$500-\$500,000++ within 24/ hrs after approval? Compare our lower rates. APPLY NOW 1-866-386-3692 (NANI) ATTEND COLLEGE ONLINE from Home. *Medical, *Business, *Paralegal, *Accounting, *Criminal Justice. Job placement assistance. Computer available. Financial Aid if qualified. Call 800-510-0784

www.CenturaOnline.com (NANI) **ALL Satellite Systems are not the same. HDTV programming under \$10 per month and FREE HD and DVR systems for new callers. CALL NOW

1-800-799-4935 (NANI)

Earn up to \$30 per hour. Experience not Required. Undercover shoppers needed to judge retail and dining establishments. Call 800-720-3708 (NANI)

OLD GUITARS WANTED! Gibson, Gretsch, Fender, Martin, D'Angelico, Stromberg, Rickenbacker, and Mosrite. Gibson Mandolins/Banjos. 1930's thru 1970's TOP CASH These brands only please.1-800-401-0440 (NANÍ)

TUPPERWARE Please call for a Free Catalog. Chris Krcmar 916-483-1671 (MPG)

Miscellaneous **Items For Sale** STOP Paying Too Much for TV! Get Dish w/FREE install plans,

FREE HBO & Showtime & FREE DVRUpgrade Call FREE for full details! 877-479-3573 (NANI) GIGANTIC 72"X100" MIRRORS,

(15) sheets. \$165/each. New

perfect condition. Free delivery

(one or all). Installation available. Also, 48"x100" (8), \$115/ each.1-800-473-0619 (NANI) Discounted Steel Buildings Big & Small. Get the Deal of Deals! Placement to Site. www.scg-grp.com Source#03V. Phone: 916-248-4416 (MPG)

Electric Wheelchair Jazzy/1121 Brand new batteries - custom footguards - cane holder - basket - metallic blue. New \$5,700 -Sacrifice \$1,450 obo - Cash Only Please - (916) 488-4154 (MPG)

Kawai upright piano and bench, used, excellent condition, oak finish. \$3000 Call: 916-988 2927 (MPG)

Mount Vernon Single Cemeter Lot Garden of Humility (front-east side of building) \$5,000.00 Contact: 1-405-728-0420 (MPG)

Tupperware Please call for any service. Chris Krcmar 916-483 1671 Call for a free catalog (MPG)

MEMORY FOAM THERAPEUTIC NASA VISCO MATTRESSES WHOLESALE! T-\$299 F-\$349 Q-\$399 K-\$499 ADJUSTABLES \$799 FREE DELIVERY, 25 YEAR WARRANTY 90 NIGHT TRIAL 1-800-ATSLEEP 1-800-287-533 WWW.MATTRESSDR.COM (NANI)

Miscellaneous - Want to Buy

WANTED DIABETES TEST STRIPS Any Kind/Any brand Unexpired. Pay up to \$16.00 pe box. Shipping Paid. Call 1-713 395-1106 or 1-832-620-4497 ext. 1 www.cash4diabetestestrips.com (NANI)

WANTED: OLD POSTCARDS 483-0622

Musical Instruments **GUITAR WANTED** Looking for

Older Guitars and Amps, Fender Gibson, Martin, Fender, Marshal Amps.Will Pay up to \$2000.00 Cash!! (916) 966-1900 (MPG) Notary

Mobile Notary Services

Certified Loan Signer Paralegal

Services Powers of Attorney

Wills Will Travel to Your Home of

business 916-508-7080 (MPG) Notary Services Hospital, Care Home or make arrangements. Call (916) 482-9388 for details. Ask for Debbie or leave message. (MPG) 24/7 Notary Services Anytime / Anyplace Call Dan @ 916-712-2661 (MPG)

Painting

All Pro Painting Res/Com. Quality work free est, sen disc lic914715 Ph 607-0523 (MPG) Personal

SHIP SERVICE Our 20th Year with over 100,000 members & countless successful relationships Singles over 40, receive A FREE package! 1-877-437-6944 (toll free)

CHRISTIAN DATING & FRIEND-

Pets Pet Sitting Professional loving pet care. Established reputation. free Lots of TLC. Call Madeline

Home Sitters on Wheels office needs two RV'ers with RV's for pet sitting. Call 916-483-5146 for more information. (MPG)

(MPG)

Lisensed, insured and bonded, Vet tech. exp. Ref. avail. 916.202.6952 (MPG)

Annie's Pet Sitting Services

Piano Lessons Piano Lessons first lesson FREE-Always wanted to learn? Never too late-call Kate at 916-333-1038.

Sr. discount (MPG) Piano Lessons - All ages 1st lesson free. Rancho Cordova

916/858-1571 (MPG) **Plumbers**

G & L Plumbing Affordable and Capable Plumber. Free Quotes. Ph: 436-6949 Lic: 888850 (MPG)

Prayers & Novenas THANKSGIVING NOVENA TO ST. JUDE O Holy Saint Jude apostle and martyr, great in virtue and rich in miracles, near kinsman of Jesus Christ, faithful intercessor of all who invoke your special patronage in time of need. To you I have recourse from the depth of

God has given so great power to come to my assistance. Help me in my present and urgent petition, in return I promise to make your name known and cause vou to be invoked. Saint

my heart and humbly beg to whom

Jude pray for us all who invoked your aid. Amen. Say three Our Fathers, three hail Marys and Glorias. Publication must be promised. This novena has never been known to fail. I have had my request granted and will fill to publish my

thanksgiving. J.F.P. (MPG) Wanta go to heaven without dying? Rent the exciting movie "Left Behind" Pray aloud, "Lord

Jesus, forgive my sins, come into

my heart!" He Loves You! (MPG) **Real Estate**

Home Refinance Rates are at HISTORIC Lows! Topdoi Mortgage is offering LOW FHA 30 year fixed rates starting as low as 5%. Call (800) 823-2962 Today! (NANI) Real Estate

Northern California, 250+ Homes Must Be Sold! REDC / Free Brochure. www.Auction.com RE Broker 01093886. (Cal-SCAN) **Real Estate**

Homes For Sale

Auctions

FORECLOSED HOME AUCTION.

Smart Buyers Check out this one in Gold River Two-story prestigious Hesperian Village Home. Secluded cul de sac. 2800 sq. ft. 3 bedroom, 2 bath with loft. Built-in bookcases and large desk. Formal dining room, living room with fireplace, large family room. Plantation shutters, carpet window coverings, Mexican paver tiles in entry, family room, kitchen and laundry room. Epoxy 3-car garage floor. Oversized backyard with extended stone patio, brick planters, variety of mature trees New Lifetime concrete shake

roof. Fabulous rock waterfall and pond. Built-in granite BBQ. Home backs up to greenbelt. \$515,000. Lorraine Foster, ReMax Gold 916-933-6190 (MPG)

Motivated Seller - Great Buys two homes - Good Areas. #1 updated kitchen & 3BDRM, 2RA near Crestview shopping \$289,000. #2 Dream Kitchen w/ granite-tiled & beautiful bathrrms & floors. \$260,000. Glenda Hill 761-7548. (MPG)

Granite Bay Listings View at www.lizyoakum.com Call 390-5634 (MPG)

HUD HOMES! 3bdrm home only \$278/mo! 2bdrm, 1ba only \$199/mo! 5% down, 30yrs at 8% APR. For Listings: 800-570-8567 xD835 (SWAN)

FORECLOSED HOME AUCTION.

Northern California. 250+ Homes Must Be Sold! REDC / Free Brochure. www.Auction.com RE Broker 01093886. (Cal-SCAN)

Real Estate/ Manufactured Homes

(AAA RATED) GET PAID to Buy a Home. . \$8000 cash back. 17 Homes left. BELOW COST. We finance. CLAYTON HOMES 916-371-2200(Cal-SCAN)

Real Estate/ **Out of State Land Sale**

BEAUTIFUL ARIZONA BIG LOTS Near Tucson. \$0 down \$0 interest Starting \$129/month. 18 lots ONLY! Pre-Recorded Message (800) 631-8164. Mention ad code 5063 or visit www sunsiteslandrush.com (NANI)

E-Z Finish Log Cabin Shell with Loft & Full Basement Includes acreage \$99,900. Financing Available 828-247-9966 Code:50 (NANI) 20 ACRE RANCH FORE-

CLOSURES Near Booming

El Paso, Texas, Was \$16,900

North Carolina Mountains, NEW!

Now \$11,350!! \$0 Down. Take over payments \$169/month Owner Financing. Free Pictures. 1-800-343-9444. (Cal-SCAN) LAND FORECLOSURE 35 Acres \$29,900 SOUTHERN COLORADO Warranty Deed, Survey. Rocky Mtn. views, utilities. Enjoy 300 days of

sunshine. Low down payment

CALL TODAY! 1-866-696-5263

x5338. (Cal-SCAN) UNPRECEDENTED MONTANA LAND OFFERINGS 20AC w/ Road. Utilities, Gorgeous Views - \$29-49,900 160-1000 acres starting at Under \$1000/ Acre Beautiful treed ridges, mtn. views, ponds, the best elk & deer territories in Montana! Over 100 properties ALL OFFERS CONSIDERED See pictures at www.WesternSkiesLand.com Or call for a guided tour 888-361-3006.(Cal-SCAN)

Restore

Old Photos Restore Old Photographs Share memories of special places and times with your family. (916) 483 6051 - Laws Studio, Crestview Center (Manzanita at Winding Way in Carmichael) (MPG)

Schools / Instruction

HIGH SCHOOL DIPLOMA! Fast Affordable & Accredited. FREE Brochure. Call NOW! 1-800-532-6546 Ext. 412 www continentalacademy.com (NANI)

HIGH SCHOOL DIPLOMA FROM

HOME. 6-8 weeks. Accredited. Payment Plan. FREE Brochure.

Call Now 1-800-264-8330 www.

diplomafromhome.comBenjamin Franklin High School (NANI) HEAVY EQUIPMENT TRAINING. Learn to operate bulldozer backhoe, loader, motor grader excavator. Job placement assistance. Call 888-210-4534. Northern California College of

Construction. www.HEAVY4.com promocode: NCPA1.(Cal-SCAN) **The Math Resource;** math/ statistics tutoring; \$40-\$50/hour; 916-722-1058 (MPG)

Services Offered

I take you to the doctors, shopping or misc. errands Call for schedule. Serving most areas. 916-214-8169.

Seeking Security Placement in Fair Oaks or Carmichael, Licensed

The Clean-Bliss Experience Responsible, experienced Reliable. Arlene 916-863-1374.

REAL Hardwood Flooring \$1.69 Square Foot or we install for \$3.99 square foot complete 916-366

Steel Buildings

Steel Buildings. 20 x 20, 30 x 40, 50 x 100, 100 x 100 Up to 50% off

TimeShares

DISCOUNT TIMESHARES 60%-80% OFF RETAIL!! Worldwide Locations! Call for Free InfoPack. 1-800-639-5319 www.holidaygroup.com/flier

SELL/RENT YOUR TIMESHARE NOW!!! Maintenance fees too high? Need Cash? Sell your unused timeshare today. No Commissions or Broker Fees. Free Consultation www.sellatimeshare.com

Tow Cars Away

for FREE. (916) 457-4000. Must be present at pick-up. (MPG) Upholstery

392-1959 (MPG) Video Archiving Services

Archive Family Video To DVD Event Video & Photo At It's Best! Video Christmas Postcards. (916) 402-5351 (MPG) /olunteers Needed

Needed:

Sunrise Yoga Centre - Hatha Yoga Iyengar style 3713 Casa Loma Way Near Sutter 944-3207

NOTICE TO READERS California law requires that contractors taking jobs that total \$500 or more (labor and/ or materials) be licensed by the Contractors State License Board. State law also requires that contractors include their license numbers on all advertising. Check your contractor's status at www.cslb.ca.gov or 800-321-CSLB (2752). Unlicensed persons taking jobs that total less than \$500 must state in their advertisements that they are not licensed by the Contractors State License Board.

Sell Your Stuff! Reach 1000's of Readers

773-1111

Puzzles are on Page 7 Magic maze **Answers** SPRINGS : CITIES NODLEM REVLIS Weekly SUDOKU -

Trivia Answers

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

Answer

Answers Solution time: 25 mins.

King Crossword

1. Italy 2. 1 inch 3. Rivers Cuomo 4. Aboard Air Force

5. "Wonderboy" 6. Legendary animals like the Loch Ness monster or Big Foot

7. Hathor

Kennedy.

One following

the assassination

of President John

9. "Auf Wiedersehen" (German for

10. Mark Antony (c) 2009 King Features

Synd., Inc.

"goodbye")

Call 916-712-2137 (MPG)

(MPG)

1672. Cont Lic #757522 (MPG)

on erected completed projects www.scg-grp.com Source #ØDL Phone: 916-248-4416 (MPG)

(NANI)

1-877-494-8246 (NANI)

Call to remove abandoned cars

B&T Upholstery and Repairs Specialist in Decco & Modernism. www.bandtupholstery.com

Center needs caring people to assist victims of domestic violence. For more information call 728-5613 or visit our office at 7250 Auburn Blvd., Citrus Heights, CA (MPG) Yoga

Domestic Violence Intervention

Volunteers

Classified Advertising

Every Week

LEGAL ADVERTISING

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

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

FICTITIOUS BUSINESS NAME STATEMENT #0907214. Lisa Helms. 1266 Knopfler Circle. Folsom, CA 95630 is doing business under the Fictitious Business Name "Simply Slim Weight Loss" at 6112 Sunrise Blvd., Citrus Heights, CA95610. Filed with the Clerk of Sacramento County on Aug. 5, 2009. Publish: August 12, 19, 26, September 2, 2009. 90802

FICTITIOUS BUSINESS NAME STATEMENT #0907176. Robert Frank Giordano, 5512 Gibbons Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Names "BG Snacks; Motivation 2 Exercise" at 5512 Gibbons Dr., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Aug. 4, 2009. Publish: August 12, 19, 26, September 2, 2009.

SUPERIOR COURT OF COUNTY OF SACRAMENTO AMENDED ORDER TO SHOW **CAUSE** CHANGE OF NAME

#34-2009-00047769 WHEREAS, Dawn Louise Champagne has filed a petition with this court for a decree changing name of Dawn Louise Champagne to Dawn Louise Offerman. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Sept. 23, 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: July 21, 2009. Shelleyanne W.L. Chang Judge of the Superior Court 19, 26, Publish: August 12, September 2, 2009. 90802 9-2-09

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES

To Whom It May Concern: JJT Restaurant Group LLC is applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 5132 Arden Carmichael, CA 95608-6005 with 41 - On-Sale Beer and Wine - Eating Place license. Filed: August 25, 2009 Publish: Sept. 2, 2009. JJTRES 9-2-09 90901

FICTITIOUS BUSINESS NAME STATEMENT #090 Mike Flanary. 4821 Zube Ct., Carmichael, CA 95608 is doing business under

the Fictitious Business Name "B and M Property Maintenance" at 4721 Zube Ct., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Aug. 10, 2009. Publish: August 19, 26, September 2, 9, 2009. 90803

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00053197

WHEREAS, Lisa Bonner Davis

has filed a petition with this court for a decree changing name of Jordan Paul Gabriel to Jordan Paul Gabriel Davis. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Sept. 28, 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: July 30, 2009. Loren E. McMaster

Judge of the Superior Court Publish: August 19, 26, September 2, 9, 2009. 90803 9-9-09

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

#34-2009-00055074 WHEREAS, Phu Ducle & Xi Thi Phan have filed a petition with this court for a decree changing name of Huy Ducle to Andrew Huy-Ducle. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Sept. 18, 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: Aug. 7, 2009 Shelleyanne W.L. Chang

Judge of the Superior Court Publish: August 19, 26, September 2, 9, 2009. 90803 9-9-09

NOTICE OF PETITION TO **ADMINISTER** ESTATE OF PHYLLIS O'DELL, aka PHYLLIS F O'DFLL decedent

ESTATE NO. 34-2009-54712 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Phyllis

O'Dell aka Phyllis E. O'Dell. A petition has been filed by Michael Kelly in the Superior Court of California, County of Sacramento, requesting that Michael Kelly be appointed as personal representative to administer the estate the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

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 Sept. 11, 2009 at 9 a.m.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before thé hearing. Your appearance may be in person or by your attorney. IF YOU ARE A 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: Michael Kelly, 2529 Way, Sacramento, 916-482-7246. Cambon 95821; Publish: August 26, September 2, 9, 2009. 90804

FICTITIOUS BUSINESS NAME STATEMENT #0907258. Roger W. Moore, 5832 Gibbons Dr. #A, Carmichael. CA 95608 is doing business under the Fictitious

Business Name "Valley Houseware Rentals" at 5832 Gibbons Dr. #A, Carmichael CA 95608 Filed with the Clerk of Sacramento County on Aug. 6, 2009. Publish: August 26, September 2, 9, 16, 2009. VALLEY 90804 9-16-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00055495

WHEREAS, Hwan II Kim and Misook Kim have filed a petition with this court for a decree changing name of Jiwoo Kim to Brian Kim. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Sept. 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: Aug. 14, 2009

Loren E. McMaster Judge of the Superior Court Publish: August 26, September 2, 9, 16, 2009.

90804 9-16-09

SUPERIOR COURT OF COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00055210

WHEREAS. Barbara Joyce

Griswold has filed a petition with this court for a decree changing name of Barbara Joyce Griswold to Elizabeth Barbara Brauer. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Sept. 22, 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: Aug. 11, 2009.

Loren E. McMaster Judge of the Superior Court Publish: August 26, September 2, 9, 16, 2009. GRISWO 90804 9-16-09

FICTITIOUS BUSINESS NAME American Pacific Mortgage Corporation, 3000 Lava Ridge

doing business under the Fictitious Business Name "American Pacific Mortgage" at 3000 Lava Ridge Ct., Roseville, CA 95661. Filed with the Clerk of Sacramento County on Aug. 7, 2009. Publish: September 2, 9, 16, 23, 2009. AMPACI 90901 9-23-09

FICTITIOUS BUSINESS NAME STATEMENT #0907367. Sierra Meadows, LLC, 130 San Aleso, San Francisco, CA 94127 is doing business under the Fictitious Business Name "Sierra Meadows Mobile Estates" at 7600 Dale Aven., Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on Aug. 11, 2009. Publish: September 2, 9, 16, 23, 2009. SIÈRRA 90901 9-23-09

FICTITIOUS BUSINESS NAME STATEMENT #0907813. Robert Dick, 9240 Clendenen Way, Sacramento, CA 95826 is doing business under the Fictitious Business Name "A&R Keys" at 1029 "H" St. #102, Sacramento, CA 95814. Filed with the Clerk of Sacramento County on Aug. 24, 2009. Publish: September 2, 9, 16, 23, 2009. A&RKEY 90901 9-23-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-0005

WHEREAS, Dana Radivoch and Ricardo Lozano have filed a petition with this court for a decree changing name of Vincent John Lozano to Tysen John Lozano. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 6, 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

> Dated: Aug. 25, 2009. Loren E.McMaster Judge of the Superior Court Publish: September 2, 9, 16, 23, LOZANO 90901 9-23-09

date set for hearing on the petition.

STATEMENT OF DAMAGES (Personal Injury or Wrongful Death)

CASE # SCV24413 To: Danielle Bernstein, Defendant. Plaintiff's name is: Shandiz Gousheh

Pain, suffering, and inconvenience: \$1,000,000.00. Emotional distress \$2,000,000.00.

Special damages: Medical expenses (to date): \$75.000.00. Future medical expenses (present value): \$250,000.00.

\$30,000.00 Loss of future earning capacity (present value): \$60,000.00 Punitive damages: Plaintiff reserves the right to

seek punitive damages in the amount of \$1,000,000.00 when pursuing a judgment in the suit filed against you. Dated: Aug. 18, 2009 Jennifer A. Weiner, Esq. Attorney for the Plaintiff. Publish: September 2, 9, 16, 23,

9-23-09

2009

Buried

Over \$10,000 in credit card bills?

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

800-383-2050

Business & Service Directory

Heating & Air

Christopher's Heating & Air

Commercial/Residential

We Service All Brands

Handyman

Hauling, Gutter Clean, Odd Jobs, **Light Demolition** You Name It! (916) 613-8359

Household Help

House Cleaning Sparkling clean home guaranteed. Professional pet care. Experienced, dependable, reasonable rates.

Call Madeline (916) 723-1608 **Bathroom Remodeling**

AFFORDABLE BATHROOMS & ALL HOME REPAIRS Shower & Tub Enclosures

Water Damage Flooring, Electrical, Carpentry, Drywall We do all phases -small & large jobs FREE ESTIMATES

ANDERSEN CONSTRUCTION

Licensed & Bonded • CSL # 681664 (916)-989-2689

Landscaping

"Landscapes Within Your Dreams"



McGUIRE EARTH WORKS www.mcguireearthworks.com LANDSCAPE CONSTRUCTION **OUTDOOR LIVING CENTERS WATERFALLS** C-27 # 412296

Established 1980 9314 Greenback Lane Orangevale, CA 95662

Call Today

TIM McGUIRE

(916) 989-9713 Fax (916) 989-9706 _earthworks@sboglobal.net

Garage Doors

DOOR SERVICE CALIF. STATE LIC. #650461

Garage Doors and

Openers, service, repair,

replace.

Serving greater Sacramento area

since 1987.

Free Estimates • Senior Discounts

Contractor for Lowe's, Sears, Home

Depot and Costco.Visa, MC, Amex

(916) 635-5951

ACTION

Technology

SPECIALTIES PLUS COPIER REPAIRS 20 YEARS

Alan & Pam Jennings

723-8430

Pop Ins With A Plus

Pop Ins With A Plus

Senior In-home Care Specialists

· Complete personal care

• 3 hr min to 24-hour care

Shopping/Errands

Transportation

· LVN on staff

Hospice

(916) 247-1019

Drafting/Design

Architectural Drafting and Design

Full Commercial Services also Available Steven C. Patterson

architect (916) 798-9362

Tall Weed **Cutting**

Low Rates (916) 524-7477 **Tree Care**

Tree Care Incorporated

10% Senior Discount On Tree Pruning, Removal & Stump Grinding

ISA Certfied Arborists Free Estmate - Fully Insured Lic #475196

852-9500

\$300

Quiet, clean apts.

Restore Share memories

with your family.

Laws Studio, Crestview Center Manzanita at Winding Way in Carmichael

Photo Restoration

FREE

ESTIMATE

of special places and times

(916) 483-6051

Annuity Owners Could Pay 50% To IRS For Taxes!!!

most are not even aware of the problem. The IRS is not required to tell annuity owners about little known tax laws that could save thousands of dollars in income and estate taxes.

Call 800-619-5438 24 Hours for FREE Booklet

Loss of earnings (to date):

Credit Card Debt?

Only making the minimum payments?

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

Call CREDIT CARD RELIEF for your FREE consultation

Household Helper

Custom Homes Remodels and Additions Design Build

Landscaping

For Rent

FAST APPROVAL

Move In Excellent locations. **Fair Oaks**

961-3053

Old Photographs

Many annuity owners are losing half of their annuity to taxes and

Call today get your FREE copy of the booklet that could save you thousands of dollars in needless taxes

Household Help

DeAna's HOUSEKEEPING

Immaculate, Fast, Honest, Dependable. I care about what I do. Call me.

(916) 549-4915

Energy Savings

Heating & Air/Energy Savings

KEEP COOL THIS SUMMER

AND SAVE MONEY Cut Up To 40% Off Utility Bills

STAY COMFORTABLE Call NorCal Energy Savers

1-800-828-3606 • Cell 335-6602

Relocation Services



SENIOR RELOCATION AND TRANSITION SERVICES Serving all of Northern California

Compassionate Relocations compassionaterelocations.com

916-966-8745

Tree Service/Yard Work

TRIM OR REMOVE TREES & SHRUBS YARD CLEAN-UP

POWERWASH

Phipps Tree Service

DRIVEWAYS • PATIOS • DECKS Free Estimates

SCL # 706464 601-2172

Hauling Service

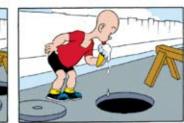
Affordable Hauling Michael L. Anderson

You Call - I Haul

P. O. Box 7146 Citrus Heights, CA 95621 Phone: 916-783-0148 Cell: 916-717-4443 Fax: 916-783-0148

Owner

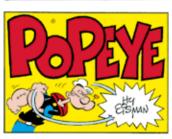






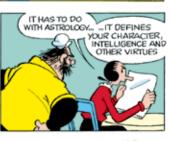
















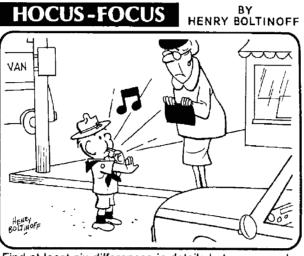
by Jeff Pickering







HOCUS-FOCUS



Find at least six differences in details between panels.



building. 5. Sign on pole is lower. 6. Skirt is longer. added, 3. Car mirror is missing, 4. Bricks added to Differences: 1. Awning is different. 2. Musical note is

19

22

36 37

13

16

33

50

54

57

© 2009 King Features Synd., Inc.

51

12

15

18

32

35

49

53

56

42 43

25

26

39

1. HISTORY: In what modern-day country did the ancient Etruscan civilization once

2. GAMES: How thick is a standard hockey

3. MUSIC: Who is the lead guitarist and singer for the rock band Weezer?

4. U.S. PRESIDENTS: Where was President

Lyndon Johnson sworn into office? 5. MOVIES: What was the name Roy Hobbs

gave his baseball bat in "The Natural"? 6. ANIMAL KINGDOM: What kind of

animals would a cryptozoologist study?

7. MYTHOLOGY: Who was the Egyptian

goddess of love, music and beauty?

8. U.S. STATES: What is the state capital of New Hampshire?

9. TELEVISION: What is the last thing each failed designer-contestant hears before leaving "Project Runway"?

10. LITERATURE: Which one of Shakespeare's characters speaks the line, "The evil that men do lives after them,/The good is oft interred with their bones;/So let it

© 2009 King Features Synd., Inc.

11

be with Caesar"?

10

30

47

34

46

31

48

14

17

38

52

55

58

20

29

40

45

41

28

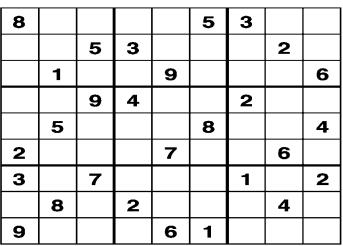
21

23

Weekly **SUDOKU**

GAMES

by Linda Thistle



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

DIFFICULTY THIS WEEK: ★★★

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

© 2009 King Features Synd., Inc.

$MAGIC\ MAZE\ loop$

V O U Q N J G N D Z W T Q N K H D D A X U R O P M J G D A X V S Q A N K I R F D A X V T Q OMJHRFCAWAYDWUR P N L J H O F H G A D N C B R XCELSIOR)OKEU V T R Q U O M O K I T M C C H H F D L B Z Y W C T O A O I P V T B R Q Y D N A S H I R L L ONLKIHFGDCADAAU ZXNODLEWWREVLIS

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

Alice Blue Coral Cottage

Excelsion Hot

Saratoga Sharon

Sandy

Sulphur Warm Weldon

All Answers on Page 5

Contract Bridge

LOOKING INTO THE FUTURE

East dealer. Neither side vulnerable. NORTH **♣**J 10 9 5 4 WEST **EAST ★**KQJ1083 ♥K932 **♦** 10 9 8 2 ♦ Q 7 6 SOUTH **♦** 5 2 **♥** A Q 10 8 7 6 5 4

♣Q The bidding: West East South 2 💠 Pass

Opening lead — king of clubs.

Anticipating the unexpected and taking the appropriate countermeasures is one of the distinguishing marks of the accomplished player.

Consider this deal from the Vanderbilt team championship a few years ago. The bidding was the same at both tables, both Souths leaping to four hearts after East's pre-emptive twospade opening. Also at both tables, the king-of-clubs lead was followed by a spade shift

At the first table, declarer won the

spade with the ace, led dummy's jack of hearts and played low after East showed out. West took the jack with the king and led his remaining spade. When East won and played a third spade, South could not prevent West's nine of trumps from eventually scoring a trick, and he finished down one.

At the second table, the declarer, Ron Smith, foresaw what might happen if the opposing hearts were divided 4-0, and took steps to deal with that possibility. He also won the spade shift with the ace at trick two, but did not make the mistake of leading the iack of hearts next. Instead, he led the jack of clubs and discarded his spade loser on it!

The difference this play made soon became apparent. West took the club with the ace and returned a spade, but South ruffed and was now in full control.

A trump was led to the jack and ducked by West. South re-entered his hand with a diamond and played the A-Q of hearts. West took the king, but his nine later succumbed to declarer's ten, and the contract was made.

It is true that declarer also could have succeeded by ducking the first round of spades and winning the second. However, this would not have worked out well if East had started with seven spades, so Smith's line of play was technically superior.

© 2009 King Features Synd., Inc. 🖚 by Steve Becker 🖚

Genealogical Association of Sacramento Meeting

Carmichael Times Page 7

The Genealogical Association of Sacramento will meet 1pm 16 September 2009 at the Belle Coolidge Library, 5600 South Land Park Dr, Sacramento. It is to be a "sharing meeting", which means those attending will "share" new or interesting happenings in their research.

Also Nina Biddle from the Central Library will have an important proposal to present to GAS members, regarding our book collection housed at Central Library. We're the oldest/ active genealogy association in the Sacraemento area, so this is a fairly large important book collection. Some books were purchased/presented "in memory of", some received as gifts, and others purchased by our own association.

Whatever Ms. Biddle's proposal concerns: ownership, housing, or even circulation the membership needs to attend and learn factual information about the proposal. Therefore members are urged to attend, and visitors are always welcomed

Monthly Military Retiree/Spouse Meeting:

Our next scheduled military retiree/spouse meeting is scheduled for 8 Sep 2009. We will be meeting in the North Highland Park and Recreation District, 6040 Watt Ave, North Highlands at 1030 hrs. Our speaker for this month is Gail Gardner, Pioneer Towers, which is a Retirement Home in Sacramento. Those of you who want to eat lunch after the meeting can contact Jo Jo at 344-6249. Please do so at least 24 hrs in advance. Questions can be referred to our volunteers at 561-7476.

Mission Oaks Computer Club

The Mission Oaks Computer Club will meet on September 10, 2009 from 1:00 PM to 3:00 PM at the Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael. CA. The topic is: "Behind the Scenes at Capital Public Radio", presented by Tom Keller, Webmaster. 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

Got Community News? Call 773-1111

KING Crossword

ACROSS

- Weaponry
- Iolani Palace
- 12 Ayatollah's
- 13 Reproductive
- cells
- proper one
- "Frasier"

- work"
- 20 Creepy —
- 22 Lennon's
- lady

24 "That hurts!"

- "Roscoe" 32 Dos Passos
- locale so!"
- predecessor
- 35 Uncommuni-
- 14 Obnoxiously
- 15 Gilpin of
- 16 Aviv lead-in
- "— never
- 18 Jaundiced
- 23 Judge Lance

- 27 Administered
- trilogy
- 33 "I told you
- 34 Mauna -
- cative
- 38 Requests
- 39 Court
- 40 Knock ('em) dead
- 42 Disagreeing 45 Cantanker-
- ous
- 49 Big rig 50 Spring mo.
- 52 Hip bones 53 Tehran's

country

55 Void partner

54 Snitch

- 56 Trig function
- 57 Blond shade 58 Mirth

DOWN

- 1 Venomous
- vipers
- 2 Comic
- Caroline Crumbly
- deposit 1862 battle
- site Declined
- 6 "Hail, Caesar!"

7 Body powder

- Narcotic
- 9 Museum pieces
- 10 Mound
- 11 Unattractive
- 19 Performing 21 Disencumber
- 24 "- Gang"
- 25 Work with
- 26 Gotham City
- villain
- 28 Still, in verse
- 29 After-taxes
- value
- 30 "A mouse!"

36 Cut aid

31 "- Kapital"

cape 38 Storefront canopy

Answers on Page 5

- 41 On the other hand
- 42 Unrepaired
- 43 Garr or
- Hatcher 44 Poet
- Teasdale 46 Jewish
- month 47 Anger
- 48 Bulldogs' school
- 51 de deux
- 37 Massachusetts

Carmichael Times Page 8 September 2, 2009



Two years ago, I wrote about the sagging fortunes of one of the nation's leading broadcasters, offering this observation: "The feathers have been fading for some time now on the peacock symbol of the NBC television network."

Since then, there hasn't been much improvement in the old bird's plumage. You don't have to take my word for this assessment. Speaking to the recent gathering of TV critics, NBC president Angela Bromstad acknowledged that her network had "fallen short in the past couple of years."

When Bromstad continued on to say that the network's goal is to bring back "highquality, sophisticated dramas and comedies," one can only guess that a revved-up action show like "Knight Rider" is not going to be revived once again. The network president is also hopeful that reality programming can fit into the desired high-quality mold, citing "The Biggest Loser" and "The Apprentice" as examples. Umm, I think this is a debatable point.

Let me digress for a moment from NBC's programming plans, as I point out that history has a tendency to repeat itself constantly in the TV world. Two years ago, NBC reeled from the departure of its top executive, Kevin Reilly, and when then new co-chairman Ben Silverman said to TV critics that Reilly "decided to move on," this claim drew laughter from the assembled press. Now, after internal tension became an object of speculation, Silverman has exited the network, and Bromstad drew some laughs when she said "I think it has always been Ben's plan to transition back to his entrepreneurial roots." Being the

NBC TV STILL SEARCHING FOR THE WINNING FORMULA by Tim Riley

head of a network is like being the leader of a shaky banana republic, except the reign usually ends with a golden parachute rather than the firing squad.

For all the stated goals of reclaiming sophisticated shows, presumably through scripted entertainment, it is indeed curious that a big chunk of NBC's fortunes will ride on "The Jay Leno Show" occupying the 10 o'clock time slot. Leno's new show sounds a lot like the old one, considering the host will launch into a monologue, leading up to at least one celebrity guest. Musical segments could feature multiple acts performing together. As a lead-in to local news programs to follow, Leno will save some of his trademark skits for the end of the show. The new Leno show will also feature comedians acting as correspondents, reporting from the nation's capital and elsewhere.

Meanwhile, NBC is struggling with the ratings drop for "The Tonight Show" under Conan O'Brien's watch. The NBC brass seemed a bit nervous in backing up the advertising promotion of Conan as the "New King of Late Night," when the claim rests on the foundation of a particular demographic group. Bromstad advanced the notion that having started Conan in the summer will help him "get his rhythm for the show" because the "true test is going to come this fall." Rather defensively, she also said "I think it's fair to say we're going to declare victories where we have them." Any day now, the network executive could be declaring a candidacy for public office.

Research tells the network that the public clamors for more comedies, perhaps a reflection of

the need to lift our spirits in troubled times. New to the fall schedule is "Community," a comedy series about a band of misfits who attend Greendale Community College. At the center of the group is Jeff Winger (Joel McHale), a fast-talking lawyer whose degree has been revoked. To win the affection of a fellow classmate, Winger forms a study group which ends up learning a lot more about themselves than they do about their course work.

This new series also stars comedy legend Chevy Chase as Pierce, a man whose life experience has brought him infinite wisdom. Gillian Jacobs' Britta is a 28-yearold dropout with something to prove. Yvette Nicole Brown plays a sassy middle-aged divorcee named Shirley. The slightly off-center yet lovable classmate role belongs to Danny Pudi's Abed. Alison Brie's Annie is a high-strung perfectionist and Donald Glover's Troy is a former high school football star trying to find his way. "Community" may get a boost from its placement after the hit comedy "The Office."

From the executive producer of "Friday Night Lights" comes the new medical drama series "Trauma." It's billed as the first high-octane medical show to live exclusively in the field where the action is. Like an adrenaline shot to the heart, "Trauma" is an intense, action-packed look at one of the most dangerous medical professions in the world: first responder paramedics. When emergencies occur, the trauma team from San Francisco City Hospital is first on the scene, traveling by land, by sea or by air to reach their victims in time. From the heights of the city's Transamerica pyramid to the depths of the San Francisco Bay, these heroes must face the most extreme conditions to save lives. What's not known at this time is if the pilot cast, which includes Derek Luke and Jamey Sheridan, will be the same in the regular series.

Things aren't all bad for NBC. After all, a network that has shows like "The Office," "Heroes," and "30 Rock" has something going for it. And they can always roll out Donald Trump as the center of attention for a reality show.

Laura on Life Surviving A Shower

By Laura Snyder

I watch those survival shows on television religiously. Not because I want to, but because I can never manage to get control of the remote.

After watching so many survival shows, I had assumed that I might have learned something about survival in an inhospitable environment... like my shower. However, for some reason, I've never seen one of those shows filmed in a shower... where a big, fat, hairy, lethal-looking spider lived. So, I wasn't prepared with the proper knowledge or tools to survive that experience.

I was feeling pretty fine when I stepped into my shower and the first steamy blast of water hit me in the face. I had my eyes closed, of course, because hot water on cold eyesmightmakemyeyeballsshatter.

It wasn't long before I turned around and let the water saturate my hair. Then, I opened my eyes and froze as I spied that spider perched in the top corner of my shower.

It didn't move, though, so I thought maybe it was sleeping. If I was quick and quiet, I just might make it out of there alive. Then, I would simply inform my husband, the resident monster killer, to go in there and "take care of it."

I reached for the shampoo with both eyes on my nemesis.

You know that part in the movies where the big strong guy makes a sudden move toward the wimpy guy and the wimpy guy runs away? The strong guy never even touches the wimpy guy, but he accomplishes his goal of getting rid of the wimpy guy anyway.

Well, picture a big, fat, hairy spider making that move and a big, fat, naked woman not having anywhere to run. The only weapon in my hand was the bottle of shampoo which I immediately put to use, squirting a big glob of shampoo toward the spider. Unfortunately, shampoo doesn't lend itself to squirting in an upward direction, so I merely managed to get it all over my hands and the floor of the shower, which made things considerably more slippery.

The spider only moved once so I thought that maybe it was the spider equivalent of rolling over in his sleep. Or maybe spiders get Restless Leg Syndrome. That made me feel just the tiniest bit sorry for him, having eight legs and all.

I watched him closely as I shampooed my hair and I couldn't bring myself to close my eyes when I rinsed. That is why my vision was rather blurry when he moved again and I couldn't find a proper weapon. As my feet fought to gain purchase on the slippery floor, my shampoo coated hands grabbed a long handled loofah and I wielded it like a samurai in the general direction of the spider. The loofah connected with four bottles of shampoo, a jumbo pump bottle of body wash and my razor. All of which came crashing down into the same tub my feet were still trying to occupy. The razor missed me, but the body wash zeroed in on my big toe and made



excruciatingly painful contact.

I was now wet, naked, and blind, trying desperately not to hop on my one good foot in the slippery tub, gritting my teeth in pain, and holding my long-handled loofah. The spider was frustratingly... fine. It was just as well, though. You can't get spider guts out of a loofah and I paid ten bucks for that thing. Not to mention the many Bed, Bath & Beyond expeditions it took to find one.

I squinted up at that spider. "Okay, you win, you little monster." I got out of the shower, toweled dry, and limped to the kitchen to finish rinsing my hair over the sink.

When my husband came home, he saw me nursing my sore foot and asked, "What happened to you?"

I looked at him with blood-shot eyes that had seen a remarkable amount of shampoo and said, "There's a monster in the shower you need to take care of. Look for an eight-legged one who's got Restless Leg Syndrome and is grinning like a Cheshire cat."

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.

www.SierraSprayFoam.com

Commercial

Sustainable Flat Roof System

CA License 468-619 - Lowering greenhouse gases since 1968

emission free unlike outdated tar & gravel * permanent * seamless no tear-off/no landfill * insulating * guaranteed not to leak



Up to 25% Manufacturer & SMUD Rebates now available! *Rebate offers subject to change - Title 24 "cool roof" approved

FREE ESTIMATES (888) 388-7840

Ask about Photovoltaic Solar Integration and lowering your energy bills!

Some Banks ONE BANK STAYS THE SAME



With many banks selling and merging, isn't it comforting to do business with a local community bank that has been under local ownership and management for over 50 years?

To our customers, we appreciate your confidence and patronage.

To others who are thinking of changing banks, we invite you to experience the stability, excellent customer service and competitive banking products that have made El Dorado Savings Bank one of the most respected banks in the financial services industry.



. Dorado savings bank

Serving our local communities since 1958

www.eldoradosavingsbank.com

CARMICHAEL • 4701 Manzanita Ave. • 481-0664

1-800-874-9779

Member **FDIC**

Deposits insured to \$250,000 by the Federal Deposit Insurance Corporation.



www.lawnman.net



California Institute Jewelry Training

Carmichael, California



Sam Davey, California Institute of Jewelry Training student from Red Lodge Montana, really lightens up when she's using her torch for soldering.

Is this the career for you?

• Jewelry Arts - Everything a jeweler needs to know! Complete hands-on training from fabrication to stone setting to design and beyond. Start Aug. 4 or Sept. 8!

 Gemology - The intriguing science and study of gem minerals such as diamonds, colored stones and pearls. Class begins in September!

◆ Jewelry Appraisal - Reach the jewelry industries highest achievement! The MasterValuer™ program delivers an excellent education in gem and jewelry appraisal. Home study program, start NOW!

Live your passion! Love your life! Look to your future!

Call for your personal tour today! 916.487.1122

www.jewelrytraining.com



VA Approved Student Loans Available

straight talk for teens

When do parents have green-light to snoop?

by Lauren Forcella

Dear Straight Talk: We have two wonderful teenage daughters who give us few problems. However, their email and cell phone accounts are in our names and, without their knowledge, we routinely check their messages. Our youngest, age 16, has a friend from a good family who has been texting her very — and I mean VERY — personal questions about female anatomy. He is also 16 and attends a different school. They rarely see each and mainly communicate electronically. To her credit, my daughter has ignored these texts, however, I'm so upset that I'm considering informing his parents — but then I'd have to confess to eavesdropping. I snoop only to keep my minor children safe from cyberjerks. What does your panel think we should do? — Concerned Mom & Dad, Carmel, CA

Hannah, 18, Auburn, CA: I was caught "sexting" freshman year and got in big trouble. Your daughter hasn't done anything wrong so keep this to yourself — unless you want your daughters mad at you for a long time. Seriously, unless you want to get caught, stop snooping now! If you're concerned about cyberjerks, TALK to your daughters about

Jack, 18, San Luis Obispo, CA: Sixteen-year-olds often talk about sex and since these two rarely see each other, you have little to worry about. Even minor children have the right

to know you are snooping. You have "few problems" only because they are unaware of your outlandish breaches of privacy.

Lara, 18, Moraga, CA: If a guy sends me dirty texts, I ignore them, too. They are immature and dumb and shouldn't be taken seriously. My relationship with my mother is so accepting that I tell her everything and snooping is unnecessary. My dad, though, had a harder time trusting my decisions. He snooped regularly and found things he couldn't handle, which led to many long fights. As a consequence, it was hard to be honest with him because he wasn't honest with me. Don't snoop. Ask questions and respect the answers you receive.

Nicole, 20, Arcata, CA: I am shocked by your actions! You want to raise honest kids, yet you go behind their backs on a regular basis?! The texting you describe is not out of the ordinary. Plus, you think your daughter doesn't write back? Perhaps she erases her responses because she suspects

Lennon, 22, Fair Oaks, CA: Parents can barely be faulted. The news media play into their fears that people wanting to hurt their children are lurking behind every corner. It's so messed up! On topic: Wait. See if the situation progresses.

Brie, 18, Ashland, OR: This guy is obviously not dangerous, so I see no harm. You need to have more trust in your children otherwise they will stop trusting

you. And you want that trust so they will come to you when real situations arise.

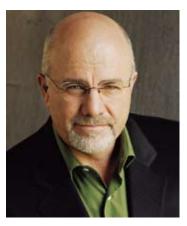
Julian, 17, Auburn, CA: At 16 it's normal to be curious about female anatomy and to ask a close friend. If they are not close, he is probably strange, but harmless. As for snooping, we are all entitled to privacy unless we have done something to sacrifice that privilege. By your own words, your daughters have done nothing to deserve such invasive behavior.

Dear Concerned: My stance on parental snooping is exactly what Julian says: No snooping without cause. Your daughter appears to be handling these texts maturely, so drop the snooping while you're ahead. Unjustified, it can cause terrible damage to your relationship. When do parents have a greenlight to snoop? For behaviors below which indicate your child needs help:

- Truancy at home or school
- Failing multiple classes
- Out-of-character depression, anger, risk-taking, sleep patterns
- Shunning formerly enjoyed activities
- Withdrawal from family, long-term friends
- Frequent illness, reduced hygiene
- Alcohol or drug paraphernalia

To ask a question or be a panelist, write us at www.straighttalkforteens.com or P.O. Box 963, Fair Oaks, CA 95628.

Dave Says



Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers -The Total Money Makeover, Financial Peace Revisited and More Than Enough. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by nearly four million listeners each week on more than 350 radio stations throughout the United States. His syndicated column, "Dave Says," can be read in more than 270 print and online publications worldwide.

Asking for a Raise

Dear Dave,

What's the best way to ask for a raise at work?. - Anonymous

Dear Anonymous,

I think the first 10 sentences that come out of your mouth should be about gratitude. Let your boss know how much you like being there and all the things you appreciate about the business and your job. It's always a good idea to get the point across that you're grateful for what you already have before you go looking for more.

The next step might be to detail the attributes you bring to the company—the traits, habits and accomplishments—that make you valuable to the organization, and why they make you more valuable than your paycheck currently indicates. Then, ask your boss to reconsider your compensation based on these factors. It wouldn't be a bad idea, either, to do a compensation study based on the salaries of people in your line of work, who are employed by comparablysized organizations in your region. Asking for a raise is one thing, but putting the research into your request that proves what you're asking for is fair and well reasoned never hurts!

Smile a lot and make sure you keep any hints of bitterness or anger out of the conversation, too. You're trying to persuade this person to see things your way. Just remember, no matter how convincing your argument may be, the answer—for whatever reason—could always be "no." You need to be ready to accept it with the same professionalism and grace that went into your request. If you don't, you just might knock yourself out of a raise or promotion

somewhere down the road! - Dave

We're Safe From Murphy,

Dear Dave,

My husband is getting ready to retire. With his pension, we'll still have an income of about \$52,000 a year. He thinks we don't need an emergency fund because we'll still have good money coming in on a regular basis. I'd feel better if we had one but I'm wondering what you think.

Dear Karen.

Of course, you need an emergency fund! If you're breathing, you need an emergency fund!

A good pension can feel pretty solid, but there's always the possibility of lost income or other emergencies. What if your car dies, or one of you experiences a major medical event? Life has teeth, and it can bite you at any time. A good, old-fashioned rainy-day fund will keep you from going into debt when the unexpected happens.

I recommend an emergency fund of three to six months of expenses. Put it in a good money market account with check writing privileges and a decent interest rate. That way, your money will work for you. With a solid, steady income you can lean toward the threemonth side. Otherwise, I'd save up five or six months of expenses.

A fully funded emergency fund is great Murphy repellant, Karen. It will make you both feel better, plus it can turn a disaster into nothing more than a minor inconvenience!

- Dave

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

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 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

Dog Obedience Taught by Lyle Reed

Does your dog need discipline? Help your pet understand what you want by learning basic commands such as heel, sit, come, down, stay and many more. Dogs or puppies must be four months old and have had all their DHLPP and Rabies shots. Proof of vaccinations MUST be presented on the first day of class. Please bring a four or six foot nylon

Carmichael Park Vets Bldg. Lawn 7 weeks - Saturdays, 9-10am 9/19-10/31 Cost \$100

or leather leash and a regular collar.

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.





Ask about our Mail Order Service!

(916) 349-9493

5859 Auburn Boulevard Sacramento, CA 95841

www.sacgermandeli.com sacgermandeli@sbcglobal.net



www.bridal-expos.com

Carmithael Times Page 10 September 2, 2009

Let The Doctor Come To You! STIRTON MOBILE CHIROPRACTIC

Sacramento's premier mobile chiropractor brings his highly effective techniques and expertise to you at your home or place of business at your convenience.

He uses diversified, Constead, SOT, toggle, and activator techniques to restore both spine and extremities to their full function.



Relief Is Just A Call Away!

Serving Sacramento and surrounding areas, this caring doctor is available when most are not: 8 a.m. to 8 p.m. Monday thru Friday; and weekends and after hours by appointment. Deaf and hearing impaired are welcome.

Business Owner Benefits:

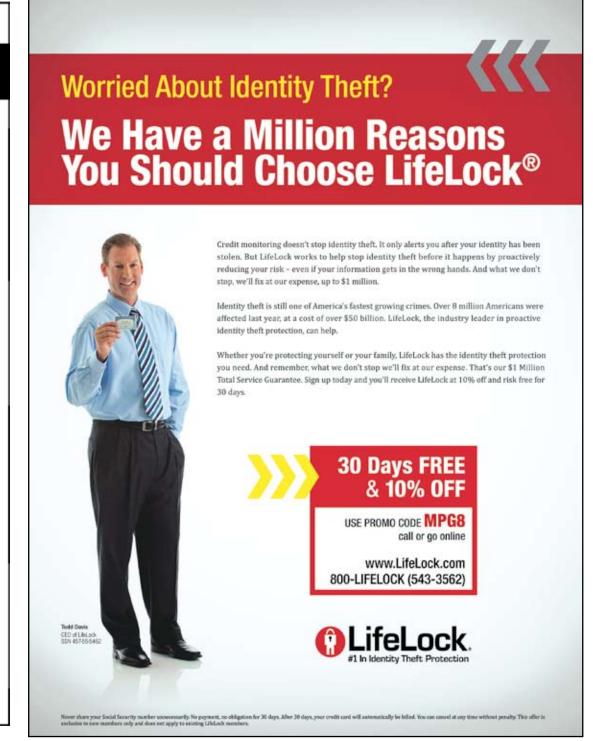
Increase employee production and satisfaction by providing regular chiropractic check-ups and fine tune them for high performance. Healthcare benefits for you and your employees are tax deductible.

James L. Stirton DC

Sacramento Area's Mobile Chiropractor

(916) 825-3140

jimstirtondc@comcast.net



Discover the help you need!

Enjoy remarkably affordable residential memory care as well as memory day care.



Lic. #347001523
7125 Fair Oaks Blvd, Carmichael

Call (916) 481-7105! Ask for Cheryl.

Residents with Alzheimer's or other memory loss who make their home with us enjoy service-rich care that includes

- capable staff, on hand 24 hours a day, to assist with medications management, dressing bathing and other activities of daily living
- three nutritious meals and snacks daily as well as housekeeping and other services
- · secured entrances and exits
- · a fully developed, life-enhancing activities program
- compassionate staff who use gentle words, reassuring touch and other "best practices" to enhance the lives of those with memory loss.

Would you be interested
in Memory Day Care during the weekends?
We will extend our hours if there is a significant need.
Call Cheryl today (916) 481-7105 or email her
at chinton@HankFisherProperties.com



Through **The Club**, our Memory Day Care program, senior attendees enjoy meaningful activities, care and companionship, while their family caregivers run errands, visit with friends or simply relax and rejuvenate.

The Club is open weekdays from 8:00 a.m. to 5:30 p.m.

Be our guest for a trial, two half-days free!

LIMIT ONE COUPON PER FAMILY



Good for trial ~ two half-days FREE.

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

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



www.HankFisherProperties.com



Celebrate Carmichael's Founders Day

Saturday, September 26th, 2009 To volunteer or become a Vendor, call the Chamber of Commerce at 481-1002