Carmichael Times



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Volume 29 Issue 21

Serving Carmichael and Sacramento County since 1981

May 26, 2009

County Announces Creeks Photo Contest



Here's your chance to be featured in the 2010 Creeks Calendar

Sacramento - Sacramento County Department of Water Resources is calling all amateur photographers to take photos of local creeks for a chance to be featured in the 2010 Sacramento County Creeks Calendar.

"We're looking for scenic photos of creeks that capture the natural beauty and life found in our Sacramento County creeks and rivers," says Kerry Schmitz, manager of the Sacramento County Stormwater Quality Program.

"In addition, the calendar will provide tips on how to reduce the amount of pollution that ends up in our creeks and rivers." The photo contest is open to all amateur photographers between the ages of 8-18 years old (3rd - 12th grade). Thirteen photos will be selected to be published in the 2010 Sacramento County Creeks Calendar. The winners will be credited in the calendar and receive a beautiful framed photo of the winner's

entry, a screen saver featuring all winning photos, and copies of the calendar. Plus, the calendars will be distributed to hundreds of schools in Sacramento County.

The deadline to submit is August 12, 2009 and the winning photos will be selected on August 26. For details on the local creeks contest, visit www. sactostormwater.org/creekcontest.

Tax Deductions For New Vehicles

Sacramento - The American Recovery and Reinvestment Act of 2009 provides a deduction for state and local sales and excise taxes paid on the purchase of new cars, light trucks, motor homes and motorcycles through 2009. The deduction is available regardless of whether a taxpayer itemizes deductions on Schedule A.

Purchases before Feb. 17, 2009, are not eligible for this special deduction.

The deduction is limited to the tax on up to \$49,500 of the purchase price of an eligible motor vehicle. The deduction is phased out for joint filers with modified adjusted gross income between \$250,000 and \$260,000 and other taxpayers with modified AGI

between \$125,000 and \$135,000. Taxpayers who make qualifying new vehicle purchase this year can estimate their deduction with the help of IRS Publication 919, "How Do I Adjust My Withholding?" Worksheet 10, lines 10a to 10k take into account purchases above the \$49,500 limit, as well as the income phase-outs.

Happy Trails. Country Fair is 59-Year Tradition



The recent down-home Country Fair brought kids in Stetsons and boots to Our Lady of Assumption School. Attractions included live bands, dancing and vignettes of Carmichael's rural past; on-duty Sheriff's Deputies sported cowboy hats. Attendees at the two-day event were treated to barbecue dinners, dished up familystyle by volunteer chefs.

Miniature appaloosa Shorty was among the mane stars. Pictured: Libby Rose Pavelchik (3) saddled up while Matthew Cherovsky (5) strode shotgun.

Pony courtesy of Party Animals, Placerville. Learn about this 59-year-old Carmichael festival; call (916) 489-8958. Susan Maxwell Skinner's photo supplied by Our Lady of Assumption School.

Budget Crisis Impacts State Fire Departments

Business Wire - The current economic crisis is negatively impacting fire departments in California, according to a comprehensive national survey of firefighters sponsored by Fireman's Fund Insurance Company. The study attracted nearly 9,500 fire departments or 30 percent of departments in the country, including 412 fire departments in California.

"Supporting Safer Communities: A National Firefighter Survey" found that the top five challenges facing California fire departments are: 1) Seventy percent of departments agree that if the economic situation continues for another 12 months it will negatively affect their ability to serve their communities. 2) Fiftyseven of the volunteer departments (which represent 56 percent of all fire departments in the state of California) agree with the statement that they are losing volunteers who need to look for other jobs or sources of income. 3) Fifty-four percent of departments have increased their fundraising efforts and/or grant writing because of budget cutbacks. 4) More than one-third of departments agree that they are planning or have had to cut back on staffing. 5) Nearly one-quarter (22 percent) of departments do not have the adequate extrication equipment needed to safely and quickly remove

injured people from a vehicle crash. "Firefighters - volunteer, paid or a combination of both - are the first responders to nearly every fire, medical emergency, and natural or man-made disaster in our local communities. In these tough economic times with service demands increasing, it is imperative that we have adequate funding to ensure we keep our communities safe," said Chief Bruce H. Varner, fire chief of the Santa Rosa, Calif. fire department.

The study was conducted by Ipsos Public Affairs based in New York, and was available online for six



State firefighters looking for all the help they can get

weeks from mid-February to March fires, only nine percent of the 31, 2009 to any career and volunteer firefighters, regardless of geography, rank or size of their community. More than 17,500 firefighters from nearly 9,500 departments participated, 61 percent of which hold the rank of fire official (chief, captain or lieutenant). These findings are based on data at the department level rather than on all respondents. When multiple firefighters from the same fire service organization responded to the survey, the first individual to respond was selected on behalf of that department. Full results can be found at www. firemansfund.com/firesurvey.

Not all California findings were grim; When it comes to wildland

departments in the state do not have equipment for all personnel to respond to wildland fires and feel prepared to respond to wildfires.

"As a company, Fireman's Fund believes it is extremely important to raise awareness of the needs of local fire departments," said Chuck Kavitsky, chairman of Fireman's Fund. "Supporting the fire service means safer communities. That is why we have dedicated our philanthropic giving to directing grants to fire departments throughout the country."

For more information, visit www.firemansfund.com. Source: Fireman's Fund Insurance Company

Standard & Poor's Boosts **SMUD's Bond Rating**

Standard & Poor's, one of the leading credit-rating agencies, is upgrading its opinion the Sacramento Municipal Utility District's (SMUD's) credit worthiness, raising the utility's rating from A to A+. The upgrade is particularly noteworthy considering the recession and numerous recent downgrades amid criticism that the rating agencies weren't downgrading troubled companies quickly enough.

The boost in SMUD's credit rating would always be considered good news. But recent turmoil in credit markets has made a strong bond rating even more valuable. The upgrade should give investors added confidence when they consider buying SMUD bonds, and as a result SMUD will pay lower interest rates, which

directly benefits SMUD ratepayers. S&P listed many reasons for its increased confidence in SMUD's ability to repay its debts. Among other things, the agency noted that SMUD has a sound business strategy, which includes a focus on maintaining adequate resources, energy efficiency and renewable energy targets that meet or exceed proposed state mandates, and that the District is taking steps to protect cash flow and reach its financial targets with a proposed rate increase the Board of Directors will vote on in June.

SMUD's upgrade comes as the District prepares to issue \$200 million in new bonds to help pay for projects that add to or improve property, plants and equipment. The interest rate on the new bonds

will be determined next week. In evaluating the upcoming bond issue, representatives of the three major rating agencies - S&P, Moody's and Fitch - traveled to Sacramento in mid-April to hear presentations by SMUD executives. Following that meeting, S&P decided to upgrade SMUD's rating while

Moody's reaffirmed its previous A1

rating (equivalent to S&P's A+) and Fitch reaffirmed its A rating.

With credit markets just beginning to recover from last fall's paralysis, only the most credit- worthy entities can find buyers for new bonds, and interest rates on new bonds are considerably higher than they were a year ago. The spread on interest rates for highly rated issuers vs. less highly rated issuers is near historic highs.

As the nation's sixth largest publicly owned utility, SMUD has been providing low-cost, reliable electricity for more than 60 years to Sacramento County (and a small portion of Placer County). SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies, and for its sustainable solutions a healthier environment

For more information visit smud.org.

Carmichael Times Page 2 May 26, 2009

Got Something To Say... By CM Ricks

Fresh Start

Change is inevitable and it seems to be what we resist the most. How we as human beings choose to go through our change is our choice. The change of seasons, the changes of schools, the changes of employment at times, can be trying and painful.

Watching all of the seniors hugging each other this week on all the campus's reminded me of that day so many yeas ago that the 12 years of getting up every day, having a teacher tell me exactly what my job was going to be until after dinner and knowing I was going to get up in the morning, see the same people I had seen since kindergarten never really taught me how to handle change. However, that last day of my senior year knowing that half of my friends were leaving to move across the country in a few months certainly was the beginning of my most valuable lesson in life; accepting change.

Starting over after the ending of a relationship, the ending of a business, the coming home after college; can often be as painful as dealing with a death. Having a firm foundation in your community is imperative. Having your support

group, your local escapes, and vour family, makes the change bearable. Karen Linamen wrote an article last week called "Giving Depression the Boot". I read that article and thought "Oh, thank goodness, I am not the only one"! Rest assured 95608er's, if you are going through it, you are not alone.

When the healing begins, and it will; keep in mind that you have built a life here and have people to walk you through the change. Grab and hold onto the pleasures of Carmichael. When passing through a new door, go and enjoy the soothing sounds of the American River wrapping around the rocks, relax with your book on the patio at Bella Bru, call a friend who just returned home and go on a walk around your high school football field. Stay focused, if you have made it thus far, you can keep on goin!

Good luck to all of the seniors beginning their new journey. It is a glorious ride and will keep you in change in every moment. Embrace it and learn from it, the lessons you learn now will stay with you throughout your life.

Fresh starts are a blast and will always work out if you let the change unfold just how it is

supposed to. Believe us old folks, you will know when you are resisting change because it hurts, let it happen and feel the joy!

Taste vour tears. It will remind vou that there is an ocean of life out there!

CM RICKS

I am going to American River for now right here in Carmichael. I haven't decided what university to go to yet.

Coulton Hagen, Senior El Camino High School

I learned right away about change. I guess I am lucky that way. I can go through changes a lot easier than most of my friends! I still don't like it though.

Kia McKlintock, Second Year at American River College

I loved my graduation, my class and my friends. The one's that mattered are still around. I had to move away right after graduation, get a new job and meet new friends. I love change, it keeps me from getting too bored! Cylie Mauldin, My Daughter!

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Sacramento Valley Symphonic Band

Concerts Saturday June 6 and Sunday June 7



The Sacramento Valley Symphonic Band Association presents the annual Carmichael Park Community Band Festival, Carmichael Park Amphitheater. There will be a community band, one every hour on the hour, both days from noon to 6 pm. Saturday and 11 am to 7 pm Sunday. Included in this year's lineup is the Association of the United States Army Band, "The Sounds of Freedom" from Fresno, performing

Saturday at 4 pm. and the 59th Army National Guard Band "The Governor's Own" at 6 pm Sunday. Bring the entire family, a picnic, lawn chairs, and enjoy a lovely afternoon of music under the shade trees!

Admission: FREE Parking: FREE

Location: Carmichael Park: 5750 **Grant Ave. Carmichael 95608** (southeast corner of the park; Fair Oaks Blvd. between Grant and North) Information: (916) 489-2576 Website: http://svsba.org or www.sacwinds.org

Additional Info:

Saturday – June 6 12:00 – Milpitas Community Concert

1:00 – North Bay Wind Symphony

2:00 – Roseville Community Band

3:00 - Pleasanton Concert Band 4:00 – US Army "The Sounds of

Freedom" 5:00 - Elk Grove Community Band

Band "The Governor's Own"

Sunday - June 7

11:00 - Three Note Band

1:00 - Solano Winds

12:00 - Capitol Pops Concert Band

2:00 – Sacramento Symphonic Winds

3:00 - Capital City Concert Band

4:00 - Sacramento Concert Band

5:00 – River City Concert Band

6:00 – 59th Army National Guard

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Carmichael Times

Serving Carmichael and Sacramento County since 1981



Publisher - Paul V. Scholl

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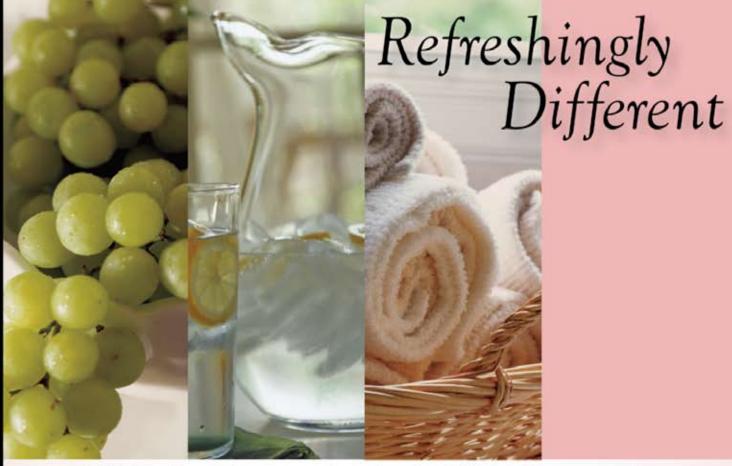


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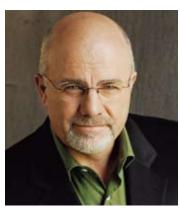


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Dave Says



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.

Ramsey earned his Bachelor of Science degree in Finance and Real Estate from the University of Tennessee. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter who is at ease on both sides of the mic. More than 500,000 people have attended Ramsey's live events. He resides with his

By Laura Snyder

prehistoric animal?"

"Oh, no."

"What?"

A conversation with my twelve-

year old at 6:30 in the morning:

"Nothing. My favorite prehistoric

animal, huh?" I asked, squinting in

answer. Wake up, Laura!

doesn't it?" I mumbled.

Before Humans."

Pre-hysteria?"

the light and racking my brain for an

"Yeah, and it can't be a human," he

"Well, that does narrow it down

"Yes, but I'm talking about B.H. -

"Hmm. I don't know. How about

something fuzzy like my vision right

now? Was there anything fuzzy in

"The only fuzzy things around back

"Oh, Geez. It'll be a cold day in

He... uh, Helsinki... when a rodent

then were rodents," he said.

"Mom, what's your favorite

wife, Sharon, and their three children, Denise, Rachel, and Daniel, in Nashville,

When is the Money Lost? Dear Dave,

If you invest in the stock market, and the market goes down, what happens to the money? Is it lost? - Danny

Dear Danny,

This is a great question! So people misunderstand investments work when the market declines. No actual money disappears. What goes away is value!

Think about it this way. What happens when you buy a car for \$25,000 and its value drops to \$15,000? There's no actual money involved. It's not like you took bills out of your wallet and threw them away, although it may seem like it when you first roll off the showroom floor. You bought an item for \$25,000, and now, after time has passed, it's not worth \$25,000 anymore. It works the same way with stocks. If you bought a company's stock at \$50 and the price of it drops to \$40, that \$10 didn't go anywhere. It's just lost in terms of market value, or what someone

else will pay you for it. Make sense? So many people believe we operate with a fixed-pie economy. They think money is gone forever if it leaves one place, but this is a faulty premise, because it can just as easily go to another place. My good friend, Rabbi Daniel Lapin, has a wonderful explanation for how this works. He calls it a comparison of cake versus candles. If you slice a cake and give yourself a bigger piece, there's less for me. But money isn't like the cake, it's like the candles! If you light a candle and

use it to light other candles, no candle is diminished. There is even more light!

Communists and socialists believe money is like a cake, and if you get some, there's less left for me. But if you understandandbelievethatmoneyismore like the candles, then you're probably a capitalist. In capitalism, it doesn't mean you lose just because I win; it can just as easily mean that we both win. Once you get adjusted to this kind of thinking, the marketplace isn't nearly as scary!

That's an Outrageous Interest Rate!

We did a rent-to-own deal to buy a musical instrument. We were late paying it off, and the company charged us a \$250 late fee and then sold that debt to a collector about four months ago. Now, the collector says we owe \$1,800 with interest. We've asked them for documentation and tried to talk to them about making payment arrangements, but they're not interested. What should we do?

Dear Kerr,

Iwouldn't fool with any documentation at this point. By law you can accrue only so much interest on a bad debt. At this point, they're charging you 5,000 percent interest, and that's illegal. Even payday lenders don't charge this kind of interest, and they're scum. There's no way I'd send these clowns \$1,800!

Get in touch with them and let them know that you'll send a cashier's check for \$250 if they'll provide you with a letter stating that the \$250 will settle the account in full. If they don't like this offer and they threaten to sue, tell them to go jump in the lake. I'm sure a judge would love to hear about this!

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



Karen Scalf Linamen

When the economy tough, the tough get organized.

Organization is not my forte. I am not only chronically cluttered, I have PTSD from being held hostage by my own coat closet and gadget drawers. If Fred Sanford moved into my place the first thing he'd do is get on the phone and call Merry Maids.

And yet even a junk-junkie like me knows there's something therapeutic about getting rid of clutter. When our personal worlds are tidied up a bit, we feel better--even if there's still chaos in the economy, in our careers or even in our own checking accounts.

Why is decluttering such good therapy? For starters, taming our personal clutter puts us in control of at least part of our world, even when there are other parts we can't seem to change or control. Plus, a clutter-free environment creates a pleasant haven where we can retreat when life feels stressful or uncertain. Getting organized also makes us more focused and productive. Just ask time management guru Donald Wetmore, who reports that people with messy desks waste an average of 90 minutes a day digging through piles looking for stuff they need.

This morning, feeling a little overwhelmed with life, I went to the garage and dug around until I found my old Rolodex. Mind you, this Rolodex is not the little horizontal tray that holds business cards. It's the big carousel version that holds 2x3" cards and spins them around in a rotisserie fashion, kind of like the chicken-roasting machine at your grocer's deli, except better because

Get Rid of Clutter:

It's Cheaper Than Therapy

anyone's life, at least that I know of. This Rolodex, on other hand, saved my life for an entire year.

rotisserie chicken never saved

I bought it several years ago and immediately started using it to store all my phone numbers. Then addresses. Then emails. Then birthdays and passwords and the combination to my locker at the gym. Before long I'd added the dates of my last oil change, the name of the video game my kids wanted for Christmas and the recipe for homemade Play Dough.

Soon I was going through my entire house with a laundry basket, collecting all the weird scraps of paper on which I'd written pertinent information.

Like the shoebox lid with the service ID number for my laptop. The table napkin with the

birthdays of my niece and nephews. The used envelope on which I'd written directions for reprogramming my VCR.

Recording all this information in my Rolodex, I tossed the shoebox lid, table napkin and envelope.

Then I started digging deeper, going through my wallet, sifting through piles on my desk. By now I was really on a roll! Dental appointment reminder cards? The schedule for the coming opera season that I never attend but always think I will? The salvaged magazine pages I've hung onto for two years because they contain 800-numbers for household gadgets I'm almost pretty sure I can't live without?

All gone. When I came across a slip of paper with directions for patching our inflatable kiddie pool, I wrote the instructions on a Rolodex

stapled the accompanying patching fabric to the back of the card.

I stuck EVERYTHING in that Rolodex. Anything just lying around the house was fair game. One day I spotted something I'd missed and made a beeline, but my teenager saw me coming and escaped to the mall.

In other words, this simple Rolodex kept my house clutter-free for an entire year, until the ill-fated day I decided to "upgrade" to a PDA.

After months of technical difficulties, software crashes and an unending learning cure, I got frustrated. Before long, I'd reverted back to my old ways, hanging onto random papers, writing things down on weird little scraps. Like rising floodwaters, clutter seeped then poured back into my life. I've been drowning ever since.

At least until this morning, when I reclaimed my Old Friend from a box next to the windshield wiper fluid.

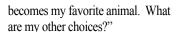
I feel better already. Just SEEING my old Rolodex gives me with hope because I know from experience that this simple office accoutrement, this outdated data-storing widget if you will, has the power to organize-no, to revolutionize--my entire life.

I can't control the stock market. I can't control inflation or lay-offs or the mortgage crisis. Heck, for that matter, I can't even control my own waistline. But, thanks to my trusty Rolodex, I can get a handle on the sea of paper in my home.

See why unearthing this simple desktop gadget is such a big deal? It's not just a Rolodex. It's a way of life. I'll bet you've never said

that about a rotisserie chicken. Karen Linamen is a professional humorous speaker and the author of a dozen humorous self-help books. Her latestbookis Only Nuns Change Habits Overnight and is available online or in bookstores. Purchase Karen's books or inquire about speaking availability at karenlinamen.com.

Laura on Life



"Well, do you like carnivores or herbivores?"

"Hmm..." I said, struggling to focus, "I've never been to an herbival before, so I guess I like carnivals the

"Not carnivals; carnivores! Meateaters, Mom!"

"And here I thought we were talking about cotton candy eaters."

"Okay, okay. But you should know better than to ask me an intellectual question before it's morning."

"It is morning!"

"Try telling my brain that. No, don't bother. It's still sleeping."

I want to know what I did in a past life to deserve a family full of morning people when I'm clearly not even a person before noon? Was I one of those people that think babies are ugly? Did I let old ladies cross the street by themselves and bet on their chances of making it? Was I a mobile bird-flipper? You know, one of those people who drive with

People who have children should automatically be given the ability to wake up cheerful, cognizant and witty no matter how early the darn alarm goes off. That way I could not only name my favorite prehistoric animal, but I could also have an

their middle finger. What did I do?

eloquent discussion on the correlation between a super nova and a black hole and solve quadratic equations without the use of a calculator.

But no, all my children sound like little Einsteins to my sleepdeprived brain and to them, I probably sound like a stoned retard.

I had to cut my daughter's hair because every morning when I tried to fix her limp tresses into some semblance of tweeny perfection, it looked like her head had been wallowing around in the dryer with a wool blanket. Braids looked like boondoggle done by a first-grader and barrettes fell out before she arrived at school. I had even bought an assortment of sparkly, colorful head bands that I thought I couldn't screw up. But she always came home from school wearing them like a gay Rambo; on her forehead. So... we cut her hair in a short bob so that she can take care of it herself.

Oh, the sacrifices my kids have to make just because their Mom is not a morning person.

The only way I can make up for being so deficient at a time when they are functioning at full capacity is to make sure there are plenty of cookies in the house. Most kids would forgive anything for a hug and a cookie.

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.

Singles Safari Dance

card and threw that paper--like

all the others--in the trash. I even

Christian Singles Network, will hold a Safari Dance for single adults Saturday, June 6, from 7 PM to 11:30 PM. at Carmichael Presbyterian Church, 5645 Marconi Ave., near Fair Oaks Blvd, Carmichael.. The evening features DJ dance music of all types from 8-11:30 by Jerry Tatum and dance lessons in the Cha Cha from 7-8 PM by Siggy. Dress is casual, "safari", or tropical. The ticket price of \$15 presale or \$20 at the door includes hors d'oeuvres and the dance lessons.

CSN dances are non alcohol. Christian Singles Network, Northern California's largest inter-church singles group founded in 1992, holds dances every 3 to 4 weeks. Call the number below for directions or more information. The music is a mix of rock and roll, ballroom, Latin, country and Christian music.

Membership is not necessary to attend, although members get a \$5 discount at the door. All ages and all denominations are welcome Most attendees fall between the ages of 35 to 65 but all ages are welcome. CSN has been holding dances 16 years, drawing singles from the Sacramento, the foothills, and beyond to Reno and the Bay Area.

Pre-sale dance tickets are available on line at www.christiansinglesnet.com,

or at Family Book Store in Roseville; Wavside Bookstores in Auburn, Berean Bookstore in Sacramento, and Jireh's Bookstore in Placerville; or by mail through CSN, P.O. Box 909, Meadow Vista, CA 95722, or on line at www. christiansinglesnet.com Volunteers receive a discount or attend free for helping. Call the office to volunteer.

For more information, to receive more information about activities, or directions call the 24 hour event line at (916) 658-0606 or the CSN office at (530) 878-8606. *The website, www.christiansinglesnet.com,* includes directions to the dance as well as information about upcoming events including seminars, getaways, and parties.

Volunteer for Founder's Day! Call the Carmichael Chamber of Commerce

481-1002

The Genealogy Association of Sacramento meeting will meet at 1 p.m. June 17, 2009 at Belle Coolidge Library, 5600 South Land Park Drive, Sacramento.

Dr. Bob LaPerriere will be speaking on "Women's Health Issues on the Overland Trail" and "Gold Rush Medicine". Early Medical terms are sometimes a problem for researchers.

We are the oldest active genealogy organization in the Sacramento area, and the public and prospective are always cordially invited to attend meetings.

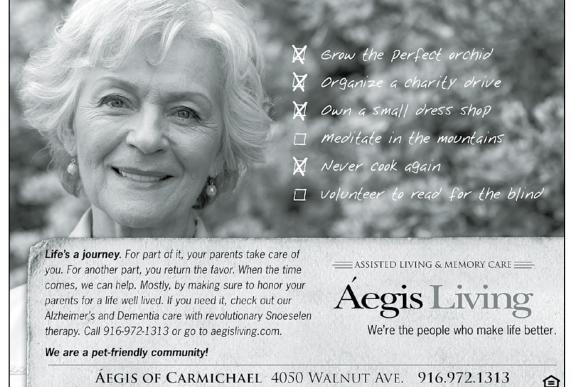
Send A Card To Iraq

If you go to the web site at www letssay-thanks.com you can pick out a thank you card and the Xerox Corporation will print it and it will be sent to a soldier that is currently serving in Iraq. You can't pick out who gets it, but it will go to some member of the armed services.

It is Free and it only takes a second. Wouldn't it be wonderful if the soldier received a bunch of these? Make the site a favorite and send one every day!

For more information contact Joe Fraccola, 916-638-8720





Carmichael Times Page 4 May 26, 2009

straight talk for teens

Why won't my daughter talk to me?

by Lauren Forcella

Dear Straight Talk: In your website archives you have many columns on teens becoming sexually active. My question, as a mother, is how do I get my daughter to talk to me about these aspects of her life? I have one daughter, she is 15, and I didn't even know she had a boyfriend until another mother told me. They apparently make out and are perhaps doing more than that. I try to start conversations but they go nowhere. What am I doing wrong? Can the girls on your panel help me talk to her in a way that she will confide in me? — Thank you from Lodi, CA

Abi, 21, Pope Air Force Base (deployed): From a young age, my mother shared stories about her past, including talk about sex and how I would wait for that special someone, or even for marriage. She assured me that she knew what I was going through and was always there for me. Thus, I told her everything. That was until I was 16 and told her I lost my virginity. She grounded me for 2 weeks. I felt hurt and betrayed. Over time, we have become close again and I have forgiven her — I know she only wanted the best for me. But trust is a fragile thing and to this day, I lean on a friend to talk about something personal.

Jessie, 16, Ashland, OR: I don't talk to my mom about sex because I feel I would get in trouble and she would lose respect for me. Many friends feel the same way. It's normal. The few times something like kissing came up, it was in a joking manner and I felt safe talking about it without consequences. But if you want to go farther, you need to absolutely reassure your daughter that it's safe. But beware! You may learn something you didn't truly want to know!

Nicole, 19, Arcata, CA: My parents raised me to be honest and open. They tell me everything and I tell them everything. If, suddenly, you are trying to be open, especially in regards to her romantic life, of course she will be apprehensive. Start by sharing your own romantic life to make her feel more comfortable.

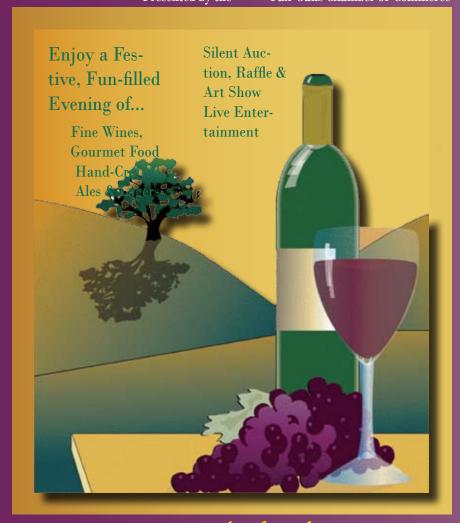
Liva, 19, Hudson, NY: It was sometimes awkward, but I've been able to talk with my mother about everything because I know she won't judge, admonish, or punish. And she won't blab to my dad, stepparents, or her friends — unless she's incredibly worried about me. My mother is the kind that prefers me to be honest rather than finding things out from someone else. But trust takes time. Don't push your daughter to share before she's ready.

Rachel, 17, Fair Oaks, CA: This kind of trust, where kids know you're there for them no matter what, is best developed early-on. Start by talking as a friend to your daughter. Leave the motherly advice behind for a minute and just girltalk. As she trusts that you won't just lecture about right from wrong, she'll be more apt to share. This is your opportunity to squeeze lessons into the conversations. Just talk! Be her friend and her mother.

Dear Lodi: Nine female panelists responded to your question (see our website for the additional comments). The theme is clear: most girls cannot talk to their mothers about sex. Yet every TV, movie, radio, and billboard is. So what to do? At a certain point in the transition to adulthood, teens benefit when at least one parent becomes an ally, a cross between a parent and a wise family friend (please, no "cool dude" friends and no "enablers"). Then, as Rachel says, you can "squeeze lessons into the conversations." Having "allied status" allows you access into your teen's life so you can continually teach, guide, and ultimately, parent.

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

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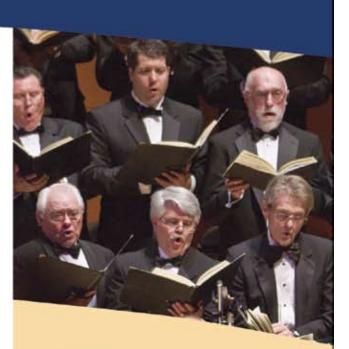
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Puzzles are on Page 7 Weekly SUDOKU

The Math Resource; math/

Answer

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

King Crossword Answers

Solution time: 21 mins. SAL Ε S

Α	G	Α		Τ	R	Ε	Ν	Т		0	Ν	Е
Μ	0	R	S	Ш	O	0	D	П		R	_	О
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S	Α	1	L	Ш	О		D	Е	L	Е		
0	J	R		0	Ш	О		Z	Α	F	Т	Α
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designation, if any, shown herein.

Trustor(s): Randy J. Selby and

Ouida Selby, who are married to each other Recorded: 02/22/06, as

Instrument No. Book 20060222

Page 1326, of Official Records of

Sacramento, California. Date of

Sale: 06/15/09 at 11:00 AM Place

of Sale: At the main entrance to the County Courthouse, 720 9th

Street., Sacramento, CA The

purported property address is: 2901 EASY WY, CARMICHAEL,

CA 95608 Assessors Parcel No.

272-0130-046 The total amount of

the unpaid balance of the obligation

secured by the property to be sold

and reasonable estimated costs.

expenses and advances at the

time of the initial publication of the

Notice of Sale is \$76.826.42. If the

sale is set aside for any reason,

the Purchaser at the sale shall

be entitled only to a return of the deposit paid. The Purchaser shall

have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney If required by the provisions of section 2923.5

of the California Civil Code, the

declaration from the mortgagee,

beneficiary or authorized agent

is recorded with the appropriate County Recorder's Office." Date:

May 24, 2009 NORTHWEST TRUSTEE SERVICES, INC., as Trustee Ashley Jennings, Authorized Signatory 505 N.

Tustin Avenue, Suite 243 Santa Ana, CA 92705 Sale Info website:

www.USA-Foreclosure.com

Reinstatement and Pay-Off Requests: (866) 387-NWTS THIS

OFFICE IS ATTEMPTING TO

COLLECT A DEBT AND ANY INFORMATION OBTAINED

WILL BE USED FOR THAT

PURPOSE FEI # 1002.120024

FICTITIOUS BUSINESS NAME

STATEMENT#0904674. Premium

Security, Inc., 9234 Branford Hills St., Las Vegas, NV 89123 is

doing business under the Fictitious

Security, Inc.," at 9234 Branford

Hills St., Las Vegas, NV 89123.

Filed with the Clerk of Sacramento

County on May 13, 2009. Publish:

Business Name

06/09/2009

"Premium

06/02.

90504

05/26,

FICTITIOUS BUSINESS NAME STATEMENT #0904124. Rob Carpenter, 6219 Hilltop Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Carpenter Auto Group" at 701 Del Paso Road Sacramento, CA 95834. Filed with the Clerk of Sacramento County on April 28, 2009. Publish: May 5, 12, 19, 26, 2009. CARPEN 905-1 5-26-09

FICTITIOUS BUSINESS NAME STATEMENT Artur Ryabtsev, 5726 Jana Ct., Carmichael, CA 95608 doing business under the Fictitious Business Name "Art Wood Works" at 5726 Jana Ct., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 11, 2009 Publish: May 5, 12, 19, 26, 2009 ARTWOO 905-1 5-26-09

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

#34-2009-00041822-CU-PT-GDS WHEREAS, Sergey Bekishev Jr. has filed a petition in this court for a decree changing name of Sergey Bekishev Jr. to John Bekishev. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on June 1, 2009 in Dept. 53, located at 800 9th 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: April 21, 2009 loren McMaster Judge of the Superior Court Publish: May 5, 12, 19, 26, 2009 BEKISH 905-1 5-26-09 5-26-09

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

#34-2009-00042109-CU-PT-GDS WHEREAS, Arick Cheng-Hui Wong has filed a petition in this court for a decree changing name of Arick Cheng-Hui Wong to Arick C. Corona, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on June 4, 2009 in Dept. 53, located at 800 9th 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: April 23, McMaster

Judge of the Superior Court Publish: May 5, 12, 19, 26, 2009. HUIWON 905-1 5-26-09

NOTICE OF PETITION TO GRACE G. HESER aka OLLIE GRACE GUTH, decedent. ESTATE NO. 34-2009-43057

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of GRACE G. HESERaka OLLIE GRACE GUTH. A petition has been filed by

Michael Heser in the Superior Court of California, County of Sacramento, requesting that Michael Heser 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 June 4, 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 the hearing. Your appearance may be in person or by your attorney 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 Heser, 4680 Rocklin Rd. Rocklin, CA 95677; 916-251-7313. Publish: May 12, 19, 26, 2009. HESER 90502 5-26-09

NOTICE OF SALE OF ABANDONED PERSONAL PROPERTY

Notice is hereby given that under and pursuant to Section

1988 of the California Civil Code the Property listed below believed to be abandoned by **BROOKE** INVESTMENT INC. whose last address was 8355 ELK GROVE BLVD. #B-600, Sacramento, CA 95829 Will be sold at public auction at 8355 ELK GROVE BLVD. #B-600, Sacramento, CA 95829 on THURSDAY, JUNE 4th, 2009 at 12:00 o'clock PM.

DESCRIPTIONOFPROPERTY: Office Items including, but not limited to 2 office desks, approximately 40 filing cabinets. fax machine, photo copier, office chairs, portable radio, 2 computers, approximately 60,000 postage stamps, office supplies. microwave plus any and all other Items in or on said property. Publish: May 19, 26, 2009. SILICO 90503 5-26-09

NOTICE OF APPLICATION

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 Way, Carmichael, CA 95608-6005 with 41 - On-Sale Beer and Wine - Eating Place license May 1 May 2 90504 Publish: 26, 2009

FICTITIOUS BUSINESS NAME STATEMENT #0904226. Barbara J. Chaney, 9345 Rolling Acres Ct., Orangevale, CA 95662 is doing business under the Fictitious Business Name "B and C Flooring" at 9345 Rolling Acres Ct., Orangevale, CA 95662. Filed Clerk of Sacramento County on April 30, 2009. Publish: May 12, 19, 26, June 2, 2009. BANDCF 90502 6-2-09

FICTITIOUS BUSINESS NAME STATEMENT #0904323. Jerrold A. Azevedo, 10523 Fair Oaks Blvd. #325, Fair Oaks, CA 95628 is doing business under the Fictitious Business Names "RGS; Carports And More" at 10523 Fair Oaks Blvd. #325, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on May 4, 2009. Publish: May 12, 19, 26, June 2, 2009. RGSCAR 90502 6-2-09

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

#34-2009-00042897-CU-PT-GDS WHEREAS, Crystal Sallander has filed a petition in this court for a decree changing name of Caelan Sallander IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on June 11, 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: April 30, 2009. McMaster Judge of the Superior Court Publish:May12,19,26,June2,2009. SALLAN 90502 6-2-09

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

#34-2009-00043220-CU-PT-GDS

Lucie Barnhart have filed a petition

WHEREAS, Aaron Barnhart and

in this court for a decree changing name of Christopher Dylan Bojorquez to Christopher Dylan Barnhart, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on June 16, 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: May 4, 2009. McMaster Judge of the Superior Court Publish: May 12, 19, 26, June 2, 2009.

FICTITIOUS BUSINESS NAME STATEMENT #0903989. Charles E. Lockhart, DC, 6442 Rutland Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Lifetime

90502

6-2-09

Barnha

Wellness" at 6056 Rutland Dr. #5, Carmichael CA 95608 Filed with the Clerk of Sacramento County on April 23, 2009. Publish: May 19, 26, June 2, 9, 2009. LIFETI 90503

FICTITIOUS BUSINESS NAME STATEMENT #0904682. Lisa Sweeney, 2500 La France Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Name "ASAP Print Solutions" at 2500 La France Dr., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on May 13, 2009. Publish: May 19, 26, June 2, 9, 2009. ASAPPR 90503 6-9-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-0004-CU-PT-GDS WHEREAS, SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00043178-CU-PT-GDS WHEREAS, Michael Elliott Isbutt has filed a petition in this court for a decree changing name of Michael Salman, IT IS ORDERED that all

persons interested in the above entitled matter appear before this 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: May 4, 2009. McMaster Judge of the Superior Court Publish:May19,26,June2,9,2009.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00043355-CU-PT-GDS

90503

6-9-09

ISBUTT

WHEREAS, Huong Nguyen and Wendy Huong Quan have filed a petition in this court for a decree changing name of Huu Phuc Quan Nguyen to Timothy Phuc Nguyen. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on June 23, 2009 in Dept. 54, located at 800 9th 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: May 5, 2009. Shelleyanne W.L. Chang Judge of the Superior Court Publish: May 19, 26, June 2, 9, 2009

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00043942-CU-PT-GDS

90503

6-9-09

NGUYEN

WHEREAS, Mary McGuire Driscoll has filed a petition in this court for a decree changing name of Mary McGuire Drišcol to Mary Constance McGuire. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on June 23, 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: May 12, 2009. Loren E. McMaster Judge of the Superior Court

Publish: May 19.26. June 2.9.2009.

6-9-09 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00043644-CU-PT-GDS

90503

DRISCO

WHEREAS, David Smith and Alyssa Smith have filed a petition in this court for a decree changing name of Kyah Lynn Dietz to Kyah Lvnn Smith, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on June 18, 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: May 7 McMaster loren Judge of the Superior Court Publish: May 19, 26, June 2, 9, 2009 SMITH 90503

NOTICE OF TRUSTEE'S SALE

File No. 7530 20717 Title Order

No. 4020154 MIN No. Loan No. 68240141313099 YOU IN DEFAULT UNDER A DEED OF TRUST, DATED 01/30/06. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association or savings bank specified in §5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee The sale will be made, but without covenant or warranty, expressed or implied, regarding possession, or encumbrances, to satisfy the obligation secured

May 26, June 2, 9, 16, 2009. CORP20 90504 6-16-09 by said Deed of Trust. The

FICTITIOUS BUSINESS NAME STATEMENT Western Project Management, Inc., 136 Southcreek Circle. Folsom, CA 95630 is doing business under the Fictitious "Scheduling Business Name "Scheduling Solutions" at 136 Southcreek Circle, Folsom, CA 95630. Filed with the Clerk of Sacramento County on April 29, 2009. Publish: May 26, June 2, 9, 16, 2009. SCHEDU 90504 6-16-09

FICTITIOUS BUSINESS NAME STATEMENT #0904649. Windmill Nursery, 5750 Windmill Way, Carmichael, CA 95608 is doing business under the Fictitious Business Names "Paul Niemann; Andrew Niemann" at 5750 Windmill Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on May 13, 2009. Publish: May 26, June 2, 9, 16, 2009. PAULNI 90504 6-16-09

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00044080-CU-PT-GDS

WHEREAS, Aaron David Cure has filed a petition in this court for a decree changing name of Aaron David Cure to Aaron David Cure. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on June 24, 2009 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: May 13, 2009. McMaster of the Superior Court Publish: May 26, June 2, 9, 16, 2009. CURE 90504 6-16-09

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Niello Legislation to Identify Potential Abuse in CalPERS Heads to Assembly Floor

Sacramento - A bill by Assemblyman Roger Niello (R-Fair Oaks) to provide transparency regarding Additional Retirement Service Credits (ARSC) in the Public Employees California Retirement System (CalPERS) was unanimously approved today by the Assembly Appropriations Committee and now heads to the Assembly Floor.

The Additional Retirement Service Credit program enables eligible CalPERS members to purchase up to five years of service credit to be applied toward retirement benefits. It is sometimes referred to "air time" because members'

benefits are based upon these years even though they were not directly involved in public service at the time.

Concerns have arisen that CalPERS underestimates the cost of these years. "If CalPERS members are continually allowed to purchase time for less than the true value of that time, the unfunded liability increase dramatically and taxpayers will be expected to foot the bill," said Assemblyman Niello.

AB 446 enables the legislature to identify and address concerns in the ASRC program by identifying characteristics of current implementation and itemizing

calculation components in a detailed report to the Legislature.

"This is a pragmatic approach to find out the truth about this program," said Assemblyman Niello upon introducing the bill. "If it is sustainable and actuarily sound, then fine. But if it's not, the Legislature must take action before this unfunded liability becomes too large."

AB 446 has received unanimous consent by the Assembly Committee on Public Employees, Retirement and Social Security and the Assembly Appropriations Committee. AB 446 next heads to the Assembly Floor.

Kids Asked to Name the "Spare The Air" Mascot

AQMD and Radio Disney partner, offer prizes to local kids for contest

As the Sacramento Metropolitan Air Quality Management District gets ready to launch the region's Spare The Air season on May 1, it offers up a new addition to its successful air quality public education campaign - the first Spare The Air Mascot. There's just one thing missing: the mascot, a dog that loves clean air and wants to help kids learn how to reduce air pollution, has no name.

This adorable dog will help the Air District inform people about ways they can Spare The Air. As part of the 2009 Spare The Air campaign launch, the District is holding a mascot naming contest in partnership with Radio Disney AM 1470. Local area children ages 12 and under are encouraged to participate, and help provide the Spare

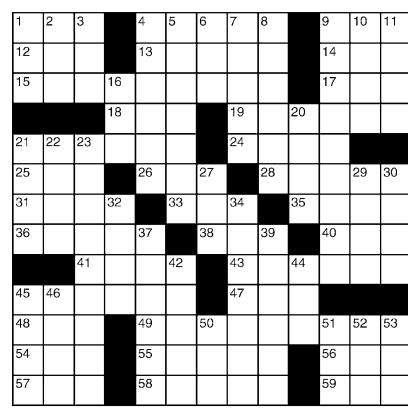
The Air mascot with a permanent name. Visit the Radio Disney AM 1470 Web site, www.radiodisney.com/ Sacramento and click on the Name Me And Win a Wii ad on the right side of the homepage to download an entry form. Children 12 and under are asked to submit their proposed mascot name along with an essay of 50 words or less, explaining why their name is the best choice for the new mascot. Contest instructions and rules can be found on Radio

Disney's Web site with the entry form. A valued partner to the District's Spare The Air campaign, Radio Disney AM 1470 is offering up some great prizes for three lucky contestants. including a Nintendo Wii Console and Wii Fit Package, a Nintendo DS

and a IPOD Nano. Entries must be postmarkedbyMay31tobeconsidered. The winners will be announced in June, when the official mascot will be unveiled, new name and all.

On behalf of the air districts of the Sacramento region, the Sacramento Metropolitan Air Quality Management District has launched this effort to remind families that air pollution affects everyone, especially children and even pets. For more information on the 2009 Spare The Air season, please visit www. SpareTheAir.com where you can learn about ways to help improve air quality and sign up for Air Alert, a free service that notifies subscribers via e-mail or text message when air quality is forecast to be unhealthy.

KING Crossword



ACROSS

- 1 Mandible 4 Corporate
- division Bear hair
- 12 Muslim official
- 13 Ex-Senator
- Lott 14 Individual
- 15 Telegrapher's means 17 Disencumber
- 18 Savings-plan acronym
- 19 Forces out 21 Traveled like Columbus
- 24 Drop a letter?
- 25 "— Town" 26 U.K.
- reference bk.
- 28 US-Canada-Mexico bloc
- 31 Classroom **VIP**

- 33 "Mayday!" 35 Calendar
- quota 36 Underwear
- brand 38 Suntan lotion
- abbr. 40 — out a
- living 41 Ship's
- chassis
- 43 Ducks 45 Hex

"Smoking or

- —?" 48 Blunder
- 49 Student's easy "A"
- 54 Petrol
- 55 Broadcast
- 56 Gorilla 57 Hearty brew
- 58 Approaches
- 59 Tibetan beast

- **DOWN**
- 1 Toast spread
- 2 Past
- 3 Series of battles
- 4 Mono alternative
- 5 Video-game
- parlors Zodiac feline
- 7 Finished
- 8 Mr. Spielberg 9 Compel to
- pricing 11 Cincinnati

eat

- team 16 Part of RSVP
- 20 "Now me
- down to sleep"
- 21 Ex-frosh
- 22 Emanation 23 Steam

locomotive

27 — and don'ts

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- 29 Grasp
- 30 Belligerent
- deity
- Vendetta
- 34 Actor Tracy 37 Catchphrase
- 39 Deluges
- 42 Comic
- Anderson 44 Name in
- Burma's history
- 45 Singer Suzanne
- 46 Exam format — -la-la 50
- 51 Beam of light
- 52 Resort
- 53 "A mouse!"

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Weekly SUDOKU

by Linda Thistle

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		1	8				2	

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

DIFFICULTY THIS WEEK: ★★★

★ Moderate ★★ Challenging ★ ★ ★ HOO BOY!

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Answers on Page 5



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DFG Seeks Local Volunteers for Mourning Dove Banding Program

The Department of Fish and Game (DFG) is seeking volunteers in the Sacramento area to participate in its Mourning Dove Banding Program.

The imprinted bands that are

attached to birds' legs are an important tool used by wildlife managers to help them evaluate mourning dove populations. Band recovery data is reported to the U.S. Fish and Wildlife Bird Banding Laboratory, where it is added to a national database. Wildlife managers use this information to keep track of the species' survival and harvest rates. Volunteers must first complete a

two-hour training course led by DFG biologists. Two training dates are being offered this month, on May 21 and 28, at the DFG building, 1812 9th Street in Sacramento. Training sessions are held from 4 to 6 p.m. All materials will be provided.

Around the state, 4,000 mourning doves will be captured and banded this summer as part of a comprehensive effort to ensure the continued success of this valuable migratory game bird. Volunteers are needed to apply the bands, age and sex the birds, and record and report the data.

Program participants should be

over 18 and have good organizational skills and a commitment to wildlife preservation. The trapping and banding work is typically done in the early morning and late evening, but volunteers who can only work limited hours or on certain days can still be utilized and are welcome.

For more detailed information about the program or to reserve a space at a training session, please contact Regina Abella at (916) 445-3728 or by e-mail at rabella@dfg.ca.gov. Additional training dates and locations will be scheduled as needed.

Assembly Committee Kills Niello Legislation to Help Families Facing Foreclosure

Committee on Revenue and Taxation recently voted against Assemblyman Roger Niello's (R-Fair Oaks) AB 111, which would have provided much needed tax relief for Californians facing mortgage foreclosure.

Current California tax law includes forgiven debt in a taxpayer's gross income. AB 111

exclusion for canceled mortgage debt. The provision would have been in place through 2012, aligning California tax law with the federal law approved last year.

"AB 111 was based on fairness and common sense. The tax revenues from mortgage foreclosures are windfall gains to the state at the expense of California's most would have provided an income tax desperate families. The tax revenue

exempted by AB 111 would not have been realized if California weren't at the very epicenter of the mortgage crisis," said Assemblyman Niello.

This measure would have increased the incentive for borrowers and lenders to work together to keep families in their homes and would have helped stem the tide of the foreclosure crisis.

California State Fair is Weird, Wild & Wacky

Discount Admission Tickets Now on Sale for the Wackiest State Fair Ever!

Sacramento - The California State Fair is planning to bring all that is Weird, Wild & Wacky to Cal Expo this summer. This year, Fair organizers have uncovered a wide range of attractions designed to excite, amaze and maybe even stump fairgoers. To get in on the Weird, Wild & Wacky action at this year's State Fair, discount tickets are now available.

"With our economy in transition, it is smart to plan ahead. One of the best ways to fund summer fun is to buy discount State Fair tickets in advance," says Norb Bartosik, CEO of the California State Fair. Beginning Friday, May 15, California State Fair fans can purchase discount tickets online by visiting the California State Fair's official Web site, www.bigfun.org.

The popular Poppy Pak will include four general admission tickets, four monorail rides and a parking pass for \$39.95, 43 percent off the regular price.

This year the California State Fair is also proud to announce that everyday is a wristband day with NEW Unlimited Ride Wristbands! Fairgoers can ride all day, any day until 11PM for only \$28.00!

Additional prices are listed here. The California State Fair encourages patrons to take advantage of these great deals while they last. Information about additional discounts, programs and promotions for the 2009 California State Fair can be found online at www.bigfun.org or by calling (916) 263-FAIR.

In addition to the State Fair Web site, patrons will be able to purchase discount tickets from the Cal Expo box office beginning Wednesday, August 5. All advance discount sales end on Sunday, August 19. Concert tickets are available on www.tickets.com.

To get access to exclusive concert tickets presale sign up for the State Fair's eNewsletter via www.bigfun. org to get the best seats and the most updated information

Millions of Email Accounts Are Hacked Every Year.

Finally, people are fighting back.

steal email passwords. What is most troubling about this trend is how easy it is for them. Sarah Palin's email account was hacked using publicly available information to reset her password.

With the transition of our lives to the online world, many people have financial, medical, personal, and other sensitive information stored in their email accounts. By gaining access to that account, a fraudster could wreak havoc that would take years to repair.

A new service is putting an end to this nightmare. StrongWebmail. com is the first email account to confirm a user's identity using something they know (their password) and something they have (their telephone). When a person successfully enters their username and password, they must receive a phone call or text message to their telephone. The phone call gives them a 3 digits code which they enter into the computer. This ensures that even if someone's password is stolen, the thief would never have access to a person's cell phone.

According to Symantec's Global Internet Security Report, email accounts are the third most popular items for sale on underground economy servers, behind credit card information and bank account credentials. The report also notes that attackers are concentrating on compromising end users for financial gain. In 2008, 78 percent of threats exported user data, and 76 percent used a keystrokelogging component to steal account credentials. With StrongWebmail, a stolen password is not enough!

In addition to protection from fraudsters, StrongWebmail protects against friendly fraud where a boss or spouse snoops on your email. If one of these people tries to log into your account, a phone alert will be sent to the true account owner alerting them that someone is trying to break in (like a silent alarm).

The best part about this solution is that a user only has to receive a verification call when they are logging in from an unrecognized computer. When logging in from a home or work computer, a cookie is stored so that the person does not have to receive the verification call. With StrongWebmail, a fraudster will face the ultimate foe, the 100 year-old telephone. The result- you and only you will have access to your email account.

Put Your Lucky Dog on NASCAR's Raceway

(NewsUSA) - Avid NASCAR fans should be familiar with the racing term "lucky dog." During a race, the Lucky Dog Rule allows the driver of the next lapped car behind the leader to gain back a lap during a caution -- a time when drivers are forced to reduce speeds due to trouble on the track. But a new contest takes the term "lucky dog" a bit more literally.

NASCAR fans and pet lovers will find much to love in "The Luckiest Dog of NASCAR" Contest, which could put one lucky winner's pooch on Kyle Busch's No. 18 Pedigree Toyota Camry during the Checker Auto Parts 500 in Phoenix on Nov. 15. The winning dog's owners will receive a three-day, two-night trip to the race.

And what does it take to win? Creativity and a dog unafraid to dressup. During the entry period, which runs through Sept. 12, 2009, dogloving NASCAR fans can log onto NASCAR.com/pedigreeluckiestdog to either upload a race-themed photo of their dog, or to vote on the other photos. Each voter is automatically eligible to instantly win one of



200 available \$25 Pedigree gift cards. There's no limit to how many times a person may vote. Every week, the popular vote

on NASCAR.com will determine a finalist. After voters choose 20 weekly finalists, a panel of judges will select one grand prize winner on or about Oct. 1, 2009. The judging process will be based on creativity, originality and adherence to the NASCAR theme.

"We're excited to give one pet owner the chance to publicly profess the love they have for their dog," said John Anton, Marketing Director of the Pedigree Brand. "At Pedigree, everything we do is for the love of dogs, and this contest is really about giving people a platform to celebrate the bond between them and their best friend."

Libertarian Party of California Says the Failure of Propositions 1A Through 1E Signals Need for Real Budget Reform

To erase the deficit, the California Legislature must address its addiction to spending

The Libertarian Party California (LPC) applauds the defeat of ballot propositions 1A through 1E, and notes that to eliminate the perennial budget deficit, the state legislature must confront its addiction to spending.

"TheLibertarianPartyofCalifornia

couldn't be more pleased that voters soundly rejected the proposed tax increase and phony budget solutions offered by Props. 1A through 1E," said Kevin Takenaga, the chair of the LPC. "These propositions, which were crafted in a backroom deal with no public input, offered phony solutions to real problems.

"The legislature has no choice now but to confront its addiction to spending. And the Libertarian Party of California has offered, and will continue to offer and support, policy suggestions that could save billions of dollars dedicated to

wasteful and inefficient programs."

Government demonstrates every day that increased spending doesn't guarantee quality service. For example, test scores for students in government-funded schools are lower, on average, than for students who attend private schools, which

spend less per capita than its public counterparts. In "The Money Myth: School Resources, Outcomes, and Equity," author and University of CaliforniaprofessorW.NortonGrubb cites studies that find only a weak relationship between public school funding and educational outcomes.

Moreover, adjusting state employees' pay and benefits to average that of workers in private industry could save the state up to \$40,000 per position and would go a long way towards eliminating the current budget deficit. The state budget could be further cut by reviewing each state department, division, bureau, board, and commission to determine whether the taxpayer-funded government service should be discontinued, merged with other departments, or charge user fees to cover its budget, or whether the service should be competitively bid out at less cost to taxpayers. Many such options were already offered by the California Performance Review Commission.

The legislature and governor can also find savings by rethinking its current punitive taxes on wages, enterprise, the sale of goods, and the value of buildings, and replacing them with voluntary user fees, pollution charges, and taxes on the land value generated

by governmental public goods. Spendingreliefcouldalsocomeasa result of decriminalizing recreational drugs. Billions of dollars could be saved by eliminating enforcement

of drug laws, including the arrest,

of nonviolent drug offenders.

"Libertarians don't just complain, but offer real solutions," Takenaga said. "Our sound advice is a far cry from the shell games, phony spending caps, and budget gimmicks that the Democrats and Republicans have tried for years to offer as budget reform. If they have proven anything, it's that their ideas don't work. It's time for a fresh approach. Libertarians believe in freedom and limited government, but we want the government we have to work efficiently and effectively. Unfortunately, that is a novel concept for the career politicians who control Sacramento, but it's one we hope voters will embrace as a real solution for California."

About the Libertarian Party of California

The Libertarian Party is America's third largest political party, founded in 1971 as an alternative to the two main political parties. The Libertarian Party of California fields candidates at the local, state, and federal level each election cycle. It also publishes the weekly Libertarian Perspective, an op-ed column authored by writers who strongly believe in freedom and individual liberty. Libertarians are socially tolerant and fiscally responsible, believe in personal freedom in both social and economic spheres, and in government small enough to protect those freedoms. For more information, visit www.ca.lp.org.



Focus on the Family Teams with YouDiligence to Protect Children and Promote Internet Safety

Christian YouDiligenceTM youdiligence.com) is teaming with Focus on the Family® (www. focusonthefamily.com) to provide Internet safety services to families who want to protect their children from online predators and cyber-bullies and inappropriate online exchanges.

YouDiligence is web-based and works directly over the internet on Facebook and MySpace. There is no complicated software installation or download necessary on any computer. Parents can feel comfortable that no matter where, or on what computer their child is posting material from, when a keyword match is found, the word, its context and location are sent to the parent's email in real-time, allowing them to react to potentially dangerous situations appropriately.

"Millions of families turn to Focus on the Family for guidance on parenting, and our arrangement with YouDiligence provides an avenue for many parents to start protecting their children online, specifically within the social networking sites," said Rich Bennett, Vice President at Focus on the Family.

"YouDiligence gives parents the power to be proactive in protecting their children from online predators and cyber-bullies," said Kevin Long, president of You Diligence. "It scans children's MySpace and Facebook pages for inappropriate content and then automatically alerts parents by email. YouDiligence is extending a special offer to Focus on the Family constituents through the Family Safety Initiative. Details are available at: (www.focusonthefamily.com/safety).

Recently over 100,000 child predators had their MySpace and Facebook accounts terminated. Most kids ages 10 and up spend an average of 20-30 hours per week (mostly unsupervised) communicating on

MySpace and Facebook -- which control about 90% of the social networking market for kids. These sites are online hang-outs where tweens, teens and adults create virtual profiles, post comments on each others' pages, trade messages and upload photos and videos of themselves for anyone to see.

Focus on the Family reaches more than 220 million people in 155 nations, and is a Christian nonprofit organization dedicated to helping families thrive worldwide. Founded in 1977, Focus on the Family provides practical tools, spiritual resources and emotional support to families at every stage of life.

YouDiligence is a leader in the field of Internet safety and is headquartered in Montpelier, Vermont, with offices in Washington, DC and West Lafayette, Indiana.

Pet of the Week: Scottie



Pet ID#: A497730

Hello, I'm a mini-Australian shepherd living at the Sacramento

County animal shelter. Around here I'm called number 114 and referenced to by my animal ID#

A497730. I use to have a name but I've been at the shelter for so long I can't remember it. I don't want to sound egotistical but I'm really cute. Everyone that passes my kennel in the shelter says so, but they never seem to adopt me. I'm not sure why; I'm a great dog, I'm playful, and energetic and I even like cats! Maybe it's because I I'm not that great on a leash, but I'm working on it; maybe if someone adopted me I could take classes or something.

Please give a guy a chance; come to the shelter and visit me. You and I might be a perfect match. I'm 2 years old; I have light brown fur and matching light brown eyes and I really need a home. To see the adoptable animals

Sacramento County Animal Shelter 4290 Bradshaw Rd Sacramento, Ca 95827

Open Tuesday - Saturday, and the first Sunday of every month

www.saccountyshelter.net (916) 368-7387 (PETS)

How Hydrangeas Can Heighten Your Enjoyment of Your Yard



(NAPSA) - Hydrangeas are growing on home gardeners. The big, bold flowers add excitement to many gardens and are terrific for both fresh and dried arrangements. Desirable as hydrangeas are, they have a reputation for being tricky to grow. Fortunately, with many new, easy-to-grow varieties available, even the most inexperienced gardener can enjoy lots of flowers with very little effort.

New Varieties

Reblooming hydrangeas, such as the Let's Dance series from Proven Winners, are an excellent example of how new varieties make gardening easier. Unlike older varieties of Hydrangea macrophylla, these plants bloom on both this season's and last season's growth. Gardeners who have been frustrated by healthy-looking plants that never bloom will have more success with these plants. Moonlight has big, vividly colored mophead flowers and rich burgundy fall foliage. Starlight is the first reblooming lacecap hydrangea and has elegant, brightly colored whorls of florets.

Pink, White and Blue

H. macrophylla flower color is affected by soil pH. It is difficult

for hydrangeas to absorb aluminum from alkaline soils (those with pH higher than 7), so the plants produce pink or red flowers. Aluminum is more available in acidic (pH lower than 7) soils and the plants there produce blue flowers. Soils can be amended to adjust the bloom color; use aluminum sulfate to encourage blue flowers and horticultural lime to produce pink flowers. Hardy hydrangeas, H. paniculata, have been mainstays of northern gardens for years. They produce cone-shaped bundles of white florets in midsummer and bloom on the current season's growth. Hardy hydrangeas are reliable bloomers even after harsh winters. Limelight may be one of the best varieties. Its soft green summer flowers transform to pink and burgundy in fall and dry beautifully. Proven Winners now has Pinky Winky hardy hydrangea as well. Pinky Winky has exceptionally large (12" plus) panicles that start out white and turn to pink as they age. New white florets keep growing at the tips of the panicles as older florets at the base turn pink, so the plant displays unique bicolor blooms in late summer. Annabelle is another favorite of cold-climate gardeners and

of many southerners as well. A smooth hydrangea (H. arborescens), Annabelle is adaptable and easy to grow, though its white snowball flowers tend to flop over into an untidy tangle. Two new varieties are expected to set the standard for smooth hydrangeas. Incrediball has flowers up to 12" across and exceptionally sturdy stems that hold the blooms upright even after heavy rain. Coming in 2010, Invincibelle Spirit is the first pink Annabelle-type hydrangea.

How Hydrangeas Help Combat Cancer

Gardeners who have been limited to white flowers can now enjoy hotpink blooms and help fund breast cancer research with a purchase of Invincibelle Spirit. Proven Winners will donate 5 cents from each purchase to the Breast Cancer Research Foundation (BCRF). That organizationisdedicatedtopreventing breast cancer and finding a cure in our lifetime by funding clinical and translational research worldwide.

Learn More

For more about BCRF, visit www.bcrfcure.org. For facts about hydrangeas, visit www.proven winners.com.

Audio Bible Ministry Demonstrates Digital Discipleship

Christian Newswire-- Faith Comes By Hearing, the world's foremost Audio Bible ministry, is joining with other global ministries to support Internet Evangelism Day, a campaign to encourage believers to share the Gospel online.

"When people are looking for answers about life, the Internet is the first place many search," said Tony Whittaker, Internet Evangelism Day founder.

"Ministries need to be ready to help answer questions with their biblical resources," said Troy Carl, Faith Comes By Hearing's national director. "We must meet people where they are and bring them the Gospel message."

"Faith Comes By Hearing offers many ways to get engaged in online Bible listening and then reach out to others," Carl said.

For starters, visitors FaithComesByHearing.com can download an entire Audio Drama New Testament in more than 350 languages and reach out to others

through a revolutionary online Bible distribution application, called the Audio Bible Ambassador.

"This revolutionary application is interactive," said Carl. "People can sponsor other languages, track how many people they've reached with the Bible and even see a world map of where those people are." Also, FaithComesByHearing.

com currently offers free online Bible listening. In only three clicks, users can start listening to the Word of God in one of the world's major languages. All 359 of Faith Comes By Hearing's Audio New Testaments are being processed for this new Bible listening program and will soon be available.

Hearing has an impressive global outreach, providing Audio Bible downloads to people around the world. Through hundreds of internationally-based websites, Faith Comes By Hearing offers free downloads of the Audio Bible.

In addition, Faith Comes By

Other FaithComesByHearing.com

· Audio Bible podcasts from Psalms and Proverbs, the New Testament or the KIDZ Bible

· Stirring stories and field testimonies

· Compelling videos about how God's Word impacting the world

· "ShareThis" links, users can post content to social network sites · "Link To Us" page, featuring Audio Bible widgets for bloggers

and webmasters From the urban poor and rural villages to Internet cafés and U.S. megachurches, Faith Comes By Hearing's vision is to disciple people from every nation, tribe and tongue by recording and

using dramatized Audio Bibles.

This Albuquerque, N.M.-based ministry has a goal to record the New Testament in 2,000 languages and to start two million Bible listening groups by 2016 to reach the poor and illiterate people.

Carmichael Elks Lodge to Host **Popular Parking Lot Sale**

Yearly event welcomes the community to clean house for a good cause

Lodge #2103 will once again be holding its annual parking lot sale on Saturday, June 6, 2009. This is a great time to clean out your closets, garages, storage spaces and anywhere else you might have that may be of better use to a neighbor. Remember: One man's junk is another man's treasure, and this is a great opportunity

Carmichael - The Carmichael Elks for everyone to come and have a good time buying, selling, and just browsing for untold treasures!

> Spaces to display your wares are still available at \$15.00 each space. To reserve your space, contact the Lodge office at (916) 489-2103. To pick out your favorite spot, come by the Lode at 5631 Cypress Avenue, Carmichael (the corner of Cypress and Hackberry).

The Benevolent and Protective Order of the Elks is a national community-service leader who donate time and resources to many worthwhile projects, including college scholarships, aid to veteran's organizations, and many For more information about the Elks, visit the BPO Elks Web site at www.elks.org. We hope to see you all there!!



Daryl Petrig, Jessalyn San Gregorio Photo Credit: Warren Harrison

CHAUTAUQUA PLAYHOUSE

You Can't Take It With You

Through June 21st

Chautauqua Playhouse announces the last show of its 32nd season, YOU CAN'T TAKE IT WITH YOU by Kaufman and Hart, opened on May 22, at the Playhouse. The show will run on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through June 21. 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 Pulitzer Prize winning depiction of a delightfully eccentric family relates the humorous encounter between the crazy household of Grandpa Vanderhof, and his family of idiosyncratic individualists versus the conservative family of his granddaughter's suitor. Their wholehearted pursuit of happiness fills the stage with chaotic activity and witty one-liners!

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

The production is directed by Boots Martin. Set design is by Rodger Hoopman, with lighting by Ross Aldrich. Costumes are by Eileen Beaver. The cast of 18 actors includes Daryl Petrig, Diane Bartlett and Shana McCarl.

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

A Non-Profit Organization

Orienteering at Sacramento Bar

Take a hike in a beautiful American River park and learn how to use a map and compass at an orienteering meet on Sunday, May 31.

Orienteering is a fun and challenging sport for individuals and families. Using a detailed map, compass and a set of clues, you navigate from point to point to find a series of designated places. The sport can be done as a competitive

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race or a leisurely hike and is great for youth groups, outdoors enthusiasts, adventure racers and anyone seeking a physical and a mental challenge. This meet will feature beginning, intermediate and advanced courses. Beginner instruction will be available.

Registration will be from 9 a.m. to 12 noon. The courses can be started between 10 a.m.

and 12:30 p.m. The cost is \$5 for GCO members and \$6 for nonmembers, for each individual or team going out together, and \$2 for a second map or second course. The parking fee is \$5.

For more information, visit www.goldcountryorienteers.org or contact Dave at 916-332-0271 or gcodave@comcast.net.



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Carmichael Times Page 10 May 26, 2009

"We're here when you need us."

Geriatric Home Care Specialists

5716 Lonetree Blvd., Rocklin, CA 95765 • (916) 630-8611



Leonard Frie, president and owner of Geriatric Home Care Specialists, is dedicated to helping seniors throughout Northern California. He draws from his years of experience as owner of dialysis clinics and other entities.

"Our goal has never been to be the largest home-care company in Northern California - just to be the most respected. We strive to meet that goal each and every day."

GHC's Rocklin location is the company's fourth branch, which opened in December 2007. GHCS has been a leader in quality in-home care since opening its first branch in 1994 in Los Gatos. A second branch followed in San Mateo, then a third in Modesto. The Rocklin branch recently expanded and moved the office to a new suite on Lonetree Boulevard.

GHCS is dedicated to providing excellent in-home care to seniors and the medical community in the greater Sacramento area, including parts of Placer and El Dorado counties.

We are a non-medical home care agency that specializes in assisting with personal care, bathing, dressing, cooking, cleaning, laundry, transportation, shopping, errands, companionship, as well as hospice and respite help.

The care can be staffed on an hourly, overnight, and live-in basis. We provide a free in-home consultation and long-term contracts or deposits are rarely required.

We love our wonderful caregivers and you will, too! Each are bonded, insured, and must pass extensive criminal and DMV background checks.

We invite you to stop by our office from 8am to 5pm Monday through Friday. Don't hesitate to give us a call to learn more about our services or visit our Website at www.geriatrichomecare.com

First Pitch for Baseball Academy Coming July 19th



Celebrate Carmichael's Founders Day Saturday, September 26th, 2009

To Volunteer or become a Vendor, Call the Chamber of Commerce at 481-1002

Discover the help you need!

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



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

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