Serving Carmichael and Sacramento County since 1981



Volume 29 Issue 13

www.CarmichaelTimes.com

FTB Offers Tax Guidance for Ponzi Scheme Victims



Ponzi scheme victims can find some relief through the Franchise Tax Board

Sacramento County - (Business Wire) The Franchise Tax Board today (March 27th) offered guidance on theft-loss deductions for California taxpayers who had losses from investment schemes. "Tax remedies are available for victims of Ponzi schemes," said State Controller and FTB Chair John Chiang.

State and Federal law allow taxpayers to deduct some uncompensated losses on their tax returns. A recent IRS ruling, Revenue Ruling 2009-9, clarifies the treatment of losses from investment schemes, including the nature of such losses (theft losses), the amount of such losses to be allowed, and the year of deductibility. The IRS also plans to follow a new procedure, Revenue Procedure 2009-20, which provides an optional "safe-harbor" for determining the year in which the losses occurred and a simplified method of computing the amount of the loss. A "safe-harbor" allows taxpayers to avoid later IRS challenges. California will follow this guidance,

and FTB will accept the form provided



in Appendix A to Revenue Procedure 2009-20 for those taxpayers who choose to participate in the safe harbor provision for California purposes. However, a taxpayer that takes advantage of the safe harbor for federal purposes is not required to do so for California purposes.

State law differs from the Federal law in two key areas. In these areas, State law controls: 1) Statute of limitations for filing a claim for refund. 2) Deductibility of net operating loss (NOL) carryforwards or carrybacks. (NOL carryforwards are suspended for most taxpayers for 2008 and 2009. Carrybacks are allowable but only for NOLs attributable to 2011 or later.)

FTB will soon offer more detail on the differences in a FTB Taxpayer Notice. Interested taxpayers should check FTB's website at ftb.ca.gov for updates.

Mission Oaks Rec Dept Holds Annual Grand Egg Roll



Bring your grandchildren to Peter Cottontail's Annual Egg Hunt. There will be games, face painting, animals and an egg hunt. Visit with Peter Cottontail and don't forget your baskets!

Tuesday, April 7, 10am - Noon The event is free to the public, for children up to nine years of age.

It will be held at the Mission Oaks Community Center, located at 4701 Gibbons Drive, Carmichael, CA 95608.

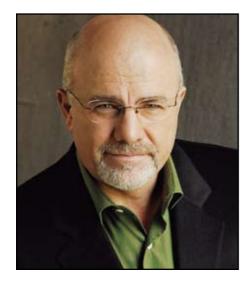
Chautauqua Playhouse to Open *Tartuffe* on April 3

Chautauqua Playhouse announces the opening of *Tartuffe* by Jean Baptiste Moliere, adapted by Bill Trzeciak, opening April 3rd, at the Playhouse. The show will run on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through May 3rd. 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, childrenandSARTAmembers.

This is a sparkling original version of one of the great comedies of the French theatre! A delightfully funny and pointed farce! The production is directed and designed by Robin Henson and features Rodger Hoopman, Richanne Baldridge, Michael Beckett and many others. Costumes are by Sayuri Nina Pinckard.

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.

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

Laid Off To-do List Dear Dave,

Could you please give us a list of the things people need to think about and deal with if they've been laid off? - Anonymous

Dear Anonymous,

What a great question! It's good to know you're thinking ahead. Hopefully, you won't have to face this problem, but if you do, here area few ideas to help hold things together.

The first thing you do is take any severance pay, plus all the other money you have, and put it all in an emergency fund. You never know just how long money will be tight in a situation like this. Even if you go out immediately and find a part-time job to tide you over, you're still going to be facing a significant loss of income in the short term.

You know I love beating down debt, but at this point you need to stop paying extra on any debt you have. Yank the plug on retirement planning, too. You don't need to worry about these things when you're in the middle of a crisis! A barebones, detailed household budget is also a necessity. It's beans and rice time, so you've got no business seeing the inside of a restaurant or buying new stuff for a while. If you had vacation plans, put them on hold. Many times people don't want to experience the pain of a scaled-back lifestyle while they're feeling the pain of a job loss. Often they'll turn to credit cards in this situation, and that's a really dumb idea!

Be on the hunt for life insurance, if you previously had it only through your employer. Everyone needs a good, levelterm life insurance policy outside of what's offered at the workplace. When it comes to medical insurance, consider using a health savings account (HSA). Look for one with a high deductible and low premium. If you have a 401(k), roll it directly into an IRA with a direct transfer rollover. Do not have them send you a check! Don't ever cash out an IRA in a situation like this, unless it's absolutely necessary to avoid bankruptcy or foreclosure.

Finally, you've got to be willing to take any work that comes your way. This means even part-time jobs like delivering pizza or flipping burgers. There's no shame in honest work, and losing a job isn't the end of the world. It just might be the opportunity for a great new career change! - Dave

Keep it Secret, Keep it Safe?

Dear Dave,

Do you think people should a keep a certain amount of emergency cash on hand at home? It seems like this would be a good in idea in case there's a national emergency or disaster situation. - Rose

Dear Rose,

Some people do that kind of thing. I know a guy who is a multi-millionaire, and he keeps \$50,000 locked up in a safe at his home. I'm fine with that. At the same time, you shouldn't act like a scared rabbit, and tuck all your money under a mattress, or bury it in a coffee can in the backyard, because you're afraid the world's coming to and end!

There's nothing wrong with having some cash stashed away at home. I'm all about being financially prepared. Just remember that the money you hide isn't growing or earning anything! - Dave

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





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.

Graphics & Layout: Advertising Sales:

Tandra Banerjee Perry Hartline • Carolyn Harrison

Tom Avenell • Yolanda Knaak • Marion Solo

Member of Carmichael, Citrus Heights, Fair Oaks, Orangevale, Roseville & Rocklin 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

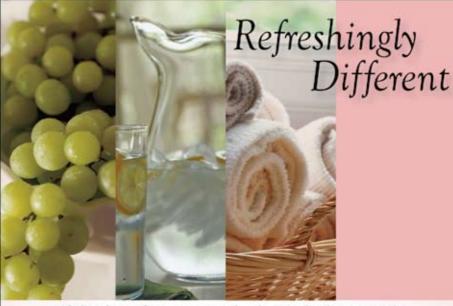


We are Proud Members of these Newspaper Associations.









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

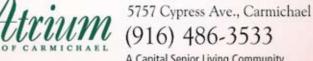
PAMPER YOURSELF

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+)



A Capital Senior Living Community www.TheAtriumofCarmichael.com

Carmichael Times

March 31, 2009

Job Demand & Hiring Trends for Local Companies Announced for the 2nd Quarter of 2009

Hiring Trends Flat

Fifty-nine percent (59%) of Sacramento's top employers are not planning to hire anyone for at least the next three months. In the telephone poll of 100 top regional companies in March, hiring demand remains stagnant in April, May and June. Pacific Staffing discovered sixteen percent (16%) of employers also report additional layoffs may be near if the economy doesn't gain strength soon. All but one of those companies anticipating cuts in the second quarter attribute the continuing weak economy as the primary reason.

Seasonal needs and attrition among the existing workforce will motivate hiring at thirty-three percent (33%) of Sacramento-regional companies in the next Quarter, and another fourteen percent (14%) indicate they are seeking to grow their workforce. Companies expecting to add to their workforce report they are seeking small numbers of specialized engineering, computer/technical and sales backgrounds for specific needs.

Workforce Challenge?

When asked what workplace or human resource challenge companies face in the next three months, eleven percent (11%) report new Federal law and changes in COBRA healthcare rules of most concern. Another seven percent (7%) noted workplace morale, or employee motivation as second quarter challenges.

100 Sacramento Regional Top Companies By Industry:

37% are Service, 35% are Manufacturers, 16% are Construction and 12% are Retail

Downturn Defensive Strategies

When asked what measures their company had taken to cope with the economic recession so far; forty-eight percent (48%) of Sacramento companies surveyed say they have utilized layoffs, forty-three percent (43%) reductions in employee hours, nineteen percent (19%) have reduced wages and/ or eliminated management bonuses and seven percent (7%) report closing a company location to save money and reduce the workforce.

Sacramento regional companies polled report they are using hiring freezes, reduction by attrition, 3-day workweeks and voluntary days off without pay as strategic tools to cope withrecessionandprotecttheir corework force.

How does this Quarter compare to last quarter, or last year? Find out for yourself, for more information & surveys go to www.pacificstaffing.com.

Churchill Science Olympiad Dominates at Regionals!

From Jim Shoemake, Principal, Churchill Middle School

The Science Olympiad regional competition was held on Saturday, March 28th at CSUS. Seventeen middle schools and twenty high schools from the Sacramento area competed in a wide variety of events ranging from bridge building to fossil identification to energy resources to anatomy and many more. In the middle school division Churchill dominated by winning 17 of the 23 competitions. Overall, Churchill's A-team placed 1st and Churchill's B-team placed 2nd! In other words, our A-team and B-team both outperformed the other 16 middle school A-teams!! Churchill, will now move on and compete at the Norcal finals to be held on April 18th at Delta College in Stockton. The winners of the Norcal finals will move on Nationals in Augusta, Georgia. Go Bulldogs!!

WE'VE BEEN STRUCK BY Pink Panther Cleaning Partners * Window cleaning * Construction clean-up * Pressure washing

(916) 550-0119

- * Gutters
- * Floors



Rio Americano High School's Academia Civitas, Calfornia's only high school partnership academy offering specialized curriculum in government, public policy and legislative internships, completed its Fall '09 recruitment earlier this year, resulting in a already-full class and a significant wait list for admission. In response, the Civitas enrollment deadline is being extended to May 1st, and a second class is currently being formed.

For those unfamiliar, Academia Civitas is a 4-year program, entering its sixteenth year in providing students a civicsoriented, college preparatory education, encompassing the study of public policy and issues on a local, state, national and international level. Students participate in internships, attend workshops and forums, direct community projects, and are exposed to a broad variety of speakers and perspectives. Additionally, students may receive up to a full semester of transferrable college credit for their Civitas classes.

If you believe your student would benefit from, or has an interest in exploring the world of government and public service, while developing the critical thinking skills that will serve him or her for a lifetime, then please contact Ms. Linda Reed, Civitas Coordinator @: 916-971-7517; or you may e-mail her @: lreed@sanjuan. edu. Applications and enrollment criteria for Academia Civitas may be downloaded at: http://riocivitas.com. Intra-district and inter-district transfers are available.

Megan Sue Simmons of Carmichael Makes Autumn Quarter Dean's List

Seattle, WA – The following student made the Seattle Pacific University 2008 Autumn Quarter Dean's List. Students on the Dean's List have completed at least 12 credits and attained a 3.50 or higher grade point average. Founded in 1891, Seattle Pacific University is a premier Christian university that equips people to engage the culture and change the world. Its comprehensive academic program serves more than 3,800 undergraduate and graduate students. Known for both their competence and character, SPU graduates are bringing about positive change in communities around the globe.

Megan Sue Simmons of Carmichael, CA.



Lic. 137270



TAX TIME IS HERE. DON'T BE NERVOUS. WE KNOW TAXES .

Mention This Ad And Your State Taxes Are Done For Free!

COME SEE US AT EITHER OF OUR LOCATIONS.

5839 Manzanita Ave. Suite 8 Carmichael CA. 95608 916-338-5403

5484 Dewey Dr., Suite 235 Fair Oaks CA 95628 Near safeway shopping center 916-844-1023

HOME BUYER SEMINAR

Buying a home is a complex process. To help ensure that your home purchase is financially beneficial and the process of purchasing is problem-free, the Carmichael Realty Associates team is offering a free home buyer's class to teach you the secrets of successful home buying.

PLEASE JOIN US AT AN UPCOMING SEMINAR TO LEARN:

Will you get a deal by purchasing a foreclosure? Do you have to put money down to buy a home? Is it really a good time to buy? What is a short sale? What is your credit score, and what does it mean to a lender? Why do you need a credit report ahead of time? What to do if you can't qualify now? What is the first step in purchasing a home? Bring your own questions.



When: Wednesday April 15th at 7:00 - 8:00 p.m. Future seminars held on the 3rd Wed. of each month Where: Carmichael Realty Associates 6753 Fair Oaks Blvd., Carmichael, CA 95608









RESERVATIONS ARE REQUIRED. SEATS ARE LIMITED. PLEASE RSVP CALL (916) 813-9238

Regional Parks Kick-off Year-long 50 Year Celebration!

Special Event before Board of Supervisors on March 25 Honors **Regional Parks Staff, Volunteers**

Sacramento - On March 25, the Department of Regional Parks went before the Board of Supervisors for a special presentation and reception that launched a year of activities and celebration of Sacramento County Regional Parks. Refreshments were served after the event have been provided by the Save the American River Association (SARA).

"We are looking forward to celebrating our 50th Anniversary with all of the community who enjoys our regional parks, trails, and programs including the "jewel" of the region, the American River Parkway," said Janet Baker, Regional Parks Director. "This was just the first in a year-long celebration of all things Parks."

Starting in April, Regional Parks will launch a "50+ Events in 50 Days" program that runs through October. Some of the more well known events include the Eppie's Great Race in July, or the Civil War reenactment at Gibson Ranch in May, but there will be many more events that are perfect for the whole family. The calendar of events will be maintained at our 50th Anniversary page at www.sacparks.net.

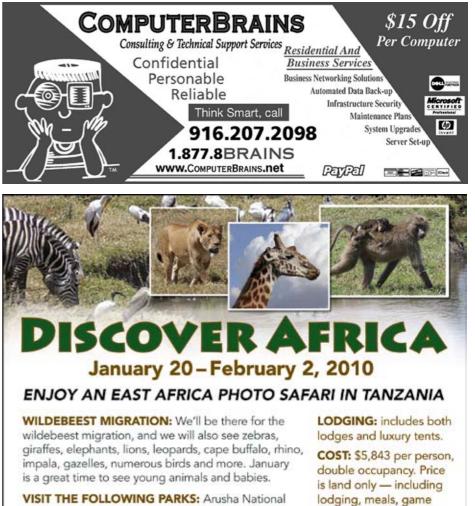
We are also announcing a photo contest that will run throughout the spring and summer until September 25. All community members are encouraged to take photos of our Regional Parks and submit up to three. Each photo submission is \$5 and more information and contest rules can be found online on our 50th Anniversary page. Carrying the 50th anniversary theme of

"Regional Parks, Sacramento County's Golden Treasure", we have placed geocache coins at sites throughout our parks. Geocaching has been rapidly gaining in popularity throughout the Country and geocaching has already been becoming quite popular at our parks. Geocaching enthusiasts can also purchase a commemorative Regional Parks 50th Anniversary coin, each with their own unique tracking number. To learn more about geocaching at Regional Parks, please visit our 50th Anniversary site.

We will also be displaying commemorative banners underwritten by CourseCo, Inc. at several of our Park entry kiosks highlighting our 50 years, and producing a 50th Anniversary Regional Parks brochure, underwritten by the American River Parkway Foundation later in the year.

CopiesofaproclamationfromGovernorArnold Schwarzenegger and a resolution from the Board of Supervisors honoring our 50th anniversary will soon be available online, as well as a special version of the Municipal Services Agency bimonthly publication, The Conduit, in April.

These events are just a sampling of the many fun events and celebrations that Regional Parks will be involved in this year. Keep checking back to our special 50th Anniversary page throughout the year to see what we are doing next.



VISIT THE FOLLOWING PARKS: Arusha National Park, Tarangire, Lake Manyara, Ngorongoro Crater, Serengeti, Olduvai Gorge.

Travel with Kathy Moroney, experienced escort and Africa specialist.

CST 2073714-40

drives & park fees, and

one domestic flight.

866.311.5045 * 916.265.5630 * www.distinctive-destinations.com

www.CarmichaelTimes.com

Mission Oaks Computer Club

The Mission Oaks Computer Club will meet March 12, 2009 at the Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael, from 1:00 pm to 3:00pm. Rosemary Monroe, Sierra Cholege will present:

Microsoft Vista-An Overview. A question and answer session follows the meeting. Visitors are welcome.

For additional information, call 366-1687. or visit our website: http://missionoakscomputerclub.org.

Creek Week 2009

WHO: Creek Week 2009

WHAT: (April 18 - 24) Activities and events for the entire family. Most are free. Go to www.creekweek. net for dates and details

(April 25) Volunteers are needed for area creek clean ups, invasive plant removal and native planting. Locations vary. Go to www.creekweek.net to sign up. A celebration in planned for the volunteers at American River College that will include free food, music and exhibits.

WHEN: April 17 - 25, 2009

WHERE: Throughout Sacramento county, Citrus Heights, Carmichael, Rancho Cordova, Rio Linda, Antelope, Galt, and Orangevale

WHY: To provide outreach and education about the abundant aesthetic, recreational and ecological values that natural streams offer.

CONTACT: Alta Tura, 916-454-4544



Free Valet Parking Provided by Nuemann Limousine

For More Information Please Visit Our Website www.FolsomBridalShow.com







Gold Country Orienteers

Orienteering on the Sacramento State Campus

your way around Navigate Sacramento State campus at a spring orienteering meet on Saturday, April 4. The meet at California State University, Sacramento is sponsored by Gold Country Orienteers.

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 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 a Score-O course that's suitable for anyone from beginning to advanced orienteers. In Score-O, a number of locations are designated as circles on the map and you will have 60 minutes to find as many as you can in any order. Each location that you

Fibromyalgia Workshop: Truth, Hope & Results

Monday, April 20th @ 6pm Dr. Tony Baratta will discuss natural and effective ways to manage and control your pain Fibromyalgia. chronic and No sales, gimmicks or expensive products. Just sound, professional from advice someone who has successfully treated hundreds of cases. If you suspect that you or someone you know may have Fibromyalgia, then this is your opportunity to find out.

Please call 916-979-0716 for more information.

the find is worth 1 point. For every minute or part of a minute that your time exceeds 60 minutes, two points will be subtracted from your score.

The usual orange-and-white orienteering control flags will not be used on the campus. Instead, when you arrive at a location, you will have to answer a multiple-choice question. Question and answer sheets, as well as pencils, will be provided at the start.

Registration will be from 9 a.m. to 12 noon. The course can be started between 10 a.m. and 12:30 p.m. Beginning instruction will be available. 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.

For more information, visit

www.goldcountryorienteers.org or contact Marsha Jacobs at 916-408-8052 or marsha@batnet.com.

Monthly Military/Spouse Retiree Meeting

Our next monthly military retiree/spouse meeting will be on 8 Apr 2009. We are now meeting in the North Highlands Park and Recreation District on Watt Ave and Freedom Parkway(Formerly E Street). The meeting starts at 1030 hrs and our Speaker will be Dean Moline, Director, VA National Cemetary in Dixon, CA.

If you want to have lunch following the meeting, please call JoJo at 344-6249 at least 24 hrs in advance of the meeting. Direct any questions to our volunteers at 561-7476, Mon thru Thurs, 0900 to 1500 hrs.

Quality Makes A Difference See what the experts say about

El Dorado Savings Bank

BAUER FINANCIAL, INC.

El Dorado Savings Bank has Earned the Highest Five-Star Superior Rating for 61 Consecutive Ouarters, Since December 1993.

www.bauerfinancial.com

VERIBANC

El Dorado Savings Bank has Maintained the Highest Green 3-Star Rating Since 1991. www.veribanc.com

IDC FINANCIAL PUBLISHING, INC.

El Dorado Savings Bank is Rated Superior: Simply The Best By all Measures. www.idcfp.com



Serving our local communities for over 50 years

CARMICHAEL • 4701 Manzanita Avenue • 481-0664 Member

eldoradosavings.com

FDIC

Page 5

Got Something To Say... By CM Ricks

Where Are the Arts in Carmichael?

I was walking the streets of downtown Sacramento and had a rather large epiphany. There are more art studios and galleries on J Street than there are in Seattle! The street is buzzing with bicycle riders, chatting friends and business suits. After leaving Carmichael, living in the Seattle area for 17 years and yes some aging, my love for the arts has acutely escalated.

Going to a great show, leaving and taking a walk along the piers, seeing art painted, sculpted and rehearsed does leave one with a rather calm piece of mind. You can drive down El Camino towards Highway 80 and see some beautiful graffiti being covered with gray paint. I rarely see any advertisements for our spectacular plays put on by local drama departments. Why is that people? In fact, the only art I know of on our streets is in front of the county library on Marconi, which by the way is full of fun, playful energy and the GREAT WALL at Carmichael Park! The mural painted is graffiti at its best.

Within our limits, we have El Camino High School which just rolled up the carpet on a magnificent showing of Beauty and The Beast, American River College is in the midst of rehearsals for Romeo and Juliette, which I believe, will be an unbelievable evening out. La Sierra High School closed its doors for teaching in 1983 and now has The Playhouse on site. My question to us all, is this, why do we not see flags flying high on light poles all over Carmichael advertising the Romeo and Juliette stage play this spring?

Arts in a community are prevalent, undeniably needed and for a lot of us very much wanted. There is a city in Washington named Puyallup which houses a variety of painted pigs on every corner. It has become more than a landmark; it has become a piece of history. When giving directions, we actually tell each other to look for "the red, white and blue pig" and go right! Why would we not want art on our streets? The thought of a piece of art on Marconi Avenue sounds great. To spice up all of our corners in Carmichael would be, to say the least, exciting, new and most of all, "artsy". Give us Shakespeare on the street lights and give us art on our corners!

American River College, which is in our own backyard has a terrific art department and would love to show their art off all year, every day all day! Let them. I agree that we cannot turn kids loose with a can of spray paint and say "have at it". However, we can take our thoughts to the city and get some ideas from the art departments around and have a pretty cool theme going on in Carmichael. So, let's get it going 95608'ers! Again, pull together in your community and make a difference!

Break a Leg, CM Ricks

"I love the arts and would love to see some sculptures go up around here. I remember when they built the piece in Roseville, it is now a standing landmark for their city".

Kelsee Harris, Manager at a Local Coffee House

"Having an art gallery in our community would give all of us coffee drinkers something to do other than play on our computers and gossip!" *Lisa Strong, Local Regular at Starbucks*

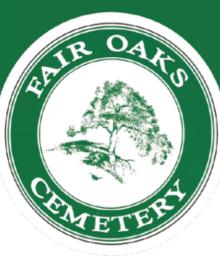
"Artwork is an expression of the community itself. That is why art is important. For example, in a town where veterans are prevalent, you see statues of soldiers." *Stacy Ricks, Workers Comp.Parallegal*

for Law office of Roy C. Levin

1.11

<u>~ · ^</u>

7 3 9 6 4



(916) **966-1613** Office Hours M - F 7:30 A.M. - 4:00 P.M. 7780 Olive Street, Fair Oaks

| Life is Short Enjoy Sudoku! | | | | | | | | | |
|--------------------------------|---|---|----|----|----|---|---|---|--|
| — Weekly SUDOKU — | | | | | | | | | |
| | | | An | SW | er | | | | |
| 3 | 8 | 2 | 4 | 9 | 7 | 6 | 1 | 5 | |
| 4 | 9 | 6 | 5 | 1 | 8 | 2 | 7 | 3 | |
| 5 | 7 | 1 | 2 | 6 | 3 | 9 | 4 | 8 | |
| 6 | 4 | 7 | 9 | 8 | 5 | 1 | 3 | 2 | |
| 9 | 2 | 5 | 1 | 3 | 6 | 7 | 8 | 4 | |
| 8 | 1 | 3 | 7 | 2 | 4 | 5 | 6 | 9 | |
| 1 | 6 | 4 | 8 | 5 | 9 | 3 | 2 | 7 | |
| 2 | E | 0 | 2 | 7 | 4 | л | 0 | 6 | |

Hometown Hero



Azevedo - Carmichael

T. Azevedo has graduated from basic military training at Lackland Air Force Base, San Antonio, Texas. During the six weeks of training, the airman studied the Air Force

Air Force Reserve Airman Chris

the airman studied the Air Force mission, organization, core values, and military customs and courtesies; performed drill and ceremony marches, and received physical training, rifle marksmanship, field training exercises, and special training in human relations.

In addition, airmen who complete basic training earn credits toward an associate in applied science degree relating through the Community College of the Air Force.

He is the son of Rick Azevedo of Kewanee St., Fair Oaks, Calif., and brother of Steve Azevedo of 2525 North 550 East, North Ogden, Utah. Azevedo is a 1993 graduate of Jesuit High School, Carmichael, Calif.

Park District Seeks Nominations for Wall of Honor



 The individual gave their life for their Country or Community
 The individual was a resident of the CRPD or the town of Carmichael or worked or served the community of

Carmichael

Last year the Carmichael Recreation and Park District opened its newest park.... Patriots Park at 6827 Palm Avenue off Dewey Drive. Patriots Park offers the latest in park design features. Included in the park is a "WallofHonor" toprovide alasting monument to residents of the District who gave their life while serving their country or community.

The District is seeking nominations for Patriots Park Wall of Honor. Candidates must meet the following criteria:

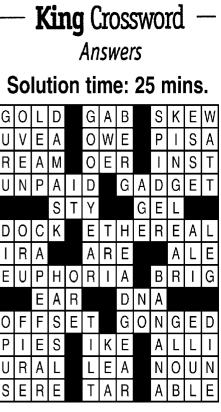


• The individual must not have been convicted of a felony

Candidates for nomination must be submitted by July 31, 2008

Go to www.carmichaelpark.com and click on the navigation bar "Wall of Honor" for an application and the list of our current heroes.

Call (916) 485-5322 x23 for more information.



Endowment Care Cemetery District

Established 1903

5

1

2 8

Easter Sunrise Service

April 12 • 6:30 AM

Easter Celebrations:

10:45am March 11 Congregational Celebration 6:30am March 12 Sunrise Service and Breakfast

Carmichael Seventh-day Adventist Church 4600 Winding Way • 487-8684 • carmsda.org



www.CarmichaelTimes.com

Pet of the Week: Marvin



familiar with his new home and family, but once he warms up he is the sweetest love-bug! He appears to like other dogs; he is good on a leash and is learning to "sit" on command. He has great, wiry black fur and button eyes. Marvin loves treats too! He was found as a stray in a field and has been at the shelter since March 5 waiting to be adopted. Come visit him in main adoption the building at the shelter!

Pet ID#: A492759

Marvin is a calm, even tempered guy who would be great in a quiet home. He is a German wirehaired pointer, and at 11 months old he is mature for his age carrying the charm the wisdom of a much older dog. He can be shy at first, and it might take him a little time to get To see Marvin and other adoptable animals visit: 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)



Chautauqua Playhouse announces the opening of TARTUFFE by Jean Baptiste Moliere, adapted by Bill Trzeciak, opening April 3rd, at the Playhouse. The show will run on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through May 3rd. 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 sparkling original version of one of the great comedies of the French theatre! Into the home of the wealthy Orgon comes Tartuffe, a fraud and pious impostor who succeeds magnificently in winning the respect and devotion of the head of the house. Will Tartuffe's duplicity be exposed? Will Orgon come to his senses? A delightfully funny and pointed farce!

The production is directed and designed by Robin Henson and features Rodger Hoopman, Richanne Baldridge, Michael Beckett and many others. Costumes are by Sayuri Nina Pinckard.

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 **EASTER AT NORTHMINSTER**

3235 Pope Avenue (between Watt and Fulton) (916) 487-5192 • www.northminsteronline.org.

NORTHMINSTER PRESBYTERIAN CHURCH INVITES YOU TO EXPERIENCE OUR HOLY WEEK SERVICES.

Palm Sunday • April 5, 9:55 a.m. Children waving palms and singing (joined by our handbell and children's chime choirs) introduce the joyous pageantry of Jesus' entry into Jerusalem.

Maundy Thursday • April 9, 6:30 p.m. Participate in a small group communion service to commemorate and celebrate the Last Supper. Join us in a time of fellowship and reflection. Our chancel and bell choirs will provide music.

Good Friday • April 10, 7:00 p.m.

Tenebrae service based on Dale Wood's Service of Darkness with candles, meditation, music, and dancers.

EASTER SUNDAY April 12 Sunrise Service • 6:30 a.m.

Join us at East Lawn Mortuary (5757 Greenback Lane) for this very inspirational service. Traditional Service • 9:55 a.m.

We celebrate this glorious Resurrection Day with our chancel and bell choirs leading us in joyous, inspirational praise and traditional music. Come help us celebrate!

Weekly SUDOKU

by Linda Thistle Answers on page 6

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

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.

A Non-Profit Organization

March 31, 2009

10 Reasons to Buy Local

By David Lillard

There are two hardware stores near my house. One is a big name-brand store that has everything I need at lower prices, open seven days a week. The other has inconvenient hours -- they close at noon on Saturdays -and prices are a little higher. They don't have nearly the same selection either. So you'd think I'd shop at the super-convenient big box store on the new highway. Nope. I've decided it's in my economic self-interest to shop at the local mom and pop store.

Like many Americans, I face similar decisions several times each week, weighing the advantages of local vs. national chain stores. With the global economy in freefall, it's tempting to vote for the quick savings promised by a national chain, which can make you think you're doing the right thing for your family. But a closer look shows that the savings gained at Walmart or Sam's Club might cost more dearly, especially in these hard economic times.

Here are ten reasons to think local, buy local, and be local, as listed by the American Independent Business Alliance, a nonprofit group that promotes sustainable communities through strong local economies.

1. Buying local supports you and your family. When you buy from an independent locally owned business, significantly more of your buying dollar stays in the community and is used to make purchases from other local businesses, like local service providers and local advertisers (such as this newspaper!), which helps strengthen the economic base of your hometown. (Visit www.AMIBA.net to see case studies supporting this claim).

2. When you buy from local businesses, you're supporting local nonprofits. Studies show that small business owners give an average of 250 percent more dollars

in donations to local nonprofits than do large businesses. This should be especially important to any soccer mom with a son or daughter on a team or in Scouts, or someone who enjoys local theater and the arts.

3. Buying local keeps your community unique. Where we shop, where we eat and have fun -- all of it makes our community home. Our one-of-a-kind local businesses give a distinctive character to a place, and add to quality of life; they also bring in more tourist dollars. "When people go on vacation they generally seek out destinations that offer them the sense of being someplace, not just anyplace," says National Trust for Historic Preservation President Richard Moe.

4. Reduce your environmental impact. Locally owned businesses make more local purchases, which means less wasted fossil fuel for deliveries from afar. Also, when you shop in town or city centers, your purchases contribute less to sprawl, congestion, habitat loss, and pollution. You save money too, whenever you can walk instead of driving to buy.

5. Local business creates more good jobs. Small local businesses are the largest employer nationally, and the jobs they offer create stronger links to our communities. After all, where would you rather see a son or daughter work: at a local store where they might get valuable personal employer referrals, or at an impersonal national chain store checkout counter?

6. When you buy local, you invest in community. Local businesses are owned by your neighbors, people who live in your town, who are less likely to leave, and who -- like you -- are more invested in the community's future. Local businesses provide very important community allies in tough economic times.

7. You get better service locally. Local businesses often hire people with a better understanding of the products they sell, and take more time to get to know customers. If a product causes problems, the local business is more likely to respond to your concerns in a personal way.

8. Buying local puts your taxes to good use. Local businesses, particularly those in town centers, require little public infrastructure investment, as compared to nationally owned chains built at the edge of town with taxpayer money for improved roads, water and sewer service.

9. You can buy what you want, not what someone wants you to buy. A multitude of small businesses, each selecting products based not on a national sales plan but on the needs and requests of local customers, assures a buyer-friendly range of product choices.

10. Buying local encourages local prosperity. A growing body of economic research shows that in an increasingly homogenized world, entrepreneurs and skilled workers are more likely to invest and settle in communities that preserve their one-of-a-kind businesses and distinctive hometown character.

So, whenever possible, I buy local. Yeah, I may pay a little more for that new bathroom fixture at the local hardware, and deal with the occasional frustration of inconvenient hours. But I enjoy running into neighbors there. And nothing beats knowing the owner by name, and getting her tips on how to get a good seal on my pipe fittings. To me, it's worth it.

© 2009 Blue Ridge Press

David Lillard is co-owner of a small town newspaper in West Virginia, and co-editor of Blue Ridge Press.



Sierra Sacramento Valley Medical Society Alliance in cooperation with Sutter Neuroscience Institute and Sutter Heart & Vascular Institute present a morning of education about Cardiovascular and Cerebrovascular risks in women.

Fee: \$25/\$35 on or after April 18, 2009.

For more information call (916) 452-2678 or visit www.ssvms.org/alliance

Location & Address: Sutter Cancer Center, 2800 L Street, Classrooms 1-4, Sacramento Date & Time: Saturday, May 2, 2009, 8:00 A.M. – 1:30 P.M.

San Juan High School Class of 1964 45th Reunion

The San Juan High School class of 1964 will be holding its 45th reunion at the Lions Gate Hotel on June 6, 2009. The Reunion Committee is looking for all classmates to join in an evening of dinner, dancing to the oldies, a silent auction and fun, fun, fun.

For further information about the event, contact Dick Cowan at 916-635-7225 or dcowan@clarksullivan.com

The Carmichael Chamber of Commerce

April 28th, General Membership Luncheon at The Palace

Speaker: Dr. Pat Jaurequi Superintendent, San Juan Unified School District

For Reservations Call (916) 481-1002

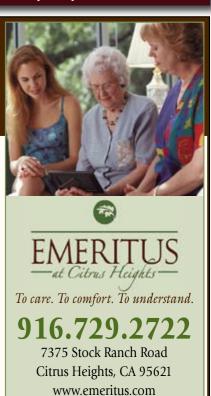


When someone you love has Alzheimer's, the whole family is affected.

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, <u>and</u> for those who love them. Emeritus at Citrus Heights offers just that, in a secure, inviting setting.



Emeritus License # 347003712 ©2008 Emeritus Assisted Living

囼



reputation speaks for itself. *Minimum purchase \$3000 for 100% rebate, other exclusions may apply.

If you have been waiting to get the best deal...Now is the time! Give us a chance to bid on your next home renovation or outdoor structure project.



PROUD MEMBER OF: PROUD MEMBER OF: BETTER BUSINESS BUREAU FAIR OAKS CHAMBER OF COMMERCE HOME BUILDERS ASSOC, OF NO, CA STATE CONTRACTORS LICENSE BOARD NATIONAL ASSOC. OF HOME BUILDERS TREXPRO CERTIFIED CONTRACTOR



Sacramento: 916 961 - 7366 Cameron Park: 530 676-2066

Business & Service Directory

| Handyman | Household Help | Landscaping | Bathroom Remodeling | Household Help | Technology |
|--|--|--|--|--|---|
| Household Helper. You Name It! Hauling, Gutters, Tree Trim, Spot Carpet Clean (916) 613-8359 | House Cleaning Sparkling clean home guaranteed. Professional pet care. Experienced, dependable, reasonable rates. Call Madeline (916) 723-1608 | LAWNMAN Full Service Landscaping 916-739-1420 www.lawnman.net | ALL HOME REPAIRS & BATHROOM REMODELING 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 | DeAna's HOUSEKEEPING Immaculate, Fast, Honest, Dependable. I care about what I do. Call me, (916) 549-4915 | SPECIALTIES PLUS COPIER REPAIRS 20 YEARS Alan & Pam Jennings |
| Hair Salon | Tree Care | Plum | bing | Garage Doors | Brands and Models Volume Copying - |
| PRO CUT We Serve Men & Children 603 Douglas Blvd. Roseville 916-642-3269 Open M-F 9-5:30PM Sat 9:30-4pm | Tree Care Incorporated 10% Senior Discount On Tree Pruning, Removal & Stump Grinding ISA Certfied Arborists Free Estmate - Fully Insured Lic # 475196 852-9500 | | EWER-DRAIN Dutstanding Values! Imbing Expert ted Licensed & Insured models Welcome day 7 am to 7 pm | Contractor for Lowe's, Sears, Home Depot and Costco.Visa, MC, Amex (916) 635-5951 | Free Pick-up and Delivery • New and Used Sales • Lowest Prices on All Brands of Toner • Maintenance Agreements Available • 6 mo. Warranty on All Reconditioned Copiers Call us Today! 723-84430 |
| Landscaping | Handyman | Photo Restoration | Busines | ss for Sale | Pets |
| Tall Weed CuttingLocal Handyman All the typical 'handyman' servicesLow Rates• Deck & Fence Repair • Dry Rot/Termite Damage • All Phases of Remodeling30 Years Experience No Job Too Big or Small!(916) 524-7477Call Tom (916) 868-2715 | | 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 | Salon & GREAT LOCATION 1500 plus sq ft., \$22,400 NEW RI NO CAM CHARGES. Lease this building has lots of rooms and furnishings, new remo I am selling because I need to (916-333-436 | DOG RESCUE Gary (916) 334-2841 Please Adopt or Foster Because so many really great dogs are dying for a good home ShelterMOU@hotmail.com | |
| Page 10 | | March | 31, 2009 | | Carmichael Times |

King Crossword

Tagged

player

life?

Time of your

Conk out

Tulsa sch.

1962 Peck

remade with

De Niro in

Numerical

Millinery

Greatest"

Journey

segment

Big bother

Raw rock Split need

geddabou

Comic strip

Pinball no-no

Amorphous

Eat in style

Mauna —

penguin

Pink-slip

mass Hebrew

month

"Fuh-

dit!"

movie

1991

prefix

"The

| AC | ROSS | 49 |
|----|--------------|------------|
| 1 | Prospector's | 50 |
| | hope | |
| 5 | Tie up the | 52 |
| ~ | phone | 50 |
| 8 | Distort | 53 |
| 12 | | - 4 |
| 13 | | 54 |
| 14 | Tower city | 55 |
| 15 | Stationer's | |
| | quantity | 56 |
| 16 | "— the | 57 |
| | ramparts" | 58 |
| 17 | "Meet Me — | |
| | Louis" | DO\ |
| 18 | Like debts | 1 |
| 20 | Thingie | 2 |
| 22 | | (|
| 23 | Solidify | 3 |
| 24 | Harbor | 4 |
| | structure | 5 |
| 27 | Airy | 6 |
| 32 | George's | • |
| | brother | 7 |
| 33 | Exist | (|
| 34 | Heady quaff | |
| 35 | | 8 |
| 38 | Sailors' | |
| | hoosegow | , |
| 39 | Listener | 9 |

| 03 | LISICHE |
|----|----------|
| 40 | "CSI" |
| | evidence |

- 42 Balance
- 45 Sent packing, at a talent show

| 49 50 | Bakery buys 2008 Texas | 19 |
|----------|---------------------------|----|
| 50 | hurricane | 21 |
| 52 | "— want for | 21 |
| 02 | Christmas" | 24 |
| 53 | Caspian | 25 |
| 00 | feeder | 26 |
| 54 | Meadow | 20 |
| 55 | Subject, | |
| | usually | |
| 56 | Withered | |
| 57 | Pitch | 28 |
| 58 | Competent | |
| | · | 29 |
| DO | WN | 30 |
| 1 | Mentor | |
| 2 | Microwave, | 31 |
| | e.g. | |
| 3 | Bound | 36 |
| 4 | Grayish red | 37 |
| 5 | Tire company | 38 |
| 6 | Idolater's | 41 |
| | feeling | |
| 7 | Opera | |
| | composer | 42 |
| | Alban | |
| 8 | Arachno- | 43 |
| | phobe's | 44 |
| • | worry | 46 |
| 9 | Mad | 4- |
| | monarch of | 47 |
| 4.0 | drama | 40 |
| 10 | Being, to | 48 |
| | Brutus | 51 |
| 11 | Power | |

| | sho | W | | | me | easu | re | | | | | |
|----|-----|----|----|----|----|------|-----------|----|----|----|-------|---------|
| 1 | 2 | 3 | 4 | | 5 | 6 | 7 | | 8 | 9 | 10 | 11 |
| 12 | | | | | 13 | | | | 14 | | | |
| 15 | | | 1 | | 16 | | | | 17 | | | |
| 18 | | | | 19 | | | 20 | 21 | | | | |
| | | | 22 | | | | | 23 | | | | |
| 24 | 25 | 26 | | | 27 | 28 | 29 | | | | 30 | 31 |
| 32 | | | | | 33 | | 1 | | | 34 | | |
| 35 | | | 36 | 37 | | | \square | | 38 | | | |
| | | 39 | | | | | 40 | 41 | | | | |
| 42 | 43 | | | | 44 | | 45 | | | 46 | 47 | 48 |
| 49 | | 1 | | | 50 | 51 | | | 52 | 1 | | |
| 53 | | | | | 54 | | | | 55 | An | swers | on page |
| 56 | | 1 | | | 57 | | | | 58 | 1 | | |

© 2009 King Features Synd., Inc.

Sacramento German Genealogy Society

SATURDAY, APRIL 18, 2009 (all day) SGGS Annual Seminar: "Linking Up with Our German Roots."

Turn Verein, 3349 J St. Sacramento Our speaker for this all-day event will be Kory Meyerink, MLS, AG, FUGA, a popular presenter at national genealogy conferences, with many years of experience in German research. His twenty-year professional career in genealogy included the Family History Library BYIUniversity, PBSAncestors television series, speaking at numerous national conferences, genealogical researcher, and author of many books and magazine articles. He is accredited in four areas: Germany, Midwest, Eastern and New England, US. He will address the following topics at this year's SGGS Spring Workshop: 1. Internet sources for German research

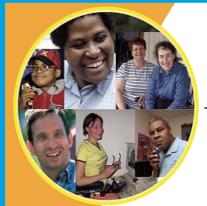
2. German resources in the Family History Library 3. Accessing records in Germany (local repositories) 4. German sources for determining the ancestral home To register for this year's Spring Workshop or for more details see this year's brochure:

SGGS 2009 Spring Workshop Brochure **TUESDAY, MAY 26, 2009** Topic: "Stories and Demonstrations of German Folk-dancing" Presenter: Mario Herger, speaking on

German dance, with demonstrations by the "Alpentänzer"

Mario Herger's life work is the preservation of ethnic dancing. This meeting and demonstration will be one to remember! We'll move the furniture around so that Mario Herger can introduce examples of actual German dances performed by the dance group Alpentänzer - which we'll witness up close! The meetings are held at 1pm in St. Mark's Methodist Church Fellowship Hall on Lusk Dr. & St. Marks Way. St Mark's is located directly behind Country Club Plaza near Watt and El Camino. The seminar will be at the Turn Verein 3349 J St. P. O. Box 660061 • Sacramento, CA 95866-0061 http://www.sacgergensoc.org





California

OPEN YOUR HEART AND HOME!

Family home agency-**CALIFORNIA MENTOR** is looking for people who are willing to provide care and guidance for adults (18yrs +) with developmental disabilities.

Have an extra bedroom? Have experience working with adults with disabilities?

Make a difference in someone's life! Tax Free Stipend ranging from \$800-\$1800 per month Info line (916) 383-9785 ext. 15

X <u>ш</u> TIRED OF BEING BROKE? Get paid daily. No experience required. Local training. 888-211-4268 www.

Adult / Elder Care

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 Cancer Fund! Help Save A 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 Veterinary Treatments. Free Towing, IRS Tax Deduction. Non-Runners. 1-866-912-GIVE. (Cal-SCAN)

DONATE A CAR - HELP CHILDREN FIGHTING DIABETES. Fast, Free Towing. Call runners OK. Call 7 days/week. Non-Tax Deductible Juvenile Diabetes Call Research Foundation 1-800-578-0408 (NANI)

Donate A Car Today To Help Children And Their Families Suffering From Cancer. Free Towing. Tax Deductible. Children's Cancer Fund of America, Inc. www.ccfoa.org 1-800-469-8593 (NANI)

Autos For Sale

1974 Toyota 4WD Land Cruiser Does not run on blocks since 1994 Mercury Cruiser 350 Engine Rebuilt 1990 ChevySM420 XM 3 Speed w Granny Sagmaw ps AEI IGN Hard Top w/ Soft and Bikini Dual Tanks Org Pt Carmichael 716-0403 (MPG)

\$500 Police Impounds! Hondas Chevys / Jeeps & More! Cars rom \$500! For Listings and from 800-773-2204 (NANIG) details

1998 Honda Accord Only \$1,800! Buy Police Impounds! Many Makes For Listings Call 800-671-Available! 1134 (NANIG)

Business Opportunities

100% RECESSION PROOF! Be Your Own Boss! Your Own Local Vending Route Includes 25 Machines and Candy for \$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! you how! www.setfree.com (MPG)

Take Your Fund Raising Over the Top! Funding is a never ending challenge for non-profits! No Matter What Your Cause... Travel is the Ultimate Fund Raiser!

Let us show you how to tap into one of the largest industries in the World! Learn how to raise funds by taking advantage of the largest trend in travel: Online Booking! 42ϕ of every dollar

spent on the internet is Travel! Our innovative affinity program provides your organization with your own online travel website (similar to Expedia®) which can help generate thousands of dollars for your organization when members and supporters book their personal travel

through your customized website. CALL or Fmail for additional information. Bob Cushman (916) 343-0505 Email: bob@bobcushman.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

vou owning it? Never having the freedom to enjoy the fruits of your labor?

Improve life's journey with an unequaled business opportunity, and product that improves everybody's health. Fo 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 NYSE and is expanding its services in your 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, and price. 25-words \$550. 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? Cost-efficient The California Press Service has 500 current California service. Release daily, weekly and college newspaper contacts in California. FREE email brochure. Call (916) 288-6010. www. CaliforniaPressReleaseService.com (Cal-SCAN)

Computers

Care Complete Computer 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. Its Yours NOW 1-800-640-0656 (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 additions and remodeling Over 30 years experience bonded and Phone number 530-330-0185 insured. 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 specialist. Dedicated on time service Redwood Lifetime steel post. Senior discount. Lic. 742683 916-773-1350 (MPG)

Sierra Pacific Fence Fences decks Retaining Walls 100% neighborhood discounts XLNT 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)

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

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

STOP YOUR DEBT INSANITY Full service solution for credit nightmares. Mortgage Arbitration. Credit Repair. Debt StImt. 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)

\$\$\$ 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

OFFICE SPACE FOR RENT Office space, 780 Sq Ft. Newly Remodeled. El Camino & Walnut 971-1717 \$800/MO. (MPG)

Upscale Townhome in Creekridge 3/22 cargarage cbarc ch Tennis, pool, yd maint. \$1395/mo + \$1200 dep 390-5634 (MPG)

HOUSE FOR RENT

3 bedroom / 1bath/ FR. LV located rear of office El Camino near Walnut \$900/mo. 1st,last,cleaning deposit 971-1717 (MPG)

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

Gardeners

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

Handyman

Handyman JR 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 Guvs Small Jobs. Senior Discounts Gutter Cleaning - Deck's Woodwork 916-519-5135 Free Estimates (MPG)

A-1 Home Maintenance & Repair *Handy Man*

California state certified electrician Plumbing repair. Fence repair. Free quotes-no 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, Water, Sewer Gas Lines, Water Heaters CA License 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) Look Younger in Less Than a Day!

www.hydratedskin.com then call 988-3027 ask for a Free Sample (MPG)

ONLINE PHARMACY Buy Soma, Ultram, Fioricet, Prozac, Buspar \$71.99/90 Quantity or \$107/180 Quantity Buspar PRICE INCLUDES PRESCRIPTION We will match any competitor's price.1-888-507-3415 or www.trirx.org (NANI)

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

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

Heating & Air

AC Repair Low Prices 487-4609 (MPG)

Help Wanted

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

CABLE LINE INSTALLER in growth industry. Paid training, great benefits, vacation No experience needed HS grads ages 17-34. Call Mon-Fri 1-800-345-6289. (Cal-SCAN)

ELECTRICIANS NEEDED. Great pay & benefits, 30 days vacation/year, retirement & raises. No experience needed, HS grads ages 17-34. Call Mon-Fri 1-800-345-6289. (Cal-SCAN)

Earn up to \$30 per hour. Experience not Required. Undercover shoppers needed to judge retail and dining establishments Call 800-742-6941 (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)

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

Assistant Administrator Group Home Must have Administrator certificate for adult. Must have DSP1 and DSP2. Good DMV record and one-year experience. Located in Carmichael.Call 916-487-6758. (MPG)

Aide for Group Home One-year Experience. Good DMV record. Located in Carmichael. Call 916-487-6758. (MPG)

BODYGUARDS AND APPRENTICES WANTED FREE Training and Paid Apprenticeships. No Experience OK. Excellent \$\$\$. Full & Part Time. All Expenses Paid When you Travel

1-615-228-1701 www.psubodyguards.com (NANI) **\$\$\$WORK FROM HOME\$\$\$** Earn Up To \$3,800 Weekly Working from Home assembling Information Packets. No Experience Necessary! Start Immediately! FREE Information. CALL 24hrs. 1-888-202-1012 (NANI)

happyandhealthyfamily.com (MPG)

STRESSED OUT? Work from home & get

paid daily! www.happyandhealthyfamily. com 888-211-4268 (MPG)

ASSEMBLE MAGNETS & CRAFTS

FROM HOME! Year-round Work! Excellent Pay! No Experience! Top US

Company! Glue Gun, Painting, Jewelry

& More! TOLL FREE 1-866-844-5091,

en espanol, **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 part-time, 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, send your email to publisher@

MPG

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

Help Wanted - Drivers

DRIVER - CURRENTLY HIRING

Experienced Teams and Solos with

HazMat. Dry Van & Temp Control available. O/Os welcome. Call Covenant

DRIVER West Coast Regional NEW

HIRING AREA. Newest equipment on

the road. Competitive Pay. Run the

Western 11 States. On Site - Full Service

Maintenance Shop, Reasonable Home

Time. Western Express - 22 yrs. old. Good

MVR, EOE, CDL-A, 1 yr. OTR. Call Edna Today! 1-866-863-4112. (Cal-SCAN)

Household Help

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

rates, Call Madeline 916-723-1608. (MPG)

Immaculate, Fast, Honest, Dependable. I

care about what I do. Call me. 916-549-

QUALITY WINDOW CLEANING PLEASE

CALL MARK AT 612-8949. (MPG)

Homesitters on Wheels, Office needs

two RV'ers with RV's for Petsitting 916-

Landscaping

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)

Legal Services

Need an Attorney? Have a legal situation?

Looking for extra income? Contact Eicka

Mitchell at 916-729-7364 or ericamitchell@

BANKRUPTCY LAWYERS: Credit Card

Debt. Foreclosure. Repo. Wipe Out Bills.

Free Consultation 971-8880 (MPG)

DeAna's HOUSEKEEPING

4915 (MPG)

483-5146 (MPG)

Lawn and Garden Service

Tall Weed Cutting Low Rates

916 524-7477 (MPG)

prepaidlegal.com (MPG)

1-866-684-2519 EOE. (Cal-SCAN)

866-418-9913 (MPG)

singleagain.com.

INCOME TAX PREPARER

3 Yrs Experience Minimum Top Salary Must Be Licensed Call 635-7421 For Info (MPG)

FEDERAL POSTAL POSITIONS Now Hiring + Federal Benefits! \$14 - \$59 hour. Paid Training. No Experience. Green Card OK 1-866-477-4952 ext 82 (NANIG)

Extras/Models Movie Needed! Movie Extrasmituters record. Eam \$100-\$300 per day. No Experience Required. PT/FT. All Looks and Ages Needed. Call Now!! 1-800-605-6851 (NANI)

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

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

SALES !! Travel USA! No experience

necessary!Join young-minded, Hip-Hop,

Rock-n-Roll Blue Jean environment

Music lovers welcome. Start Today. \$500

Sign-on! Janell: 888-375-9795 (SWAN)

Wanted: 29 Serious People to Work From Home using a computer. Up to \$1,500-\$5,000 PT/

DATA ENTRY PROCESSORS NEEDED!

Earn \$3,500 - \$5,000 Weekly Working from Home! Guaranteed Paychecks!

No Experience Necessary! Positions

Available Today! Register Online

Now! www.DataPositions.com (NANI)

HAIR STYLIST NEEDED - We are a

contemporary, new, drama-free salon located in Carmichael. Must have

clientele following—low booth rent, move-in specials. Call 916-481-3864 (MPG)

MANICURIST NEEDED - We are a contemporary, new, drama-free salon located in Carmichael. Must have

clientele following—low booth rent, move-in specials. Call 916-481-3864 (MPG)

AWESOME CAREER Government

Postal Jobs! \$17.80 to \$59.00 hour

Entry Level. No Experience Required

Call 1-800-913-4384 ext 54 (NANIG)

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)

Web Work We are seeking someone to

help post articles to our many websites.

No editing required. Weekly updates can

be done in just a few hours each week.

Flexible times. Contract work. Must have

web design work experience. Call 773-

MPG

Government Jobs-\$12-\$48/hr Paid

Training, Full benefits, Call for information

on current hiring positions in Homeland

Security, Wildlife, Clerical and professional.

AIRLINES ARE HIRING - Train for high

paying Aviation Maintenance Career.

FAA approved program. Financial aid if qualified – Housing Available.

CALL Aviation Institute of Maintenance

1-800-320-9353 x2100 (NANIG)

(888) 349-5387 (NANI)

1111. Messenger Publishing Group.

NOW HIRING! Green Card

(MPG)

OK

www.REBVision.com

FT

(MPG)

Manufactured/ Mobile Homes

3BD/2BA MANUFACTURED HOME in Sonoma. Very good condition. \$30K. Buyer must transport. Central heat/air, new paint, woodstove, skylights. Approx. 28x14 ft. Available April. 415-531-3799. (Cal-SCAN)

Get Your Housing Stimulus Package! NEW HOME: \$29,990! 2-bedroom, 2 full bath. FULL warranty. No Gimmicks. 3rd bedroom available. Easy Financing. O.A.C. Call Mr. Cyr: 1-877-284-7889 (SWAN)

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 (MPG)

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)

FORECLOSEDHOMEAUCTION.NorthernCalifornia.1000HomesMustBeSold!REDC/FreeBrochure:1-800-653-7072.www.USHomeAuction.com(Cal-SCAN)

A NEW COMPUTER NOW!!! Brand Name Laptops & Desktops. Bad or NO Credit – No Problem. Smallest Weekly Payments avail. It's yours NOW – Call 1-800-804-5010 (NANI)

CAN'T AFFORD A WASHER & DRYER? Yes You Can! New - Brand Name Washer & Dryers - No Cost!!! Quantities are Limited. Log on Now for Details: www.FreeOfferWD.com (Cal-SCAN)

\$\$\$ ACCESS LAWSUIT CASH NOW-As seen on TV. Injury Lawsuit Dragging? Need \$500-\$500,000++ within 24/hrs after approval? Compare our lower rates. CALL NOW 1-866-386-3692 (NANI)

ATTEND COLLEGE ONLINE from Home. *Medical, *Business, *Paralegal, *Computers, *Criminal Justice. Job placementassistance. Computeravailable. Financial Aid if qualified. Call 800-510-0784 www.CenturaOnline.com (NANI)

**ALL Satellite Systems are not the same. Programming starting under \$20 per month, HDTV programming under \$10 per month and FREE HD and DVR systems for new callers. CALL NOW 1-800-799-4935 (NANI)

DUMP CABLE: 150 Channels for \$9.99/ Month. FREE HBO, Cinemax 1¢. FREE Install. Debit or Credit Card Required, OAC. Call for details: 800DumpCable, 1-800-386-7222 www.EagleSatTV.com (NANI)

Miscellaneous Items For Sale

DIRECTV FREE 4 Room System! 265+ Channels! Starts \$29.99! FREE HBO, Showtime, Starz! 130 HD Channels! FREE DVR/HD! No Start Up Costs! Local Installers! 1-800-973-9044 (NANI)

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)

FREE DIRECTV 4 Room System! 265+ Channels! Starts \$29.99!FREE HBO, Showtime, Starz! 130 HD Channels! FREE DVR/HD! No Start Up Costs!Local Installers!1-800-620-0058 (NANI)

Mount Vernon Single Cemetary 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)

RecliningSofaDarkGreen\$400.00Excellentcondition,Armoirelightwood3Drawers\$200.00.Whitediningtablew/leafand4\$50.00Call916.803.7247(MPG)

GIGANTIC 72"x100" MIRRORS. (15) Sheets, \$165/each.

(15) Sheets, \$165/each. New, perfect condition. Free delivery (one or all). Installation available. Also, 48"x100" (8) \$115/each. Wholesale Liquidators1-800-473-0619 (NANI)

MEMORY FOAM THERAPEUTIC NASA VISCO MATTRESSES WHOLESALE!

AS ON TV TWIN-\$299 FULL-\$349 QUEEN-\$399 KING/CAL KING \$499 CRAFTMATIC ADJUSTABLES-\$799 FREE DELIVERY 25 YEAR WARRANTY 60 NIGHT TRIAL 1-800-ATSLEEP 1-800-287-5337 WWW.MATTRESSDR. COM (NANI)

Motorcycles for Sale

Buy Police Impounds! Hondas/Toyotas/ Jeeps and More! Call for Listings 800-591-0328 (NANIG)

Musical Instruments

GUITAR WANTED Looking for Older Guitars and Amps, Fender, Gibson, Martin, Fender, Marshall 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 or 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)

Personals

CHRISTIAN DATING & FRIENDSHIP SERVICE. Our 20th Year with over 100,000 members & countless successful relationships! Singles over 40, receive a FREE package! Call toll free, 1-877-437-6944 (NANI)

Pets

Pet Sitting Professional loving pet care. Established reputation. Kennel free environment. Lots of TLC. Call Madeline 916-723-1608. (MPG)

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

Annie's Pet Sitting Services Lisensed, insured and bonded. Vet. tech. exp. Ref. avail. 916.202.6952 (MPG)

Prayers & Novenas

NOVENA TO ST. JUDE May the sacred heart of Jesus be loved, adored, cherished and preserved throughout the world now mercy on us. St. Jude worker of miracles pray for us. St. Jude worker of miracles pray for us. St. Jude helper of the hopeless pray for us. Amen. Say this prayer nine times a day for eight days. On the eighth day your prayer will be answered. It has never been known to fail. Publication must be promised. Thank you St. Jude. G.D.G. (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 Homes For Rent

4 BR 2 BA Only \$350/mo! 3 BR 2.5 BA Only \$280/mo! 2 BR 2 BA Only \$199/mo! (5% Down 20 Years @ 8.5% APR)

Foreclosures! For Listings 800-272-9416 (NANIG)

Real Estate Homes For Sale

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)

4 BR 3 BA Only \$45,000! Foreclosed Homes! Call For Listings 800-279-1604 (NANIG)

Motivated Seller- Great Buys-two homes-Good Areas. #1 updated kitchen & 3BDRM, 2BA, near Crestview shopping, \$289,000. #2 Dream Kitchen w/ granite-tiled & beautiful bathrms & floors. \$260.000. Glenda Hill 761-7548. (MPG)

FORECLOSED HOME AUCTION. Northern California. 1000 Homes Must Be Sold! REDC / Free Brochure: 1-800-653-7072. www.USHomeAuction.com. (Cal-SCAN)

300 FORECLOSED NORTHERN CA HOMES selling by auction April 14-19 valued from \$50k to \$835k. Get all the details at www.HudsonAndMarshall.com or call 1-866-518-9061. (Cal-SCAN)

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



Big Beautiful AZ lots near Tucson. \$0 Down \$0 Interest. Starting \$129/ mth. Guaranteed Financing. No Credit Checks. Pre-recorded Message (800) 631-8164 mention code NANI. www.sunsiteslandrush.com (NANI)

Arizona Land, BIG LOTS \$0 Down, \$0 Interest. Best Land, Best Terms Nationwide. Guaranteed Financing. Starting \$129/mth. Total \$14,995.www. sunsiteslandrush.com Pre-Recorded Message 1-800-631-8164 mention code CALPRESS. (Cal-SCAN)

BUYER'S MARKET New Mexico. Ranch Dispersal. 140 acres - \$89,900. River Access. Northern New Mexico. Cool 6,000' elevation with stunning views. Great tree cover including Ponderosa, rolling grassland and rock outcroppings. Abundant wildlife, great hunting. EZ terms. Call NML&R, Inc. 1-866-360-5263. (Cal-SCAN)

COLORADO BANK FORECLOSURE 35 AC \$29,900. Enjoy 300 days of sunshine. Rocky mountain views, utilities. Excellent financing. 1st come, 1st serve!! Call Today 1-866-696-5263 x4938. (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)

Piano Lessons first lesson FREE-Always wanted to learn? Never too late-call Kate at 916 704-0965. Sr.discount (MPG)

The Math Resource; math/statistics tutoring; \$40-\$50/hour; 916-722-1058

Services Offered

Video Archiving

Services

Archive Family Video To DVD Event

Video & Photo At It's Best! Video Christmas

Volunteers Needed

Volunteers Needed: The Domestic

Violence Intervention 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

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

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.

Advertise

in the

Carmichael

Times

773-1111

Sutter 944-3207 (MPG)

Postcards. (916) 402-5351 (MPG)

I take you to the doctors, shopping or

misc. errands. Call for schedule. Serving most areas. 916-214-8169. (MPG)

most areas. 916-214-8169. (N Seeking Security Placement in Fair

Oaks or Carmichael, Licensed Call 916-712-2137 (MPG)

The Clean-Bliss Experience Responsible, experienced & Reliable. Arlene 916-863-1374. (MPG)

Square Foot or we install for \$3.99 square

foot complete 916-366-1672. Cont Lic

#757522 (MPG)

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

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

TimeShares

BUY TIMESHARE RESALES SAVE 60-80% OFF RETAIL!! BEST RESORTS & SEASONS. Call for FREE TIMESHARE MAGAZINE! 1-800-639-5319 www.holidaygroup.com/flier (NANI)

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 1-877-494-8246 (NANI)

Upholstery

Upholstery B&T Upholstery and Repairs. Specializing in Decco & Modernism. Call Bill 392-1959 / www.bandtupholstery. com (MPG)

Delivery Routes Available • Call 773-1111

"TABLE TALK" IS FUN AND FULL OF FACTS & DISCOUNTS! FOUND ON THE TABLES OF YOUR LOCAL RESTURANTS



Messenger Publishing Group is seeking an Independent Sales Agent to generate advertising sales

for our websites. This is a parttime, extra income opportunity that you can work at from your home. Become part of a growing publishing company that has been very well received by our readers and the business community. Compensation is commission only, but the commission is a very generous rate.

> To apply, call 773-1111 or send an email to publisher@mpg8.com



Messenger Publishing Group is seeking an Independent Sales Agent to generate advertising sales for our local newspapers. This is a part-time, extra income opportunity that you can work at from your home. Become part of a growing publishing company that has been very well received by our readers and the business community. Compensation is commission only, but the commission is a very generous rate.

To apply, call 773-1111 or send an email to publisher@mpg8.com

Legal Advertising Hotline 916-532-2113 Legal Advertising Fax 916-773-2999

LEGAL ADVERTISING

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

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00036044-CU-PT-GDS

WHEREAS, Ashleigh R. Statham has filed a petition in this court for a decree changing name of Gyamie Michael to Gyamie Michael Statham. IT Maho IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a m on April 13 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: March 2, 2009

Shelleyanne W.L. Chang Judge of the Superior Court Publish: March 10, 17, 24, 31, 2009. STATHA 90302 3-31-09

NOTICE OF PETITION TO ADMINISTER ESTATE OF

CYNTHIA GOVOSTES, aka CYNTHIA CRUMRINE, decedent.

ESTATE NO. 34-2009-00036713-PR-LA-FRC

To all heirs, beneficiaries, creditors and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of CYNTHIA GOVOSTES, aka CYNTHIA CRUMRINE.

A petition has been filed by Katherine Covostes in the Superior Court of County of Sacramento California, requesting that Katherine Covostes be appointed as personal representative to administer the estate the decedent. The petition requests authority

to administer the estate under the Independent Administration of Estates Act. This will avoid the need to obtain court approval for many actions taken in connection with the estate. However before taking certain actions, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action. The petition will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

The petition is set for hearing in Dept. No. 129, at 3341 Power Inn Road, Sacramento, CA 95826 on April 17, 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. 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: Andrew R. Matteson, 2151 Professional Dr. #102, Roseville, CA 95661-3732; 916-789-0330 Publish: March 17, 24, 31, 2009. MATTES 90303 3-31-09

NOTICE OF BID

"The Fair Oaks Cemetery District is accepting sealed bids until 3:30 p.m. April 2009 for the following surplus equipment One 1989 Ford tractor with front loader bucket, one 1981 GMC Topkick cab & chassis, one 1985 Ford F250 pickup, one utility bed

These items can be viewed at 7780 Olive Street, Fair Oaks, CA 95628 on April

1, 2, 3, 6 and 7. All equipment is sold `as is'. The Fair Oaks Cemetery District reserves the right to refuse any and all bids. Publish: March 24, 31, 2009. FOCEME 90304 3-31-09

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES To Whom It May Concern:

Family Drewis Inc.. is applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 9500 Micron Ave. #128, Sacramento, CA 958427 with 41 - On-Sale Beer and Wine - Eating Place license. Filed: March 20, 2009 Publish: March 31, 2009 STRING 90305 3-31-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00035888-CU-PT-GDS

WHEREAS, Alla Yarmolyuk and Mikalai Yarmaliuk have filed a petition in this court for a decree changing names of Dzivana Yarmaliuk to Diana Yarmolyuk and Alina Yarmaliuk to Alina Yarmolyuk. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on April 17 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: Feb. 27 2009

Loren E. McMaster

Judge of the Superior Court Publish: March 17, 24, 31, April 7, 2009. YARMOL 90303 4-7-09

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

#34-2009-00033759-CU-PT-GDS

WHEREAS, Clayton James Meyers has filed a petition in this court for a decree changing name of Clayton James Meyers to Clayton James Nichols Hansen. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on April 14, 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: Feb. 4, 2009

Loren E. McMaster

Judge of the Superior Court Publish: March 17, 24, 31, April 7, 2009. MEYERS 90303 4-7-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO SUMMONS

CASE #34-2008-00000036-CU-CO-GDS NOTICE TO DEFENDANT: LA SHUN NASH aka LASHUN NASH; and DOES 1 through 50, inclusive You are being sued.

PLAINTIFF'S NAME IS: MESCHELLE WHITE

You have 30 Calendar Days after this Summons and legal papers are served on you to file a typewritten response at this court and have a copy served on the petitioner. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/ selfhelp.org), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form.

If you do not file your Response on

time, you may lose the case by default. and your wages, money and property may be taken without further warning from the court.

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

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

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: Roger V. Jaffe, Esq. 126818; 1420 River Park Dr. #260, Sacramento, CA 95815; 916-927-1691. Dated Jan 3 2009 Publish: March 17, 24, 31, April 7, 2009

JAFFE 90303 4-7-09

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 IGNACIO AMON whose last address was 1052 ANDY CIRCLE, Sacramento, CA 95838 Will be sold at public auction at 1052 ANDY CIRCLE, Sacramento, CA 95838 on TUESDAY, APRIL 14th, 2009 at 12:00 o'clock PM.

DESCRIPTION OF PROPERTY: Household Personal Property consisting of but not limited to Lawn mower, 5 tires, drill press, 50 gal. water drum, plastic kids play house, stool, electric rolling work bench crock pot, metal shelf, 3 car batteries rocking chair, bed frame, dart board wheelbarrow, box of collectibles, 3 boxes of garden stuff, large roll of landscape cover, monitor, 2 large bookcases, 2 large speakers, med. Fridge, yard tools, large humidifier, kids toys, small assorted Personal Belongings and all other Items in and on said property. Publish: March 31, April 7, 2009.

FRANKH 90305 4-7-09

FICTITIOUS BUSINESS NAME #0902133 Aaron STATEMENT McMichael, 2624 Greenwood Ave., Sacramento, CA 95821 is doing business under the Fictitious Business Name "Pink Panther Cleaning Partners II" at 2624 Greenwood Ave., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on March 5, 2009. Publish: March 24, 31 April 7, 14, 2009. PINKPA 90304 4-14-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00037456-CU-PT-GDS

WHEREAS, Lenny Robert Zarnstorff has filed a petition in this court for a decree changing name of Lenny Robert Zarnstorff to Robert Lenny Baker. IT IS ORDERED

entitled matter appear before this court at 2 p.m. on April 24, 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 March 13 2009

Loren E. McMaster Judge of the Superior Court

decree changing name of Chandra Fatima Andre to Chandra Fatima Medina IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on April 24, 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: March 13,

Loren F McMaster Judge of the Superior Court Publish: March 24, 31, April 7, 14, 2009. ANDRE 90304 4-14-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO SUMMONS

CASE #97AS02674

Scholes, Permanent General Insurance Group; and DOES 1 through 100, inclusive.

You are being sued. PLAINTIFF'S NAME IS: Lisa Crowder.

You have 30 Calendar Days after this Summons and legal papers are served on you to file a typewritten response at this court and have a copy served on the petitioner. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov selfhelp.org), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form.

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

There are other legal requirements. You may want to call an attorney right

you may want to call an attorney referral service. If you cannot afford an attorney. you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the ornia Courts Online Self-Help Calif Cente (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association The name and address of the court

is: Superior Court of California, County of Sacramento, 720 Ninth St., Sacramento, CA 95814.

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: Law Offices of Richard E. Lehrfeld, 604 10th St., Sacramento. CA 95814; 916-446-2545. Dated: June 11, 2007. Publish: March 24, 31, April 7, 14, 2009. LEHRFE 90304 4-14-09

BUSINESS FICTITIOUS NAME Mortgage STATEMENT #0902749. Source Direct. L.L.C., 55 Bend Creek Road. Atlanta, GA 30338 is doing business under the Fictitious Business Name "Residential Mortgage Source Direct, L.L.C. at 5545 Bend Creek Road, Atlanta, GA 30338. Filed with the Clerk of Sacramento County on March 19, 2009. Publish: March 31, April 7 14 21 2009 CORP20 90305 4-21-09

BUSINESS NAME FICTITIOUS STATEMENT #0902671. The Grace Foundation of Northern California, 5800 Latigo Lane, El Dorado Hills, CA 95762 is doing business under the Fictitious Business Names "The Grace Foundation of Northern California: The Grace Foundation" at 5800 Latigo Lane. El Dorado Hills CA 95762 Filed with the Clerk of Sacramento County on March 18, 2009. Publish: March 31, April 7, 14, 21, 2009

THEGRA 90305 4-21-09

FICTITIOUS BUSINESS NAME STATEMENT #0902793 Family Drewis Inc., 203 Westbury Circle, Folsom, CA 95630 is doing business under the Fictitious Business Name "Strings Pizzeria" at 9500 Micron Ave. #128, Sacramento, CA 95827. Filed with the Clerk of Sacramento County on March 26, 2009. Publish: March 31. April 7. 14. 21. 2009. STRING 90305 4-21-09

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

#34-2009-00038153-CU-PT-GDS WHEREAS, Ivana Fedor and Mark Fedor have filed a petition in this court for a decree changing name of Kaila Min Fedo to Mina Na-Rae Fedor. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on May 5, 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

Gordon G. Bones Attornev at Law

the date set for hearing on the petition Dated: March 19, 2009. Shellevanne W.L. Chang Judge of the Superior Court Publish: March 31, April 7, 14, 21, 2009. FEDOR 90305 4-21-09 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00038113-CU-PT-GDS WHEREAS, Patricia Skelton has

filed a petition in this court for a decree changing name of Margarita Ann Barrajar to Margarita Ann Skelton. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on April 29, 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: March 18, 2009 Loren E. McMaster

Judge of the Superior Court Publish: March 31, April 7, 14, 21, 2009. SKELTO 90305 4-21-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00038016-CU-PT-GDS

WHEREAS, Edith Adele Ryan has filed a petition in this court for a decree changing name of Edith Adele Ryan to Edie A. Ryan. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on April 29, 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: March 18, 2009 Shelleyanne W.L. Chang Judge of the Superior Court

Publish: March 31, April 7, 14, 21, 2009. RYAN 90305 4-21-09

Cost Effective Legal Notices Call 532-2113 Are you free of: Kids. Debt. Drugs. Spouse. Smoking & Expressed Baggage? Join us for an over 45 Select Straight **Singles Group** Send inquiries to: NKDSB@att.net

The Law Firm provides the following legal services: • Loan Modification and Home Mortgage Workout • Bankruptcy Technology Contracts • Business and Corporate Matters • Trust and Trust Administration • Estate Planning • Probate and Conservatorship • Family Law P: 916.965.6647 F: 916.965.4218 gbones@boneslawfirm.com

4790 Dewey Drive, Suite C Fair Oaks, CA 95628



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

in Sacramento County, California, once a

week for four consecutive weeks prior to

that all persons interested in the above away. If you do not know an attorney,

Publish: March 24, 31, April 7, 14, 2009. ZARNST 90304 4-14-09 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00037420-CU-PT-GDS WHEREAS, Chandra Fatima Andre has filed a petition in this court for a

2009



Custom Landscape Design, Installation, **Renovation &** Maintenance **Bringing TLC to** your property. **Bringing personal** service to you.

A Nurturing, Full-Service Landscaping Company



company serving commercial property owners/managers and residential customers in Northern California since 1992. We're founded on the principle that landscaping is primarily a relationship business.

Our customers call Lawnman "the nurturing landscapers.



www.lawnman.net





Of the many parts in your car, light truck or SUV, none are more important than those which make up your braking system. At Les Schwab, we're proud of the brake service we provide our customers. That's why we do it right, and we do it complete. We feel a brake system is only as good as its weakest part.

FREE 25,000 Mile Replacement Warranty on Brake Parts and Labor





Own a new computer for just \$29.99* per week!

And improve your credit score at the same time!

Bad Credit, No Credit? No Problem! There's no credit check, so you won't be turned down.



If you can afford a weekly payment of just \$29.99* for just 12 months, then you're already approved for a brand new Dell[™] or HP[™] Computer, guaranteed.

ACT NOW AND RECEIVE: In-Car GPS System Free MP3 Player Free Printer with select models



Call today to get the computer of your dreams, and improve your credit at the same time.



Give us a call today! 1-877-543-5034

*Prices start at \$29.99 but may vary by model.

Page 16