

Carmichael Times

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October 21, 2008

Sac Discovery Museum Receives Grant from the EDS Foundation

CA State Firefighters' Association Presents Medal of Valor Awards to Heroes

Sacramento - On Friday, October 17, 2008, the California State Firefighters' Association recognized peace officers, firefighters, and civilians who have exhibited great courage and heroism in order to save the life of another. CSFA presented recipients with the prestigious awards at a dinner banquet held at the Capital Plaza Holiday Inn, 300 J Street, Sacramento. The Lieutenant Governor John Garamendi was the guest speaker. Assemblyman Kevin Jeffries, 66th District, was the guest narrator for the event.

The California State Firefighters' Association is the state's oldest and largest firefighter association. CSFA serves over 24,000 firefighters from every county and every discipline, including professional, volunteer, and emergency medical services personnel.

According to CSFA President Kevin Nida, "CSFA is proud to recognize those who have demonstrated extraordinary acts of bravery. The Medal of Valor is the highest honor we can bestow." Nida added, "some of those being honored are not trained for the sort of heroics they performed, but they rose to the challenge and stood tall to make split-second decisions, facing incredibly dangerous circumstances."

The Firefighters' Association recognizes these local brave heroes, along with many other from across the state, who have risked their lives for others with a beautiful awards banquet.

CSFA Medal of Valor Award Recipients from Northern California were Brian Sikora, Civilian Shingle Springs, (injured while rescuing construction site victim), Raymond Rainey, Civilian Sacramento, (rescued pinned truck driver from flames), Jeff Smith, Fire Chief, Little Lake F.D., (confronted an armed gunman, then rendered first aid to shooting victims), Claude Walker, Civilian from Rocklin and Brandon Mattes, Civilian from Antelope (rescued driver trapped inside a burning vehicle), Andy Davis, Officer Sacramento P.D., Gregory Galliano, Officer Sacramento P.D. and Caleb Peckinpaugh, Officer Sacramento P.D. (heroic attempt to save the life of an accident victim).



Assemblyman Niello with Michele Wong, President of the Board, Discovery Museum Science & Space Center (Far Left), and Hazel Berman, EDS Director of Finance

Award improves educational programs, streamlines school tours, membership application process and integrates website with inventory

Sacramento - The Discovery Museum of Sacramento Board of Directors, joined by California State Assemblyman Roger Niello, yesterday accepted a technology grant from the EDS Foundation at the Discovery Museum Science and Space Center. The grant, valued at \$28,000, will enhance the interactive value of the museum's history, space and science

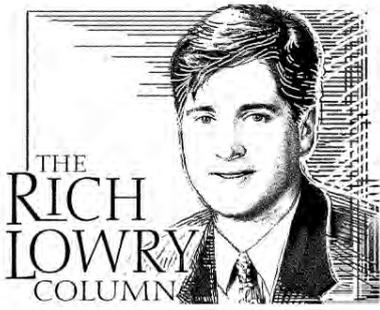
exhibits by adding two new computers. The grant will also be used to upgrade the Discovery Museum's point of sale computer system, allowing the museum to more quickly register new members, schedule tours, improve inventory procedures, and track payments. "We are truly honored to be selected by the EDS Foundation for this wonderful grant. This grant honors the tremendous efforts of our staff and volunteers, who have worked diligently to make the Discovery Museum Science and Space Center one of the region's premier educational facilities," said Discovery Museum Board President, Michele Wong.

"This grant underscores the successful partnership EDS has had with the museum for more than ten years," said Hazel Berman, EDS Education Outreach & Volunteer Coordinator. "We recognized that we can enhance the Discovery Museum's commitment to providing students and visitors with exciting, hands-on applications to learning through our technology capability and this grant."

The Discovery Museum of Sacramento is a family-focused educational institution dedicated to enriching the lives of local residents and visitors to the Sacramento region by encouraging the exploration of history, science, and space.

"The Discovery Museum is an important part of the Sacramento community, enriching the lives of local residents and visitors through the exploration of science, space and technology that encourage life-long learning. The EDS Foundation deserves a big thank you for such a generous gift," said State Assemblyman Roger Niello (R-Fair Oaks).

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Is Phil Gramm to Blame?

insurance, investment or commercial banking services. Gramm-Leach-Bliley tore down the artificial walls between financial institutions. Was this the disastrous mistake that it is now portrayed as on the stump? No.

One, Democrats in good standing supported the final bill. Robert Rubin and Larry Summers, Clinton Treasury officials whom Obama relies on for advice, supported it. Joe Biden voted for it, it passed the Senate with 90 votes, and President Clinton signed it. If the bill were so obviously the road to financial perdition, presumably some of these Democrats much keener to regulate the economy than Gramm would have voted "no."

Two, the bill was a foregone conclusion. Europe already had so-called universal banking in which financial institutions could undertake varied operations. U.S. banks were finding loopholes in the law to keep up. The Gramm bill just blessed the world as it was already evolving.

Who's responsible for the panic of 2008? In the gathering legend, it's one man, former Sen. Phil Gramm, the ex-John McCain adviser who lamented "a nation of whiners" a few months ago and therefore is fit to have responsibility for one of the nation's worst financial crises heaped on his head.

Gramm's gravest alleged sin is pushing the 1999 Gramm-Leach-Bliley bank deregulation bill. Barack Obama has identified the legislation as ground zero of the financial implosion. As a Texas conservative who afflicted liberalism for years before decamping to Wall Street, Gramm is easy to vilify. That doesn't make the case against him any less unjust.

The law allowed commercial and investment banks to consolidate, repealing the New Deal-era Glass-Steagall Act that prevented banks from offering customers

Three, the legislation appears to have alleviated the current crisis rather than making it worse. Big, diversified financial institutions have been weathering the crunch better than anyone else and have occasionally swooped in to lessen the pain. Bank of America acquired Merrill Lynch, which would have been impossible prior to Gramm's deregulation. Otherwise, Merrill would either have gone under or been bailed out by the taxpayers. Similarly, J.P. Morgan wouldn't have taken over Bear Stearns.

The root of this crisis is subprime loans lavished on people who couldn't truly afford their homes. This bad debt was securitized -- i.e., chopped up -- and spread throughout the system as complicated financial instruments. Gramm makes an unlikely villain here, since he always opposed the rush to give marginal borrowers mortgages -- and took hell for it from left-wing activist groups.

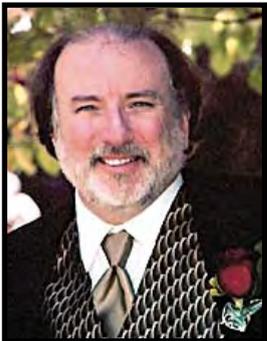
It's the very word "deregulation" that galls Gramm's critics. In their simplistic morality play, anything promoting it must be to blame. But Fannie Mae and Freddie Mac were practically arms of the government ("government-sponsored enterprises") and still did more than any other institution to spread the bad debt before requiring a bailout themselves.

It's certainly possible to fault lax regulation. The Securities and Exchange Commission's 2004 decision to allow the investment banks to double their leverage looks foolhardy. But the mistakes and mania that created this crisis can't be attributed to one man. In other words, Barack Obama and every other Democrat should lay off their scapegoat of the hour.

Rich Lowry is editor of the National Review.

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Carmichael Times



Publisher - Paul V. Scholl

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Regional Transit Master Plan



Creating A New Transit Vision...Together



Over the last six months, the Sacramento Regional Transit District (RT) received valuable input from over 2,000 community members who agree that the vision for the Sacramento region includes a high quality and high frequency transit system. Now, RT needs your input to determine how we can fund future transit services and improvement projects that were identified as important to the region.

Please join us at a community workshop as we work together to make decisions about transportation investment priorities. You will have the opportunity to participate in an interactive exercise that will shape the future of transit in the Sacramento region.

Rusch Park Auditorium

7801 Auburn Boulevard, Citrus Heights
Thursday, October 9
6 p.m. to 7:30 p.m.

City of Rancho Cordova

American River North Room
2729 Prospect Park Drive
Wednesday, October 15
6 p.m. to 7:30 p.m.

Samuel Pannell Meadowview Community Center

2450 Meadowview Road, Sacramento
Tuesday, October 21
6 p.m. to 7:30 p.m.

City of Folsom Community Center

52 Natoma Street
Thursday, October 23
6 p.m. to 7:30 p.m.

South Natomas Community Center

2921 Truxel Road, Sacramento
Tuesday, October 28
6 p.m. to 7:30 p.m.

Tsakopoulos Library Galleria

East Meeting Room
828 I Street, Sacramento
Thursday, October 30
5 p.m. to 6:30 p.m.

Carmichael Park Community Clubhouse

5750 Grant Avenue
Thursday, November 6
6 p.m. to 7:30 p.m.

City of Elk Grove Council Chambers

8400 Laguna Palms Way
Thursday, November 13
6 p.m. to 7:30 p.m.

Refreshments will be served. To RSVP, call 916-556-0302 or e-mail rsvp@sacrt.com. Reservations are not required, but are encouraged. For more information or to fill out an online survey, visit www.sacrt.com and click on the TMP logo.

If you need special assistance to participate in the meetings, please call 916-556-0302. RT will provide meeting materials in alternative formats or make arrangements for sign language interpreters and sighted guides upon request. Notification at least 72 hours before the meeting will allow RT to make reasonable arrangements to ensure accessibility to the meetings.

Hometown Hero Serves on the Political Front

by Michael Tolzmann, AF News

Denver - As Barack Obama stood center stage here to accept his party's nomination, the soldier son of a Carmichael couple stood quietly in the shadows, far away from the spotlights and cameras that focused on the candidate and his supporters.

Army Spec. David E. Martin, son of Mike and Susan Martin, Paradise Drive, Carmichael, and more than 1,000 service members were gathered here, not as political revelers, but as experts with special capabilities to support the Secret Service, FBI and law-enforcement officials in providing a safe and secure environment for the Democratic National Convention.

Martin is a military police dog handler with the 51st Military Police Detachment at Fort Lewis, Wash. His efforts here helped this event take place without interruption.

"I'm working in support of the Secret Service at one of the entrances to the Pepsi Center and Mile High Stadium. My primary duty is to search all incoming vehicles for explosives," said Martin, a 2004 graduate of Center High School, Antelope.

American military service members, such as Martin, are sworn to support and defend the Constitution of the United States and take their orders from the president or their governor, and senior-ranking officers. Professionally they are apolitical, but Martin realized why his military contribution to this political convention was important.

"By handling an explosives detecting dog, I help protect the convention from possible attack. Also, by standing at the entrance, we act as a

psychological deterrent against possible attackers," said Martin.

A special military organization was formed here with personnel from the active-duty ranks, reservists and National Guardsmen. Named the Joint Task Force - Democratic National Convention, this military organization was not in charge of security operations, but aided federal and local agencies.

Some military members brought special capabilities the civil authorities either didn't have or didn't have enough of for the event. Military specialties such as search "bomb dogs," chemical, biological or radiological specialists, firemen, military policemen, and soldiers trained in riot control all helped the other federal agencies in accomplishing the security needs for this large-scale political convention.

Working as a military member on the streets of a major American city in support of other federal agencies, Martin believes this experience will leave a lasting impression.

"Since being in Denver, I've seen a lot of protesters at the Capitol and downtown. We've had a chance to visit local landmarks like the Aquarium and Denver Zoo," said Martin.

Although Martin was well suited for this special assignment, he has a traditional military background.

"I've been in the Army for three and a half years and have been deployed from Germany into Afghanistan for a year in 2006-07. After leaving the military, I plan on attending college at California State University at Chico to study music and sound engineering," said Martin.



Photo by Cecilio Ricardo

Army Spec. David E. Martin was one of more than 1,000 service members who helped provide a safe and secure environment for the Democratic National Convention in Denver. Military members served as experts with special capabilities to support the Secret Service, FBI and law-enforcement officials.

Although the cameras and spotlights have moved on with the candidate, Martin will continue with his traditional military duties and responsibilities, while remembering the moment he helped a man who could be president.

Orienteering Meet on American River Pkwy

Enjoy a fall hike along the beautiful American River Parkway while learning how to read a map and use a compass at an orienteering meet on Sunday, Oct. 26.

The meet at Rossmoor Bar in Rancho Cordova is sponsored by Gold Country Orienteers. It will feature courses for beginning, intermediate and advanced orienteers.

Orienteering is a versatile and exciting 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 markers. 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.

Registration will be from 9 a.m. to 12 noon. Courses can be started between 10 a.m. and noon. Beginning instruction will be available beginning at 9:45 a.m. The cost is \$5 for each individual or team going out together and \$2 for a second map or second course.

Take Highway 50 east of downtown Sacramento to Sunrise. Go left to Coloma and turn left. Go to Elmanto and turn right and into the park. Look for orienteering signs. The park fee is \$5.

For more information, visit www.goldcountryorienteers.org or contact 916-769-7381 or gcodave@comcast.net

Carmichael Cactus and Succulent Society Meeting

Thursday Nov 6

Carmichael Park Clubhouse,
5750 Grant Ave., Carmichael, CA 95608
10 am - 4 pm Free

"Visitors are welcome!"

A slide program by Daisey Mah
"Using Succulents in Land Park"

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California's Reputation for Lawsuit Abuse – Well Deserved



by Diann Rogers

The first week of October marked Lawsuit Abuse Awareness Week (LAAW), a time to call attention to the abusive lawsuits that are alive and thriving in California. For those who question whether lawsuit abuse is still a problem in California, Citizens Against Lawsuit Abuse (CALA) suggests reflecting on the seven signs that we have a lawsuit abuse problem.

California has a well-deserved reputation for lawsuit abuse. A recent study by the Institute for Legal Reform ranked California 45th out of the 50 states based on its litigation climate. Los Angeles topped the list of counties nationwide with the least fair and reasonable litigation environment while San Francisco ranked seventh.

Fair and thoughtful juries protect reason and sensibility in our courtrooms, yet millions of Californians do not serve. A study conducted by Dr. Daniel Klerman of the University of Southern California Law School found that more than one-third of Californians summoned for jury service either fail to respond or request to be excused from service.

Due to the huge payment verdicts that juries hand out, both in the public and private sector, lawsuits are now considered a cost of doing business. We all pay a "lawsuit tax," because when businesses are unfairly sued, they are forced to pay legal fees and often settle regardless of the merit of the case. This results in higher prices for goods and services, lost jobs and a decreased tax base. This past year, Tillinghast-Towers Perrin estimated that cost at over \$800 for every man, woman and child in America. Other studies have placed the number much higher, closer to \$10,000 for a family of four.

Similarly, lawsuits against our state and local governments cost us all, as we – our tax dollars – pay for verdicts, settlements and outside counsel. In just two fiscal years, the cities and counties of San Diego, Los Angeles and Sacramento, together with Orange County spent more than \$276 million on settlements, verdicts and outside counsel. Surely California taxpayers would prefer to see their tax dollars put to better use, such as paying for parks, libraries, police officers and firefighters.

Record-breaking verdicts in California encourage people to seek damages when something goes wrong in their lives, even when they share responsibility. Current law does nothing to discourage the abandonment of personal responsibility.

Many of these verdicts are the result of convincing, yet often suspect "expert witness" testimony. Personal injury lawyers seek out so-called "experts" to testify regardless of their background and experience in the relevant field. A survey of California's specialty physicians found that 47 percent of those surveyed rate the overall quality of medical witness testimony as "poor" or "only fair" and more than three in five report that they have personally seen or heard statements by a medical expert witness in a courtroom they believe to be inaccurate or based on questionable science.

Yet the likelihood of reforming current law is low, as trial lawyers yield significant influence over our legislature. Many of California's elected officials receive substantial campaign dollars from trial lawyers. These same officials frequently side with trial lawyers, blocking attempts at meaningful civil justice reform.

Let me share with you some of the measures that would have resulted in true reform but failed due to the current political climate in Sacramento:

SB 423: would cap punitive damages awards at three times compensatory damages.

SB 1202: would help judges ensure class action settlement money reaches the actual people in the class by withholding part of the plaintiff's attorney's fees in until all class members have been contacted and have received their portion of the settlement funds.

AB 1891: would allow courts to carve frivolous claims out of a lawsuit but let people continue to pursue claims with merit.

In fact, due to our current legal and political climate, personal injury lawyers are the only winners, often taking over one-third of plaintiffs' awards. In class action lawsuits, plaintiffs often end up with a coupon or a small check while the lawyers representing the plaintiffs (but had no say in hiring) walk off with millions. It is no wonder the Consumer Attorneys of California announced that their members have raised millions of dollars to protect the status quo and fighting reforms.

During LAAW, and throughout the rest of the year as well, we can all stand up against lawsuit abuse. Let your voice be heard. Accept responsibility for your actions. Serve on a jury when called. Write or call your elected official and encourage them to pass meaningful reforms. Vote for candidates who are not backed by trial lawyers. In doing so, you can help ensure that justice – not greed – rules in our courts.

Citizens Against Lawsuit Abuse is a nonprofit, grassroots public education organization dedicated to serving as a watchdog over the legal system and those who would seek to abuse it for undeserved gain. Central California CALA currently has over 3,500 supporters throughout the Sacramento region and Central Valley. For more information, visit www.StopBadLawsuits.com



Joni Hilton

Aptitude or Attitude?

no credit whatsoever, and are inevitably going to come home and ask us to cosign on a car they can't afford?

Because that's where this is going, you know.

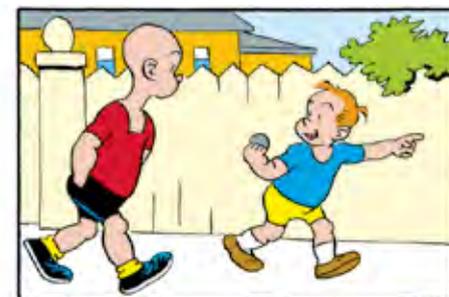
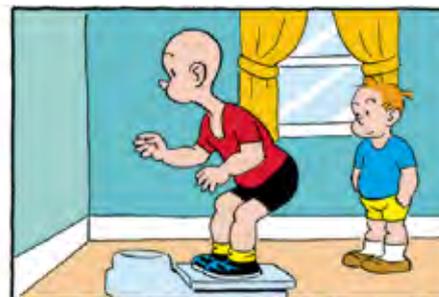
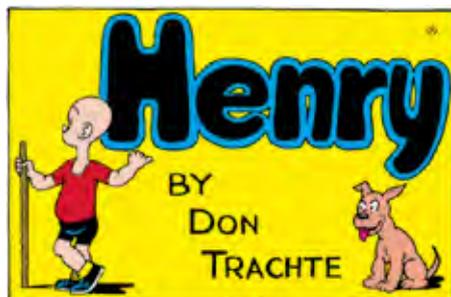
I blame the Clinton administration. Okay, first I blame Bob, then I blame the Clinton administration.

And don't write in telling me plenty of fine upstanding citizens have gone to Clown College (an oxymoron if ever there was one) and are now working for the circus. I simply ask you this: Would you cosign for them to buy a car? I rest my case. No mother sits in the bleachers and points out her offspring who's wearing floppy shoes, a fright wig and a rubber nose, and says, "That's my boy!" I'm telling you, you deliver a ten-pound baby and this is what happens.

On the other hand, if you're planning a children's party in the near future, and you need some entertainment, you know where to find me.

Joni Hilton is an award-winning playwright, the author of 16 books, holds a Master of Fine Arts degree in Professional Writing from USC, and is frequently published in major magazines. A former TV talk show host in Los Angeles, she is also a TV spokeswoman across the U.S. for various corporations, and highly in demand as a public speaker. She is Founder of Holy Cow, an organic line of cleaning products (holycowproducts.com), the winner of dozens of cooking contests, and a former model and Miss California. She is married to Bob Hilton, and they are the parents of four children. For book reviews, recipes, purchasing information about her books, and more, simply type Joni Hilton into Google or Yahoo.

Listen to "The Joni Hilton Show" streaming live, weeknights 6-8 pm on www.KAHL.com



Sacramento County Tackles 99 Recommendations to Improve Development-Related Services

Plan unveiled to address recommendations of independent audit

As part of Sacramento County's revamping of development-related services, a performance audit of two key departments, Planning and Community Development and Environmental Review and Assessment, was conducted in 2008. As a result of the audit, County staff is announcing the first phase of changes, some that will shave two months from the entitlement process.

"The 99 audit recommendations fall generally into three broad categories," said Deputy Administrator of Development Services Steven Pedretti. "Though we can't do everything immediately, we're addressing critical factors to insure that our development processes simply work better. Our customers have commented that they already notice improvements."

The three categories of changes:

Administration

All development-related departments and divisions are being brought together under one administrator who will be directly responsible for oversight and implementation of improvements.

Employees are actively working together to increase cross departmental collaboration and shorten project review timeline; management will meet on a weekly basis to review the implementation progress and make sure projects are being moved through efficiently.

People

- Attitude – The County is creating a sense of urgency, accountability, and a "can-do" attitude by providing tools, training and written expectations.

- Accountability – Strong project managers will coordinate timely and consistent processing.

Project managers will be the single point of contact for customers.

Training for all involved staff on the processes, related fields and customer service.

Using cross-functional teams to review projects to broaden staff knowledge and experience.

Technical

A Project Review Committee has been created to improve reviews of all new project applications. Early reviews will be completed by all involved departments to reduce processing time.

This change should reduce the processing time for an average project by approximately

sixty days. This new Committee will "touch" the projects at three separate times in the review process:

Project Initial Review to identify major issues and required technical studies by all departments early in the process.

Troubleshooting to resolve problems that may arise and to monitor review timelines.

Project Condition Review during which development conditions are identified and placed on the development project.

In addition, the following improvements will be established:

Timelines will be established for each project.

A project manager for each application will be assigned and materials will be distributed early in the process to save time.

A Pre-Submittal Review process has been implemented that encourages applicants to meet with County staff prior to filing an application to learn what will be needed and help insure better applications and faster processing.

Newly-developed procedure manuals are now in place to ensure consistent project reviews. Additional procedure manuals are currently being written.

Technical Improvements

Electronic distribution of application

materials will be done immediately to reduce review time.

Environmental Review's tracking software, which provides web access to final environmental documents by customers and staff, will be expanded.

The Planning Project Viewer, a Google based map system which enables the public to view development project information based on a location, will be expanded. Environmental information has been added.

Project management software has been implemented for easier internal tracking and increased accountability of staff.

Just Like Cats & Dogs by Dave T. Phipps



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straight talk for teens

Talking politics - without fighting

by Lauren Forcella

Dear Straight Talk: I'm 21 and I never realized how political my parents were. When I visit from college, we get in these huge political arguments. I'm genuinely upset with their viewpoints. I feel their opinions stem from prejudice, fear, and ignorance, with no regard for the greater good. For instance, they don't even believe global warming is real. The situation becomes openly hostile, especially if they've had a drink or two. I love my parents very much. How can I open their minds to what's really going on in the world? It's too important to just shut up. — Catherine

From Kendal, 22: You can't change another person's mind. You can present facts rationally, you can be passionate, but you won't change someone who believes they are right. That's why voting is so important. Make sure you vote, and encourage your friends to vote. My dad and I agree on most things, except a certain social issue. I can't change his perspective (I've tried), but I can vote to offset his vote. That's why even one small vote is important; everyone makes a difference.

From Lennon, 22: My parents are open-minded, but lots of older relatives and family friends vote strictly down party lines. It's impossible to converse with them because they simply restate their position over and over and don't think much. For example, I asked a family friend which VP candidate he thought was more qualified. His reply: "I know which one I'd like to sleep with." The problem is people only listen to who they are voting for. No one listens to the other side. Very few know how to have a conversation where the goal is not to rebut everything and "win" as fast as possible. Start small. Practice dialoging around less important disagreements. Be the leader. Don't think of comebacks before they finish talking. Listen. Ask clarifying questions. Avoid generalizations and stereotypes. Offer books and articles you find inspiring.

From Emily, 16: Is converting two people to your views worth breaking up your family? You say you don't want to

be quiet, but you must try. Don't silence everything, but say less, and say it calmly. Print out information about your candidate, state what issues are important to you, agree to disagree, then, change the subject.

From Ashley, 21: My parents and I have totally different political opinions, too. I tried forever to change/open their minds but now I don't talk to them about politics. We just agree to disagree — it's better than starting a fight. Bring them a column on global warming from a science magazine so they can read it themselves.

From Graham, 15: When I discuss ballot issues with my family I always remind myself that for the discussion to benefit both sides, both sides need to be open. Try looking up points you are unsure of and share what you find.

From Geoff, 23: The problem is most parents only have time to get information from a few sources: the local paper, Fox, CNBC, etc., so, whenever I can, I email or clip my dad a story. My parents raised me to be open-minded. They avoided using words like "never" and "always" because the world — including Obama and McCain — is more complicated than that. Having genuine communication about politics with those who think differently requires maturity. You can't yell or tell people how wrong or backward their views are. Be patient, calm, and ask probing questions.

Dear Catherine: That's right. And the question I like is: "What do you value?" For instance, in discussing global warming, put party politics aside and simply name what you value (climate stabilization, species survival, lower heating/cooling costs, etc.). Then ask what they value. Almost always you will find some agreement and feeling of joined purpose. Stop there. Minds have been opened on both sides. **NOW GO VOTE!**

More panel comments are on the website at www.StraightTalkForTeens.com.

Write to Straight Talk at www.StraightTalkForTeens.com or PO Box 963, Fair Oaks CA 95628



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King Crossword

Answers on page 9

ACROSS

- 1 Runs for exercise
- 5 Recede
- 8 Moolah
- 12 Satan's specialty
- 13 Meadow
- 14 "— take arms against ..."
- 15 National pastime
- 17 Tolerate
- 18 A billion years
- 19 Through eternity
- 21 Pupa-to-be
- 24 Elbow counterpart
- 25 Lotion additive
- 26 MySpace alternative

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- 51 Agrees tacitly
- 52 Rotation
- 53 — moss
- DOWN**
- 1 Dubya's brother
- 2 Eggs
- 3 USO
- 4 Hiding place for 45-Down?
- 5 Verve
- 6 Canto lead-in
- 7 Equitable
- 8 Network that suffers during sweeps
- 9 Neck of the woods
- 10 Remain
- 11 — d'oeuvre
- 16 Feathery accessory
- 20 Lascivious look
- 21 Secular
- 22 Hawkeye
- 23 Colonial sewer
- 24 Eskimo boat
- 26 Developed
- 27 October
- 28 Galley supply
- 29 "South Park" kid
- 31 Banner
- 34 Exit
- 35 Wild and crazy
- 37 "A pox upon thee!"
- 38 Face feature
- 39 Vagrant
- 40 Eager, plus
- 41 Needing liniment
- 44 — glance
- 45 Blackjack part
- 46 Genetic letters
- 47 Solidify

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Twisting Balloon Animals

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Mission Oaks Computer Club Celebrates 20 Years

The Mission Oaks Computer Club celebrated its 20th Anniversary at its October 2008 meeting.

The club meets at the Mission Oaks Community Center at 4701 Gibbons Drive in Carmichael on the 2nd Thursday of each month from 1 to 3 p.m. The club has about 80 members most of whom are seniors. The club is open to all adults in the Sacramento region regardless of age and is particularly interested in attracting the newly retired along with anyone with an interest in computers.

Following each general meeting is a Problem Solving Clinic from 3-4 PM where individual problems are solved by Adam Lacey of Applications, Etc.

The monthly general meeting features a different computer-related program each month. Future programs will include subjects ranging from digital cameras, iPods, digital scrapbooking, computer file management, what to look for in a new computer, how to transfer videos and audio files, Microsoft Vista, etc.

The membership includes a broad range of computer competence from absolute beginners to fairly sophisticated long-term users. The general meetings are set up with chairs facing a screen with a projector facing a screen. The Community Center offers wireless internet (wifi).

Visitors are always welcome as are prospective members and presenters.

The club maintains three Special Interest Groups (SIGs): Basic Computing/Internet, Digital Imaging & Editing, Bits 'n Bytes (a collection of different subjects) and the Problem Solving Clinic. These groups are moderated by interested club members with member discussion and input encouraged.

The club does not offer computer courses. A recommendation for separate community adult or senior classroom education is provided to those in need.

For further information check the club's website at: www.missionoakscomputerclub.org or call the President at (916) 366-1687.

Weekly SUDOKU

Answer

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

So much fun, you'll go batty.

Join Sunrise MarketPlace this October for a hauntingly good time you won't soon forget.

Haunted House

October 4-31, 7 pm
Marketplace at Birdcage

Voted Sacramento's scariest, the R.M.S. Curseliner, is not for the faint of heart. Details and discounts at frightplanet.com. Get your costume at the Halloween Express store inside the haunted house. Live music Halloween night.

Monsters at the Mall

Oct. 31, 5:30-7:30 pm
Sunrise Mall

Free trick-or-treating for the kids (from 5:30-6:30 pm), plus live music, games and all sorts of ghoulish fun.

mix96
SOFT ROCK

Atmosfear Haunted House
Oct. 10-Nov. 1, Sunrise Mall
Located near Men's Macy's,
[visit sunrisemallonline.com](http://visit.sunrisemallonline.com)

Dog-O-Ween

Oct. 11, 10 am-noon
Sunrise Festival 1
(corner of Greenback & Sunrise)

Come early, as contest is limited to first 100 registered dogs. Win prizes, doggie bags and other goodies. Registration starts at 9 am. \$5 entry donation benefits Placer County SPCA.

For more details visit sunrisemarketplace.com

Hank Fisher Properties Announces Staff Changes

Cheryl Hinton has returned to the Chateau at Carmichael Park as marketing director, while Loretta Manfre has been named to that post for the Chateau on Capitol Avenue, both of which are Hank Fisher Properties' senior living communities.

As marketing directors, the women are responsible for working with seniors and their families to determine their long-term care needs and the most appropriate settings for meeting them. They assist new residents with the move-in process and maintain contact with a wide variety of professionals providing referrals and resources to seniors.

Ms. Hinton brings eight years senior living experience to the position. With nearly five years background in customer service at Vision Service Plan and GE, she joined Hank Fisher Properties in 2000 and served as a resident counselor at River Edge retirement community. She moved to the Carmichael community in 2001 where she became Marketing Director later that year. She had served as Marketing Director for the Chateau on Capitol Avenue since 2005.

Loretta Manfre, while new to the senior living industry, has served for over a decade in sales

and marketing. For three year she managed ticket sales for pro-am golf tournaments at Pebble Beach in Monterey. She became part of the events management team at the Pebble Beach Concours d'Elegance, where she served for six years and was promoted to vice president of sales and marketing. After relocating to Sacramento, she managed direct marketing campaigns for three years with Washington Mutual Home Loans.

The Chateau at Carmichael Park is located on 7125 Fair Oaks Boulevard between Grant Avenue and Engle Road. It offers some of the best-priced senior care and services, including independent and assisted living, The Garden Memory Care and The Club memory day care. More information may be obtained by calling 916-481-7105.

The Chateau on Capitol Avenue offers elegance independent and assisted living in the heart of exciting culturally rich Midtown. Located on Capitol Avenue at 27th Street, community is around the corner from Sutter hospital and within five minutes of Mercy. It's also kitty-corner from Trinity Cathedral and near Biba's restaurant, boutiques and art galleries. Ms. Manfre can be reached there at (916) 447-4444.

Pet of the Week: **Sammy**

Animal ID#: A475636

Sammy was too young for adoption when he came to the Shelter, so he was temporarily cared for by a family until he got a little older. His temporary family says he is very dog friendly and a bundle of love and energy. Now he is 4-months-old and ready to be adopted by someone who can take care of him forever. Sammy loves people and wants to play all the time. Living at the shelter is restricting his play time and putting a damper on his youthful spirit. Sammy will be happy when he has a person to love and a place to move around and play. Sammy's good looks are hard to resist, and when he is pet he starts purring and melts into your arms. Visit Sammy at the shelter today to see for yourself how irresistible he is.

To see Sammy or other adoptable animals visit:

Sacramento County Animal Shelter
4290 Bradshaw Rd, Sacramento, Ca 95827

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

Offices open at 8:00 a.m. and Kennels are open to the public at 10:00 a.m.

Visit us on the web to view pets online and



learn more about our animals, services and programs at: <http://www.msa2.sacounty.net/acr/Pages/default.aspx>
916- 368-7387 (PETS)

Weekly SUDOKU

by Linda Thistle

Answers on page 7

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

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

DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging

★★★ HOO BOY!

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Blown Rear End

Q: Greg, I just blew my second rear end in my 2001 Firebird Trans Am with a six-speed transmission. What kind of rear should I put in, as I'm done with the stock rear? My car is modified a bit, too. Also, what ratio would you recommend for street and strip use?
-- Calvin, New Jersey

A: Calvin, there are many rears to choose from, from many reputable companies, including Moser, Currie, Strange and a host of others that offer Ford 9-inch, Dana and Chevy 12-bolt rear ends. The bottom line is that you must replace that rear end.

I just went through the same process with my son and his Z28 Camaro. We bought a Moser M9 unit with a Detroit Locker, aluminum case and 35 spline axles, and then some suspension components from BMR Fabrication. I'll let you know up front it's not cheap to buy a quality replacement rear, so be prepared to spend from \$2,500 to \$4,000, depending on what kit you buy, and then more for the stronger suspension components needed to hook up your power.

As for ratios, since you have a six speed, a 4:10 is not out of the question, as that sixth gear will still give you some decent fuel mileage. If your car were an automatic, I'd recommend nothing lower than a 3.73 to a 3.89 for obvious street fuel-mileage reasons.

You also might want to check out offerings from Richmond Gear, as it supplies some great transmissions in addition to ring and pinions. All of these companies are easily found on the Internet.

Write to Greg Zyla in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or send an e-mail to gzyla@ptd.net.

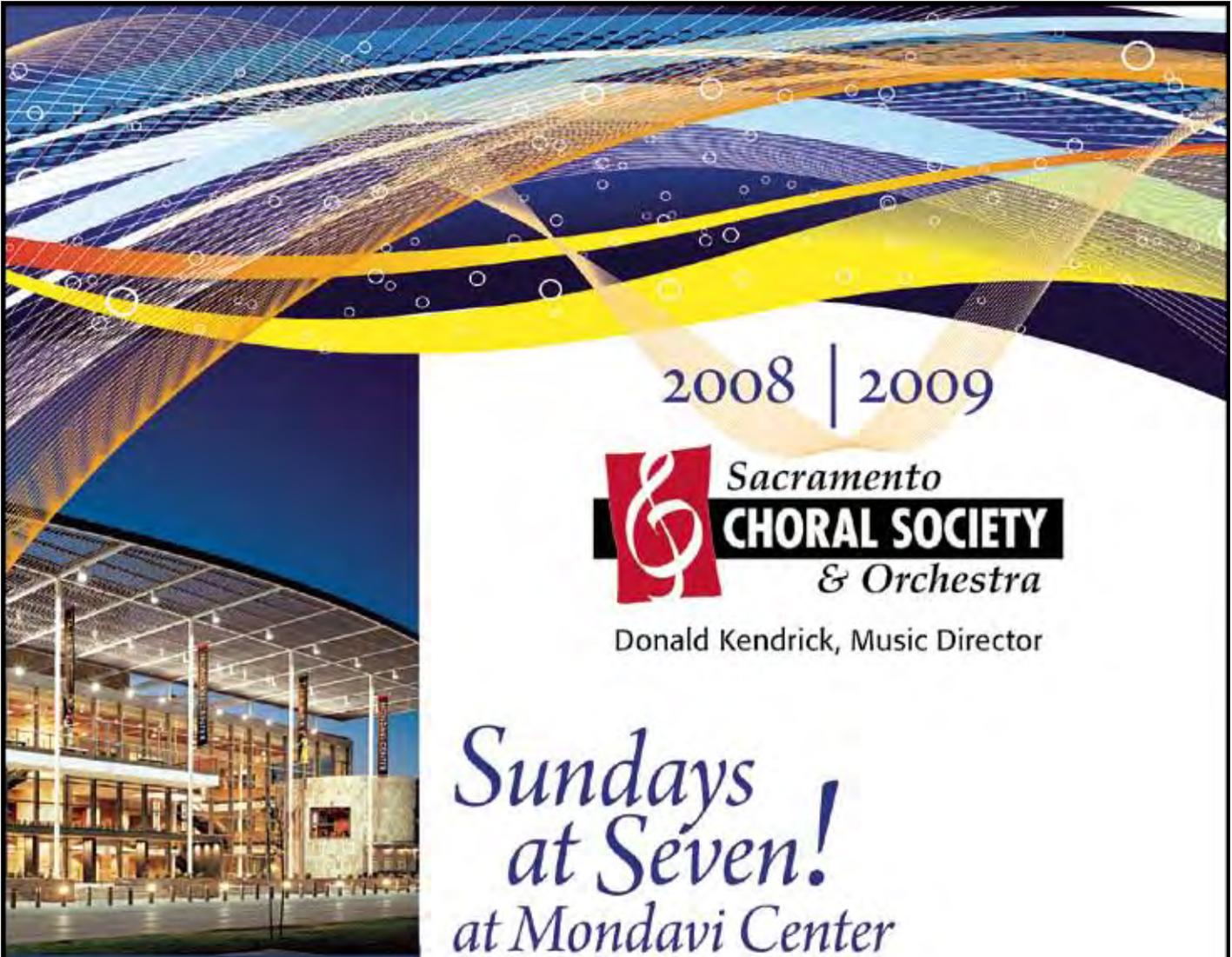
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King Crossword

Answers

Solution time: 21 mins.

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



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SMUD & Mercy General Hospital Honored at 2008 Fit Business Awards

Innovations for a Healthy Workplace Environment Applauded by State Task Force

There's a growing debate at the State Capitol about the rising cost of healthcare and the financial impact it will have on the private and public sectors. While little was accomplished during the 2008 legislative session between the Governor and lawmakers, the need to provide basic health coverage for the state's citizens without bankrupting the healthcare system still remains a top priority.

These are tenuous times in Sacramento, but both sides of the healthcare policy debate can agree: when workers are healthy and fit they are happier and more productive on the job. Smart employers know that an investment in their workers' wellness will considerably benefit the company in many ways, including reduced insurance rates, increased productivity and lower, long-term healthcare costs.

Recognizing the value of a fit and healthy workplace to organizations and workers alike, the California Task Force on Youth and Workplace Wellness recently honored 78 employers with the 2008 Fit Business Awards. The annual awards program was first launched in 2003 to private and non-profit companies across California seeking to recognize business models that promote a healthier workplace.

Here in the Sacramento region, SMUD & Mercy General Hospital were awarded with the Gold award by State Senator Tom Torlakson and State Assemblyman Lloyd Levine representing the California Task Force on Youth and Workplace Wellness. Both Sacramento employers were recognized because of their commitment to invest innovatively in the health and wellness of its workers.

The need for healthier workplaces in California is clear. The state has one of the fastest rates of obesity among working-age adults, ranking this year as the 41st fattest state in the nation. Physical inactivity, obesity and other health-related problems cost California businesses an estimated



\$28 billion a year in lost productivity, workers' compensation, as well as direct and indirect medical costs. Therefore, employers are uniquely positioned to care about and promote the health of their employees. They are increasingly aware of the positive connection that employee health has on their financial bottom line and are constantly seeking new methods to promote wellness in the workplace.

Among the innovations implemented by this year's Fit Business award winners were health, fitness and nutrition initiatives tailored to business culture and employee needs. These included sponsoring employee sporting tournaments such as competitive basketball and volleyball to horseshoes and table tennis; ergonomics

evaluations for new or relocated employees; nutrition education, cooking classes and farmers market tours; health fairs, stress reduction seminars and health clinic screenings; interactive wellness websites, community health calendars and online newsletters; on-site fitness evaluations and free fitness/health classes; balanced & organic food selections made from scratch in employee cafeterias; physical activity breaks; sponsored walks and runs; as well as reimbursement for wellness and fitness-related services such

as gym memberships.

The California Task Force on Youth and Workplace Wellness is a public/private collaboration that brings together educators, health advocates, public health professionals, health providers, athletes and legislators in an effort to create and promote policies to improve health and fitness and lower obesity rates in California schools and workplaces. For more information, please visit: www.wellnesstaskforce.org.

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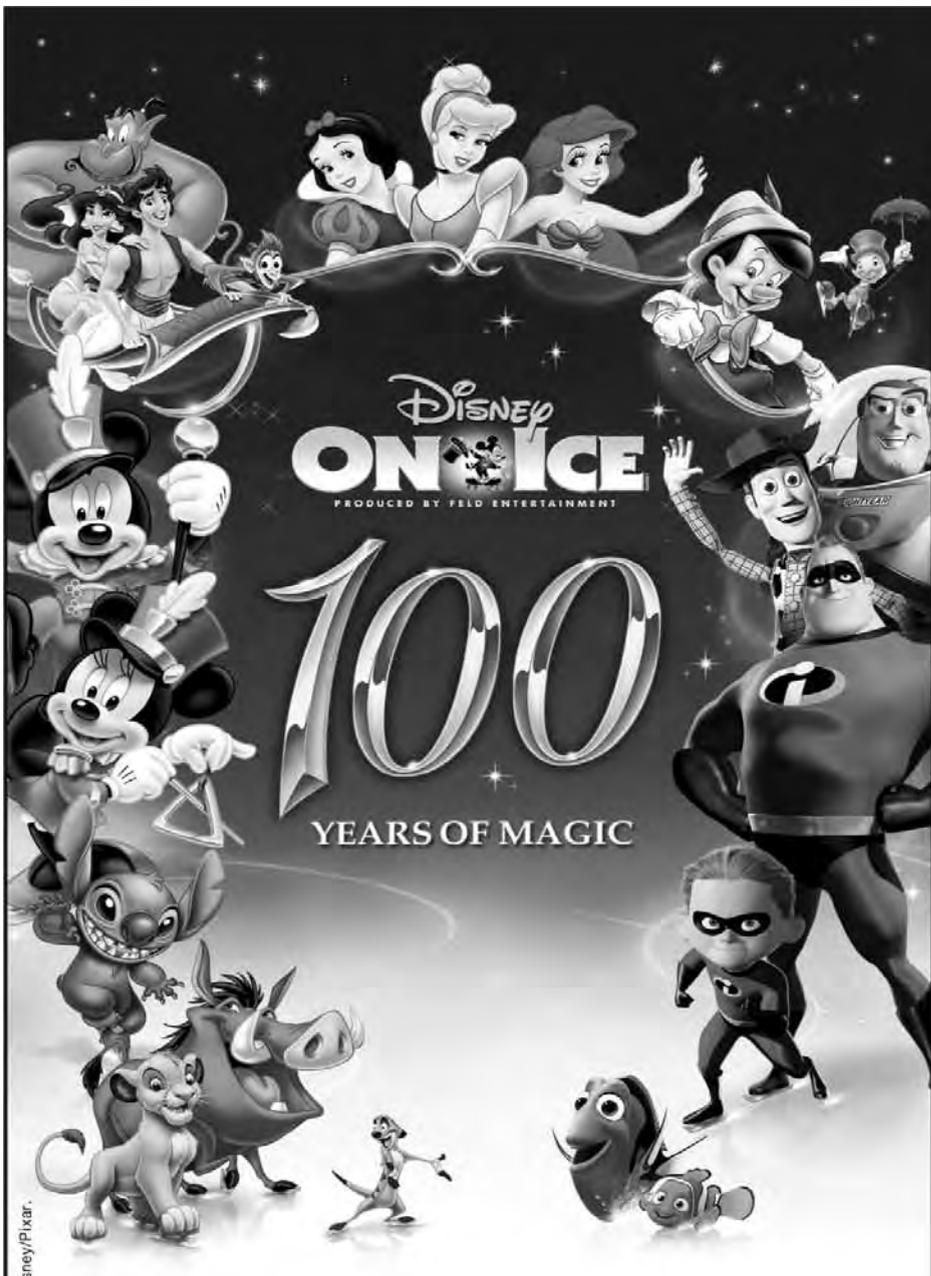
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LORI O'NEILL



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WAX AND BING

FICTITIOUS BUSINESS NAME STATEMENT #0809962. Unilab Corporation (Delaware), 3 Giralde Farms, Madison, NJ 07940 is doing business under the Fictitious Business Name "Quest Diagnostics" at 3714 Northgate Blvd., Sacramento, CA 95834. Filed with the Clerk of Sacramento County on Sept. 23, 2008. Publish: September 30, October 7, 14, 21, 2008.

QUESTD 80905 10-21-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-0002-CU-PT-GDS

WHEREAS, Iquo E. Onofiok has filed a petition in this court for a decree changing name of Iquo Eka Onofiok to Ekama Iquo Onofiok. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Nov. 5, 2008 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: Sept. 23, 2008.

Shelleyanne W.L. Chang
Judge of the Superior Court
Publish: September 30, October 7, 14, 21, 2008.

ONOFIO 80905 10-21-08

FICTITIOUS BUSINESS NAME STATEMENT #0810210. Lisa Nicole Sweeney, 2500 La France Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Name "ASAP Print Solutions" at 3600 Madison Ave. #51-B, North Highlands, CA 95660. Filed with the Clerk of Sacramento County on Oct. 2, 2008. Publish: October 7, 14, 21, 28, 2008.

ASAPPR 81001 10-28-08

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

#34-2008-00016631-CU-PT-GDS WHEREAS, Dolores E. Hale has filed a petition in this court for a decree changing name of Dolores Eleanor Hale to Deja Hayden Hale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 13, 2008 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: Sept. 30, 2008.

Loren E. McMaster
Judge of the Superior Court
Publish: October 7, 14, 21, 28, 2008.

HALE 81001 10-28-08

FICTITIOUS BUSINESS NAME STATEMENT #0810294. James Ronald Wheeler, 7560 Wooddale Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business

NAME STATEMENT #0810294. James Ronald Wheeler, 7560 Wooddale Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business

Name "Wheeler & Associates" at 7560 Wooddale Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on Oct. 6, 2008. Publish: October 14, 21, 28, November 4, 2008.

WHEELE 81002 11-4-08

FICTITIOUS BUSINESS NAME STATEMENT #0809175. Vladimir KJuleshov and Maria Kuleshov, both of 2931 Connie Dr., Sacramento, CA 95815 are doing business under the Fictitious Business Name "Built for Life" at 2931 Connie Dr., Sacramento, CA 95815. Filed with the Clerk of Sacramento County on Aug. 29, 2008. Publish: October 14, 21, 28, November 4, 2008.

BUILT 81002 11-4-08

FICTITIOUS BUSINESS NAME STATEMENT #0810210. Lisa Nicole Sweeney, 2500 La France Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Name "ASAP Print Solutions" at 3600 Madison Ave. #51-B, North Highlands, CA 95660. Filed with the Clerk of Sacramento County on Oct. 2, 2008. Publish: October 14, 21, 28, November 4, 2008.

ASAPPR 81002 11-4-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00016631-CU-PT-GDS

WHEREAS, Dolores E. Hale has filed a petition in this court for a decree changing name of Dolores Eleanor Hale to Deja Hayden Hale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 13, 2008 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: Sept. 30, 2008.

Loren E. McMaster
Judge of the Superior Court
Publish: October 14, 21, 28, November 4, 2008.

HALE 81002 11-4-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00024239-CU-PT-GDS

WHEREAS, Hung Van Vo and Hang Thi My Vo have filed a petition in this court for a decree changing name of Hannah Huynh to Hannah Huynh Vo. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 21, 2008 in Dept. 53, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this order to show cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 9, 2008.

Loren E. McMaster
Judge of the Superior Court
VO 81002 11-4-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO AMENDED ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00020292-CU-PT-GDS

WHEREAS, Dawn J. Bixler-Barnes has filed a petition in this court for a decree changing names of Dawn Jeanette Bixler-Barnes to Dawn Jeanette Barnes; Sean Michael Bixler to Sean Michael Barnes; and Tylor Edward Bixler to Tylor Edward Barnes. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at Nov. 14, 2008 at 2 p.m. in Dept. 53, located at 800 9th St., Third Floor, Sacramento, CA

95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this order to show cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 9, 2008.

Loren E. McMaster
Judge of the Superior Court
Publish: October 14, 21, 28, November 4, 2008.

BARMES 81002 11-4-08

NOTICE OF PETITION TO ADMINISTER ESTATE OF SONIA GARZA NO. 34-2008-00023631-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 Sonia Garza. A petition has been filed by Sylvia Marley in the Superior Court of California, County of Sacramento, requesting that Sylvia Marley be appointed as personal representative to administer the estate of 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 at 9:00 a.m. in Dept. No. 129, at 3341 Power Inn Road, Sacramento, CA 95826, Probate, on December 3, 2008.

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:

John W. Ambrecht, SBM 0650349, 1224 Coast Village Circle #32, Santa Barbara, CA 93108; 805-965-1329.
Publish: October 21, 28, November 4, 2008.

AMBREC 81003 11-4-08

FICTITIOUS BUSINESS NAME STATEMENT #0810483. Kimberly M. Mazzone, 5312 Privet Lane, Elk Grove, CA 95758 and Kristine E. Donohue, 2513 Greenfield Way, Carmichael, CA 95608 are doing business under the Fictitious Business Name "Unclaimed Treasures" at 2513 Greenfield Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Oct. 9, 2008. Publish: October 21, 28, November 4, 11, 2008.

UNCLAI 81003 11-11-08

FICTITIOUS BUSINESS NAME STATEMENT #0810539. B&D Electric, Inc., 7105 Roca Way, Sacramento, CA 95842 is doing business under the Fictitious Business Name "River City Electric" at 7105 Roca Way, Sacramento, CA 95842. Filed with the Clerk of Sacramento County on Oct. 10, 2008. Publish: October 21, 28, November 4,

11, 2008.
RIVERC 81003 11-11-08

FICTITIOUS BUSINESS NAME STATEMENT #0810691. D & R Mortgage Corp., 29870 Middlebelt Road #100, Farmington Hills, MI 48334 is doing business under the Fictitious Business Name "Metro Finance" at 29870 Middlebelt Road #100, Farmington Hills, MI 48334. Filed with the Clerk of Sacramento County on Oct. 16, 2008. Publish: October 21, 28, November 4, 11, 2008.

CORP20 81003 11-11-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00024639-CU-PT-GDS

WHEREAS, Floravuth Var has filed a petition in this court for a decree changing name of Floravuth Var to Ace Floravuth Var. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Dec. 3, 2008 in Dept. 54, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this order to show cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 15, 2008.

Shelleyanne W.L. Chang
Judge of the Superior Court
Publish: October 21, 28, November 4, 11, 2008.

VAR 81003 11-11-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00024702-CU-PT-GDS

WHEREAS, Saman Assadi-Rad has filed a petition in this court for a decree changing name of Saman Assadi-Rad to Saman Assadi. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Nov. 18, 2008 in Dept. 53, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this order to show cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 16, 2008.

Loren E. McMaster
Judge of the Superior Court
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CHRISTIAN DATING & FRIENDSHIP SERVICE. Over 100,000 members, countless relationships & marriages since 1989. Singles over 40 call anytime for a free package, 1-800-437-1926 (NANI)

hr: LUXURY - FREE ISSUE. You are invited to read the Magazine of the Rich and Famous...Go Now to: www.hrLuxury.com/free (Cal-SCAN)

International Inventor's EXPO. Las Vegas - Oct. 18th -19th, 2008. FREE admission. Inventions Worldwide. Booths available. See investors, buyers, and licensee's www.inventbay.com/inventorexpo or call 1-888-999-4391 (NANI)

Advanced Stuttering Therapy Speak fluently. Practical, Effective 12-day treatment. Superior, long-term results. Some scholarships available. Hollins Communications Research Institute—nationally recognized center, Roanoke, Virginia. 540-265-5650 www.Stuttering.org (NANI)

Miscellaneous Items For Sale

DIRECTV FREE 4 Room System! All 265+ Channels FREE 4 Months! Includes Movie Channels! 95 HD Channels! Ends Soon, Ask How! Packages Start \$29.99! FREE DVR/HD! 1-800-973-9044 (NANI)

SEARSCentral Cooling Systems from Sears Home Improvement Products. Full Line of CARRIER(R) & KENMORE(R) products. ENERGY STAR(R) qualified systems. Call for a FREE in-home estimate. 1.877.669.8973 (NANI)

****A L L 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)

DIET PILLS Maximum prescription strength Phentromine, 37.5 mg, blue and white capsules, 60 count, \$77.95. No Prescription needed. Free Shipping! 1-800-627-7896 ext. 807 (NANI)

Moving-Must Sell!! Arcade style Nintendo Popeye game with quarter mechanism. Works also without mechanism connected. It's a joy for small children to see Pluto try to catch Popeye and save Olive Oil. For the serious video player. The game is a real challenge. \$500 or best offer. Call Shirley at 482-4188. (ARM)

FREE DIRECTV 4 Room System! All 265+ Channels FREE 4 Months!Includes Movie Channels! 130 HD Channels! Ends Soon, Ask How!Packages Start \$29.99FREE DVR/HD1-800-620-0058 (NANI)

Satellite Internet Broadband! Goodbye Dial-Up! Available Everywhere! Lightning Fast! 30x-50x Faster! \$100 Cash Back! Local Installers! Free Installation! Order Hughes NetToll Free 1-866-815-2851 (NANI)

Free DIRECTV Satellite TV for 4 months with NFL Sunday Ticket; Free Set-Up, HD-DVR Upgrade. Offer ends 10/31/08. Call Expert Satellite 1-866-926-2066 (credit card required)(NANI)

DIRECTV Satellite Television, FREE Equipment, FREE 4 Room Installation, FREE HD or DVR Receiver Upgrade. Packages from \$29.99/mo. Call Direct Sat TV for details 1-800-380-8939 (NANI)

FREE DIRECTV Satellite TV For 4 months with NFL Sunday Ticket package; or Save \$18/month for 12 months. Packages from \$29.99/mo. Call Expert Satellite 1-866-926-2066 (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)

DIRECTV Satellite TV. Save \$18/month for 12 months.Free Install 4-Room System; Free HD or DVR upgrade. Packages from only \$29.99/mo. Call Expert Satellite 1-866-926-2066 (NANI)

Musical Instruments

WORLD GUITAR SHOW, Buy, Sell, Trade, Marin Civic/San Rafael, July 26-27, Pomona Fairplex, August 2-3, Saturdays 10-5, Sundays 10-4. Bring your gear!! www.TXShows.com (Cal-SCAN)

Notary

Mobile Notary Services Certified Loan Signer Paralegal Services Powers of Attorney, Wills Will Travel to Your Home or business 916-508-7080 (ARM)

Notary Services Hospital, Care Home or make arrangements. Call (916) 482-9388 for details. Ask for Debbie or leave message. (ARM)

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All Pro Painting Res/Com. Quality Carmichael Times



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Pets

Pet Sitting/House Cleaning
Professional loving pet care. Established reputation. Secure, happy and kennel free environment. Lots of TLC. Call Madeline 916-723-1608. (ARM)

Dog Poop R Us, They poop, we scoop. Specializing in dog poop removal services. 916-DOG-POOP (ARM)

Pet Sitters Wanted!

Gold River has a need for pet sitters. References required. Please call 916/635-5590. (ARM)

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

Annie's Pet Sitting Services

Licensed, insured and bonded. Vet. tech. exp. Ref. avail. 916.202.6952 (ARM)

Novenas & Prayers

NOVENA TO ST. JUDE May the sacred heart of Jesus be loved, adored, cherished and preserved throughout the world now and forever. Sacred heart of Jesus have mercy on 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. Thanks you St. Jude. M.J.P. (ARM)

Wanta go to heaven without dying? Rent the exciting movie "Left Behind" Play aloud, "Lord Jesus, forgive my sins, come into my heart!" He Loves You! (ARM)

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 (ARM)

3BR 2BA Foreclosure! Only \$48,900! Bank Owned! Call for Listings & Info. 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. (ARM-M)

FORECLOSED HOME AUCTION. All Northern California. 1000+ Homes Must be Sold! Free Catalog 800-470-9314. USHomeAuction.com (Cal-SCAN)

AUCTION - Jackson Hole Annual Fall Real Estate Auction. Homes, lots, land, cabins, bank repos & more. Sat. September 20th 12:12 Noon. Call 866-486-SOLD(7653). www.JacksonHoleAuctions.com AUCTION. (Cal-SCAN)

Real Estate Land For Sale

LAND AUCTION 200 Properties Must be Sold! Low Down / EZ Financing. Free Brochure. 1-800-756-2087. www.LandAuction.com (Cal-SCAN)

Bank Ordered: Land AUCTION. 2000+ Properties. Land in 29 States. NO RESERVES. Multiple Lot Packs. Min Bids at \$100. Bid Online at: www.LandAuctionBid.com/2 (Cal-SCAN)

GIANT OCEANVIEW LOTS in California!!! Mobile Homes O.K.! Paved Streets! Electricity! Fishing! Boating! Beaches! Gorgeous Area! \$200.00 Down! \$200.00 Monthly! \$19,995.00 Cash! Owner! 949-260-9316. (NANI)

Buy HUD Homes from \$199/mo! Payments from \$199/mo! Financing Referrals Available! For Listings & Info 800-508-8178 Ext. 1276 (NANI)

NEW TO MARKET. Washington/Idaho border. 6 ac just \$39,900. Calendar cover beauty in Palouse Country. Rare acreage in an area where land is rarely available. Rolling hills, river access, near town & golf, close to WSU. Has it all including great price, must see. EZ terms. Call WALR 1-866-836-9152. (Cal-SCAN)

ARIZONA LAND BARGAIN 36 Acres - \$24,900. Beautiful mountain property in Arizona's Wine Country. Price reduced in buyers market. Won't last! Good access & views. Eureka Springs Ranch offered by AZLR. ADWR report & financing available. 1-877-301-5263. (Cal-SCAN)

ALMOST HEAVEN. Washington/Idaho border. 6 ac just \$49,900. Calendar cover beauty in Palouse Country. Rare acreage in an area where land is rarely available. Rolling hills, river access, near town & golf, close to WSU. Has it all including great price, must see. EZ terms. Call WALR 1-866-836-9152. (Cal-SCAN)

Beautiful SOUTHEAST TENNESSEE MOUNTAINS Established gated community, secluded, paved roads, utilities; interior & bluff lots, wooded; 5 acres & up. 800-516-8387 or visit <http://www.timber-wood.com> (Cal-SCAN)

BUY BULK 40 AC just \$29,900. Your own gorgeous ranch. Stunning land, inspiring views, great location, 2 hours east of Salt Lake in ideal outdoor recreational area. County maintained roads, ready to build or just hold and enjoy. Priced at bulk acreage prices for quick sale. Must sell. EZ Terms. Call UTLR 1-888-693-5263. (Cal-SCAN)

FORECLOSURE SPECIAL! 100+ Acre Colorado Ranch for \$49,900. Year-round roads, utilities. Access to 6,000+ acre recreation land. Call 1-866-OWN-LAND x4392. (Cal-SCAN)

MONTANA HORSE RANCH and Hunting Camp. 160 acres w/mountain views, \$139,900. 480 acres - borders BLM Land, \$349,900. Great birds and huge elk and deer. Miles and miles of BLM trails. Call 1-877-229-7840 www.

WesternSkiesLand.com (Cal-SCAN)

NEW MEXICO SACRIFICE! 140 acres was \$149,900, Now Only \$69,900. Amazing 6000 ft. elevation. Incredible mountain views. Mature tree cover. Power & year round roads. Excellent financing. Priced for quick sale. Call NML&R, Inc. 1-888-204-9760. (Cal-SCAN)

NEW TO MARKET- Colorado Mountain Ranch. 35 acres- \$39,900. Priced for Quick Sale. Overlooking a majestic lake, beautifully treed, 360 degree mountain views, adjacent to national forest. EZ terms. 1-866-353-4807. (Cal-SCAN)

35+ Acres from \$34,900. First Come, First Served Saturday, October 4, 2008. Southern Colorado ranches. Excellent financing available. Call for your private property tour. 1-866-696-5263 x4574. (Cal-SCAN)

NEW TO 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)

UTAH RANCH DISPERSAL. Experience the fun and relaxation of having your own 40 acres in the great outdoor recreational area of the Uintah Basin. Starting at only \$29,900. Call UTLR 1-888-693-5263. (Cal-SCAN)

NEW ARIZONA LAND Rush! 1 or 2-1/2 "Football Field" Sized Lots! \$0 Down. \$0 Interest. \$159-\$208 per month! Money Back Guarantee! 1-877-466-0650 or www.SunSitesLandRush.com (Cal-SCAN)

LAKEFRONT OPPORTUNITY. Nevada's 3rd Largest Lake. Approx. 2 hrs. South of Carson City. 1 ac Dockable \$149,900. 1 ac Lake Access \$49,900. 38,000 ac Walker Lake, very rare. Home sites on paved road with city water. Magnificent views, very limited supply. New to market. Call 1-877-542-6628. (Cal-SCAN)

MONTANA'S BEST LAND DEAL 20AC- Ponderosa Pines, County Road & Utilities. Was: \$99,900. Now: \$79,900. 160AC w/New Log Cabin Was: \$199,900. Now: \$149,900. 208AC w/Huge Storage Barn Was: \$299,900. NOW: \$249,900. Affordable financing, discounted prices. Absolutely beautiful land. Call 877-229-7840. Visit www.WesternSkiesLand.com While we talk! (Cal-SCAN)

MONTANA'S BEST EVER Elk & Deer Hunters Land Deal. Book a trip- we'll prove it. Buy a lot, the trip's on us! 160- 600AC Tracts Starting at \$700/AC. 877-229-7840. www.WesternSkiesLand.com (Cal-SCAN)

3BR 2BA Foreclosure! Only \$48,900! Bank Owned! Call for Listings & Info. 800-279-1604 (NANI)

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

Real Estate Loans

I BUY NOTES and Deeds of Tru s t - call Frank 530-885-8032 or visit www.FGRealEstateInvesting.com for FREE information and quote. (Cal-SCAN)

REAL ESTATE/OUT OF STATE FORECLOSURE SPECIAL! 100+ Acre Colorado Ranch for \$49,900. Year-round roads, utilities. Access to 6,000+ acre recreation land. Call 1-866-OWN-LAND x4392. (Cal-SCAN)

20 ACRE RANCHES, Near Booming El Paso Texas. Roads Surveyed. \$15,900, \$200 Down, \$159/month, (10%/209 mths). Money Back Guarantee. Free Maps & Pictures. 1-800-343-9444. No Credit Checks!! (Cal-SCAN)

COMMERCIAL AND RESIDENTIAL Real Estate Loans. Flexible Programs if you have Equity. Cash out, Purchase, Refinance, Loan Modification. We still have money to Lend! Greenstone Funding Corporation. 310-567-7769. CFL#603-G126. (Cal-SCAN)

Real Estate Out of State

TENNESSEE MOUNTAIN ACREAGE 2 Acre Beautiful Homesite, Million \$ View! Secluded, Utilities, Overlooking Tennessee River. Close to Marina, Schools, Shopping! \$59,900 Low Down, Owner Financing! 330-699-1585 (NANI)

Colorado, 5 acres, \$7500! \$500 down, \$125/month. Tract with water well, \$12,500 (good terms). Beautiful high mountain country. Good year round roads. Owner, 806-376-8690 (NANI)

20 ACRE RANCHES, Near Booming El Paso Texas. Roads Surveyed. \$15,900, \$200 Down, \$159/month. Money Back Guarantee. Free Maps & Pictures. 1-800-343-9444. No Credit Checks!! (Cal-SCAN)

COLORADO acreage \$35,000! In Rocky Mountain canyon with trout fishing stream on property! Very private, gated ranch, adjoins govt. lands. \$1,000.00 down. Owner finance. 806-376-8690. (NANI)

TEXAS LAND LIQUIDATION!! 20-acres, Near BOOMING El Paso. Good Road Access. Only \$14,900. \$200/down, \$145 per/mo. Money Back Guarantee. No Credit Checks. 1-800-843-7537 www.sunsetranches.com (NANI)

PRICED TO SELL! Newly Released Colorado Mountain Ranch. 35 acres- \$39,900. Majestic lake & Mountain views, adjacent to national forest for camping or hiking, close to conveniences. EZ terms. 1-866-353-4807. (Cal-SCAN)

BUY BULK 40 AC just \$29,900. Your own gorgeous ranch. Stunning land, inspiring views, great location, 2 hours east of Salt Lake in ideal outdoor recreational area. County maintained roads, ready to build or just hold and enjoy. Priced at bulk acreage prices for quick sale. Must sell. EZ Terms. Call UTLR 1-888-693-5263. (Cal-SCAN)

AZ LAND BARGAINS. 5 to 80 acres, lowest possible prices. EZ terms. Call AZLR for free recorded message. 1-888-547-4926. (Cal-SCAN)

BULK LAND SALE 80 acres - \$49,900. Take advantage of buyers market and own beautiful mountain property. Price reduced on large acreage in Arizona's wine country.

Won't last! Good access & views. Wildlife abounds at Eureka Springs Ranch. Financing available. Offered by AZLR. ADWR report. 1-877-301-5263. (Cal-SCAN)

TENNESSEE MOUNTAINS 1+ to 2 acrehomesites. Wooded Bluff and Lake View. Starting at \$59,900. Guaranteed Financing! 866-550-5263. Ask about Mini Vacation. 3 days, 2 Nights & Travel Allowance. (NANI)

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)(ARM)

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SELL YOUR RV FAST! Online at RVT.com 15,000+ Customers Daily. 40,000+ Private and Dealer Listings www.RVT.com Serving the RV Trader since 1999. 1-800-677-4484. (Cal-SCAN)

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

Seeking Security Placement in Fair Oaks or Carmichael, Licensed Call 916-712-2137 (ARM)

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SPA/HOT TUB 5 person portable maint-free Spa. Sells new \$4495. Sacrifice \$2450. Cover and delivery included. NEVER USED. 866-953-7727 (NANI)

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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

Welding Services

1 Man Mobile Repair Service- Furniture, Fences, Custom Projects, Gates 792-6322 (ARMM)



Are uterine fibroids making your life miserable?

FREE CLASS

DATE & TIME

Thursday, October 30
7 p.m. – 8:30 p.m.

LOCATION

Eskaton Village
3939 Walnut Avenue
Carmichael

DETAILS

Light refreshments
will be served

Call to register:
(916) 537-5245

Do you suffer from heavy, excessive or painful periods? If so, talk to your doctor—you may have uterine fibroids.

Fibroids are non-cancerous tumors of the uterus. Many women with fibroids are told they need surgery or a hysterectomy. The good news is that there is a safe, non-surgical treatment that may be right for you.

Uterine Fibroid Embolization (UFE) is a minimally invasive procedure that provides relief from fibroid symptoms. And there is no fibroid surgery, no anesthesia and no scar.

UFE is covered by most insurance plans, including HMOs, and the recovery time is much quicker than with surgery—about one week.

To learn more, attend a free class offered by **MERCY SAN JUAN MEDICAL CENTER**. Talk to a doctor and see if UFE is right for you.