

# Carmichael Times

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October 28, 2008

## Get Out and Vote!



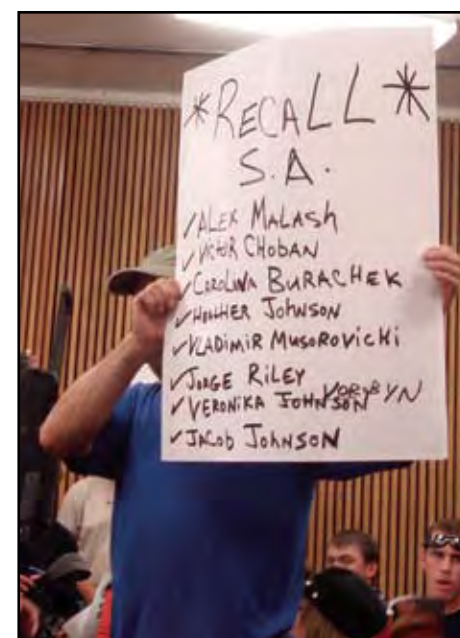
### ARC Recall Effort Fails To Remove Prop 8 Supporters From Student Council

**Student voter turn-out breaks state-wide record**

Sacramento – A recall effort failed to remove 9 members of the American River College Student Council for their endorsement of Prop 8, the Marriage Protection Act. “Our campus is made up of a fairly conservative, Christian student body; our vote to endorse Prop 8 was simply a reflection of the attitude of the majority of our students”, said Vladimir Musorivski, a Student Representative who was targeted in the failed recall effort. Student Association President Jacob Johnson commented that the recall failure showed that “The students overwhelmingly backed the council and endorsed proposition 8.”

Last month, the Council had passed a resolution endorsing Proposition 8 by an 8-3 vote, sparking much political dialogue on campus. The resulting voter turn-out broke state-wide records for students voting in college campus elections which typically average well under 1000 votes.

With around 3500 students voting (about 7x the number of students voting in the last election) the 9 students targeted for recall won between 200-300 more votes (6-9% points ahead). The Council members will retain their position on the Student Council and plan to continue to address issues such as parking and lowering textbook prices.



The election is finally here. On November 4th, Election Day, across the United States we will be deciding as a nation the direction in which we hope to go for the next four years. On a statewide and local level we are voting on many ballot measures and propositions, as well as choosing our leadership on nearly all levels of local and state government. We are also casting votes for the presidency

of our great nation.

Registered Republicans, Independents and Democrats are expected to turn out in huge numbers at polling places to cast their votes on some of the most controversial propositions and candidates races that have been seen in many years. We will make our choices, the lawn signs will come down, and the lawyers will line up.

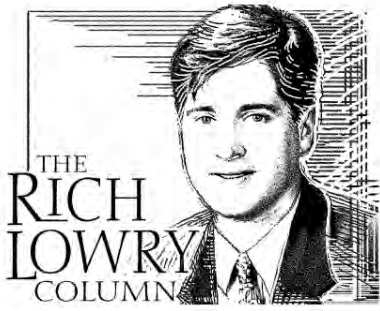
This has seemingly been the most antagonistic and violent campaign period in our lifetime. From stolen signs from people’s front yards, to vandalism, to beatings by opponents, Americans have faced a stress-filled two years of a barrage of accusations from all parties and a relentless television schedule of pundits points of view that has given the voting public more than we need to know, and very little of what “we need to know”.

This is the time when we, as voting Americans, go to the voting booths in our own neighborhoods, vote alongside our neighbors trying to make the best decisions we can that will effect our families for years to come. With what limited information we have available to us, we try to do what is right. It is not only a right of most Americans to vote, it is a civic duty. Whatever your ideology, Get Out and Vote.

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Voter  
Guide - Pg 7





## The Grand Illusion

The Bush years will be remembered for the cruel triumph of realism over illusion.

One of the era's great illusions was spun by President Bush -- that the force of freedom was so irresistible, it would prevail in a place like Iraq even in the absence of law and order. Bush himself eventually realized his mistake. The second illusion -- fed by anyone who possibly could get rich from it -- is bursting now.

Wall Street is experiencing a terrible reckoning: No, interest rates can't be held at unsustainably low rates -- 1 percent in 2003 -- without stoking wasteful investments; no, housing prices won't always go up; no, home loans can't be extended to people with shaky credit histories on scandalously easy terms (no money down!) with the expectation that

they'll be paid back; no, fancy financial instruments and computer models can't eliminate risk; no, firms can't exist on massive debt -- now-bankrupt Lehman Brothers had debts 35 times its capital -- without courting disaster.

It's a sign of how fragile the entire financial edifice had become that a decline in housing prices of about 20 percent could precipitate the current near-meltdown. It's easy to blame greed, as John McCain is doing at every opportunity, since it's a given. Greed is endemic to the human condition, even if it is most visible on Wall Street. Lehman Brothers CEO Dick Fuld made \$22 million last year, leading his firm toward the abyss, while Wall Street doled out \$23.9 billion in bonuses in 2006. But everyone else joined in the wide-ranging bonanza.

As financial guru Ric Edelman writes, "The insurers got rich selling policies with fat premiums, brokerages got rich selling new securities, lenders got rich selling more loans than ever, builders, real

estate agents, title settlement companies, appraisers, inspectors -- everyone got rich from the ensuing real estate boom."

He could have included the politicians who enabled the irresponsible lending of Fannie Mae and Freddie Mac because they knew these "government-sponsored enterprises" -- since bailed out by the government at a potential cost of \$200 billion to taxpayers -- would line their campaign coffers. Fannie and Freddie were the "patient zero" of the financial contagion, encouraging and blessing the "subprime" loans that were a toxin spread throughout the financial system. Many Republicans, including McCain, wanted Fannie and Freddie reformed. As a largely Democratic cash cow, it was protected by Democrats, enamored of its mission of extending homeownership to those who -- it turns out -- couldn't afford homes.

In this environment, it's hard to resist calls for more regulation. But it has to

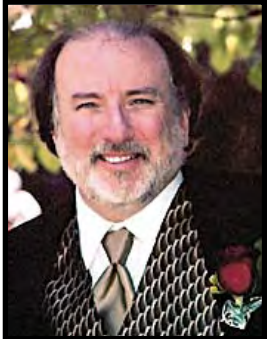
be intelligent and measured. A basically solvent company, AIG was rendered illiquid by so-called mark-to-market accounting rules that say assets must be marked down to their value in the current market, even if they are ultimately worth more. This was a reform adopted in response to the Enron scandal that has worsened the current crisis.

Winston Churchill famously said that democracy is the worst system except all the others. The same could be said of capitalism. There is no way to eliminate all the human failings -- greed, exuberance, shortsightedness, fear and ignorance -- that created the predicates of this crisis and are fueling it now. If we pretend there is, we only foster another illusion.

Rich Lowry is editor of the National Review.

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# Carmichael Times



## Publisher - Paul V. Scholl

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## DAVE COX

### Leadership for Tough Times



Together we can get California back on track. Please contact me at [DaveCox@DaveCox.com](mailto:DaveCox@DaveCox.com) if I can be of assistance.

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- Demanding Audits to Fight Government Waste and Corruption**  
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- Strengthening the Economy**  
 By working to improve California's economic climate and create more good paying jobs, Senator Cox received a 100% rating from the California Chamber of Commerce.



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# Civil Justice Association Honors Assemblyman Niello

**Cites Niello's commitment to balance and fairness in the Civil Justice System**

Assemblyman Roger Niello (R-Fair Oaks) was honored today by the Civil Justice Association of California (CJAC) with a Civil Justice Leadership Award for his work during the 2007-08 legislative session.

Citing his work during the 2007-08 legislative session for authoring legislation that would have strengthened laws against frivolous lawsuits as well as his work in hosting workshops designed to educate small business owners on complying with Americans with Disabilities Act laws, CJAC President John Sullivan said, "Assemblyman Niello has demonstrated a commitment to bring balance and fairness to our civil justice system to consumers, taxpayers, and businesses of all kinds."

Founded in 1979, the Civil Justice Association of California (CJAC) works to reduce the excessive and unwarranted litigation that increases business and government expenses, discourages innovation, and drives up the cost of goods and services for all Californians. CJAC is the only statewide association working in both the Legislature and the courts to improve California's civil justice system.



Assemblyman Roger Niello with Kim Stone, Vice President of Legislation of CJAC and the Honorable Robert Naylor, Member of the Board of Directors of CJAC

"I'm proud to have received this award from such a great organization. Everyday, CJAC fights on behalf of all Californians against frivolous lawsuits and excessive litigation that clogs our courts, hurts our economy, and prevents those who are legitimately wronged from accessing the justice system," said

Assemblyman Niello.

Assemblyman Niello represents the 5th Assembly District, including the communities of Arden Arcade, Carmichael, Citrus Heights, Fair Oaks, Folsom, Granite Bay, Natomas, North Highlands, Roseville, Sacramento, and Orangevale.

## New Kiwanis President



Bob Roberson was installed as President of Kiwanis of Carmichael, Division 44, September 27, 2008, during a Club dinner at Lions Gate Conference Center at McClellan Park. Bob, a 7 year member of Kiwanis, was introduced by Jim Legler, Division 44 outgoing Lieutenant Governor, and presented with the presidential pin by his wife Susan.

Serving with Bob this year will be: President Elect - General Davie, Vice President - Mohendar Chima, Secretary - Jan Lovejoy, Treasurer - Marilyn Caravello with Cashiers Susan Roberson, Karen Borman, Byron Borman and Peggy Hill, and Past President - Sandy Kozlen. The Board of Directors will include John Davidson, Karen Borman, Sarge Wright, Diane Powell, Mort Richman, Jack Harrison and Chris Meyer.

### Alternative Christmas Market

Saturday, November 8

Sunday, November 9

9:00 a.m. to 1:00 p.m.

Fremont Presbyterian Church

5770 Carlson Dr., Sacramento

Featuring handcrafted gifts from Third

World Countries

and Benevolence Gifts from local and

int'l charities. Free admission. 916-452-

7132, [www.fremontpres.org](http://www.fremontpres.org).

*Sacramento Fine Arts Center presents*

### The 9th Annual Photography Show

October 28th until November 15th. This is an outstanding show with a wonderful variety of photographs that are sure to please the eye of the beholder.

Join us for the **Second Saturday Reception November 8th** for live

music, food and an exciting evening at

the Sacramento Fine Arts Center, 5330

Gibbons Drive, Carmichael. The gallery

is open Tuesday 11 to 7 pm, and 11 to 3

pm daily, and closed Sunday and Monday.

Phone: 916-971-3713

### Weekly SUDOKU

Answer

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



**It has been an honor  
to serve you  
in the California  
State Assembly.**

**I would appreciate your  
vote on November 4th**



**Assemblyman Roger Niello**  
**[www.rogerniello.com](http://www.rogerniello.com)**

Paid For By Taxpayers for Roger Niello for Assembly 2008



# No One Is Laughing Now



by Jon Coupal

Some months ago, a baby-boomer friend of mine told me his retirement plan was to "work until I die." We both chuckled.

No one who has watched the equity in their homes and the value of their investments virtually vaporize before their eyes in recent weeks would find this funny. Many of those who were planning to retire in the next 10 to 15 years are now looking at work as the only way to see them through their "golden years." Those already retired are especially vulnerable even though Social Security payments are going up by almost six percent next year. And generation X is anxious too. Those now at the midpoint in their working careers are wondering if there is such thing as a "secure" investment and they are starting to take seriously warnings that Social Security -- a system that relies on those who are working to support those who are retired -- may run out of money before they retire.

But as bad as things look now, they could get a lot worse in a hurry. As threatened and beleaguered California taxpayers trudge toward retirement, coming up quickly behind them are public employees who are looking to hitch a piggyback ride.

Our current system for providing for the retirement of public employees -- who are rated as the most highly paid in the nation by the U.S. Census Bureau -- is a contractually guaranteed defined benefit for each and every one. This means that no matter how poorly investments by the California Public Employees Retirement System (CalPERS) perform, taxpayers are obligated to make up the difference. This is also true at the local level. For example, the annual taxpayer contribution to the Los Angeles County Employees Retirement Association (LACERA) has increased from \$194 million in 2001 to \$752 million last year.

According to Bloomberg News, CALPERS has lost almost \$67 billion in 12 months, more than 25 percent of its value, as stock and bond markets tumbled. The California State

Teachers' Retirement System (CalSTRS) has also lost 25 percent of its value.

This is not good news for taxpayers, who are already on the hook for several hundred billion dollars in unfunded liability for public employee pensions and retiree health care plans. These costs were already placing a heavy burden on California taxpayers and with the stock market decline, "it's going to be even more costly now," says former Assemblyman Keith Richman, who is president of the California Foundation for Fiscal Responsibility.

While in the Assembly, Richman was a strong advocate for replacing the defined benefit system for new employees, with one that provided a defined contribution by the state to the retirement plan of the employee's choice. Facing fanatical opposition from public employee unions even though current workers would not be impacted, Richman has recently recommended an approach that would provide a more actuarially sound foundation, but retain the defined benefit system. For example, some public safety employees are able to retire at age 50 with 90 percent pay. Richman would require employees to work several years longer so that they pay a little more toward their own retirement and collect for several years less.

As things stand now, California private sector workers are struggling to make ends meet and put a few dollars aside for retirement, while at the same time they are forced to contribute so that public employees at the state and local level can enjoy a certain, secure and comfortable retirement.

The obligation to current workers and retirees is contractually binding. But taxpayers and public workers, alike, should recognize that some modification of the retirement system for new hires is in order now, so that harsher measures do not become mandatory in the future.

*Jon Coupal is President of the Howard Jarvis Taxpayers Association -- California's largest taxpayer organization -- which is dedicated to the protection of Proposition 13 and promoting taxpayers' rights.*

# King Crossword

Answers on page 9

## ACROSS

- 1 Tackles' teammates
- 6 Old soap ingredient
- 9 Cauldron
- 12 Square
- 13 Author Fleming
- 14 Commotion
- 15 Pool member, maybe
- 16 Mr. Rogers trademark
- 18 NC-17 patrons
- 20 Pandemonium
- 21 Frequently
- 23 Ball-bearing item
- 24 Teatime treat
- 25 Pub supply
- 27 Trip around the world?
- 29 Serving bowl
- 31 "Peer Gynt" dancer
- 35 Do a double take
- 37 Wield a cleaver
- 38 Serious
- 41 That guy
- 43 Storm center
- 44 Image (Var.)
- 45 Lennon's last home, with "The"
- 47 More (than)
- 49 Four-letter words
- 52 Scratch

1	2	3	4	5	6	7	8	9	10	11	
12						13			14		
15						16		17			
		18			19			20			
21	22			23			24				
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47				48				49		50	51
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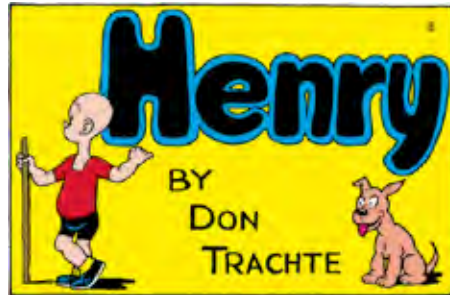
- 53 Witty one
- 54 River tributary
- 55 Pompous one
- 56 Raw rocks
- 57 Equine to a toddler

- 8 WSW opposite
- 9 BBQ setting
- 10 Music hall
- 11 Rich, eggy cake
- 17 — Circle
- 19 Hotelier Helmsley
- 21 Fibdrag tidbit
- 22 Winter ailment
- 24 Sermon subject
- 26 Sister of Venus
- 28 Wax-and-dye design
- 30 Always, in verse
- 32 Cinema
- 33 Trigger's rider
- 34 Gorilla
- 36 Assertion of illegality
- 38 "The Sweetheart of — Chi"
- 39 Gumbo veggies
- 40 Dutch South Africans
- 42 Sponge
- 45 Cherished
- 46 Poi base
- 48 Afternoon hour
- 50 Cock and bull?
- 51 Firmament

## DOWN

- 1 Clear the plates away
- 2 Emmet
- 3 Con artist
- 4 Benevolent
- 5 Teapot feature
- 6 "Father of modern surgery"
- 7 Deviates off course

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## Fall Reiki Healing Circles

Reiki healing skills are shared with seniors needing pain relief and comfort the third Friday of each month. Come and see what it is all about on October 17th and November 21st at 12:30 pm. Free. The Ethel Hart Center is located at 915 27th Street (27th and J). For information phone 808-5462.



# Shred Day

Want to safely rid your home/workplace of unwanted paperwork and help Churchill Middle School at the same time?

The Churchill PTO is excited to offer this fundraiser for Churchill Middle School: SHRED DAY!!! Thursday, Nov. 13th, 1pm - 3pm

Stay Safe Shred, Inc. and PRIDE Industries are proud to offer professional "shred" services to Winston Churchill Middle School and the community. 100% of the proceeds will be donated to Churchill Middle School PTO. On Thursday, November 13th, 1:00pm-3:00pm, a Stay Safe Shred, Inc. mobile truck will be parked in front of the Churchill Middle School. Simply drop off your materials for shredding. They'll secure your materials, provide you with a receipt, and a Certificate of Destruction. Your materials will then be safely transported to a shred facility for destruction that evening. It's that easy!

Price: \$6/Letter file box or grocery bag

\$8/Legal file box or garbage bag

Please make checks payable to: Churchill PTO

## Some Suggested Items to Shred:

- Account information • Advertising misprints • ATM Receipts • Audio or visual tapes • Audits/Surveys • Bank statements • Bids • Birth Certificates • Blueprints • Cancelled checks • CD's • Company letters • Competitor information • Computer printouts • Credit cards • Credit card applications • Customer lists • Disks • Documents containing maiden names • Documents containing names, addresses, phone numbers, or email addresses • Investment documents • Documents containing passwords or PIN numbers • Driver's licenses or items with a driver's license no. • DVD's • Employment applications • Executive correspondence • Expired licenses and passports • Film • Financial records • Floppies • Hard drives • ID cards • Insurance data • Inter-company floor plans • Inventory lists • Invoices • Items with a signature • Legal Records • Lottery tickets • Magnetic media • Marketing misprints • Medical records • Obsolete inventory and files • Outdated business records • Patient records • Payroll records • Personnel records • Pre-approved credit card applications • Prescriptions or pill bottles • Price lists • Profit and loss statements • Proposals • Proprietary memos • Quotes • Receipts • Report cards • Resumes • Signatures • Tax records • Tapes • Transcripts • Travel itineraries • Used airline or train tickets • Utility bills • X-rays

**All proceeds help us improve their school!**

# Dave Ramsey's Thoughts About the Election

from Dave Ramsey.com

How? Because I worked hard.

Dave, which bozo should I vote for in this election? Who's going to fix the economy? Who's going to give me the most money?

Well, I'm here to remind you that you're going to fix the economy because your personal economy is up to you. It's not Washington's job to fix what's going on with you. If you are waiting on Washington to change something, you've got a long wait!

You're going to give yourself money as a result of your hard work and persistence. Waiting for money to be taken from others and given to you is a spirit of envy, and it's wrong.

I'm not here to tell you who to vote for. But I am here to tell you that the government doesn't have the capacity to fix your problems. Washington is full of bozos, and I am doing my part to send a lot of them home!

This economic mess is a reality, but we can each only control one thing—our reactions. Does this stuff define you? Only if you let it. The weird thing about the economy is that YOU are the economy! I learned this the hard way. I got my real estate license when I was 18 years old. By the time I was 21, interest rates had risen to 17% fixed-rate ... and I still sold houses.

As bad as USA Today meant a recent article to be about what we think of the suffering economy and upcoming election, I think it's rather encouraging that no one thinks that President Bush or Barack Obama or John McCain can fix the economy!

This may be the beginning of the biggest level of prosperity this nation has ever known if we don't look to a candidate to fix our lives. How about we say, "I'm going to vote for the candidate who's going to fix the nation. I'm going to fix my life, so leave me alone and let me do my own thing."

Don't react based on fear or panic. Don't look to Washington to fix your problems. Why would you do that? At what point did Bill Clinton fix any of your problems? At what point did he cause you to prosper? At what point did George Bush end your career or cause you to prosper? When did Ronald Reagan fix your problems? Guess what? I liked Reagan the most, and while he was in office, I hit rock bottom and filed bankruptcy—but it wasn't Reagan's fault. It was mine.

So when you go to the polls in a few days to cast your vote, don't get caught up in following a political party or candidate without knowing the issues they support. Do your research so you can make educated decisions.

## 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](mailto:rsvp@sacrt.com). Reservations are not required, but are encouraged. For more information or to fill out an online survey, visit [www.sacrt.com](http://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.

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# straight talk for teens

## Parental notification risky for teens in troubled families

by Lauren Forcella

**Dear Straight Talk:** I was pregnant at 16. I refused my boyfriend's advances for eight months. The night before he moved we made love. He was gone, I was pregnant. My parents were hard-core alcoholics and divorced. The first person to speak face-to-face with me about sex was the nurse at family planning. Sex-ed consisted of an embarrassing film and my parents were silent on the topic. I was too scared to tell them, and going to high school pregnant, pre-Juno, pre-Sarah Palin, was unthinkable. California wants to remove the right of a young woman to seek an abortion without parental notification. But a pregnant teen is wiser than you think and deserves privacy if she feels she needs it. Abortion rates are down. Girls only seek it as a last resort. Many fear violence, emotional abuse, or being kicked out — into poverty. What do teens, who can't vote, think of losing their rights? — Please don't use my name. I'm a young, high-profile public servant in Pasadena, CA

**From Bird, 18:** Abortion rates are down because more young women are choosing to have their baby. High school pregnancies are epidemic where I live. I was 17, living on my own as an emancipated minor when I got pregnant. I am a responsible young woman working full-time, figuring out colleges. It's hard enough to take care of myself; imagine my insanity if I had a two-month-old baby right now. Abortion should be legal and private within the early stages of pregnancy. Teens in dire circumstances need the choice.

**From Julie, 21:** I was raped at 16. To my horror I became pregnant. I couldn't find an abortion clinic in time and suffered the scornful looks and rude comments from adults and peers as I placed my child for adoption. Now I have a son, and sometimes, again, I wish I'd opted for abortion. The friends of mine who have had them are good people. Every woman, regardless of age, should have choice and privacy on this issue.

**From Mariah, 16:** It should be a last resort, but the right to a private teen abortion should not be taken away.

**From Rachel, 17:** If I was ever faced with such a life-changing event I wouldn't want anyone but me to make the decision.

**From Beau, 19:** It's wrong to take rights away from the person they affect most. If a mother cannot care for the child, or feels the birth would bring harm to her or the child, an abortion should be her choice alone — not her parent's.

**From Farren, 21:** Tip for parents: if you practice open communication with your child, are loving and supportive, you have nothing to worry about. On the other hand, if you don't talk to your kids about safe sex and let parenting go by the wayside, forfeit your right to be notified. You aren't being notified because of the relationship you've built and how you've handled past situations. Teenagers should be able to seek a safe abortion without parental notification if they feel they need to. This law will only lead to shady, unsafe abortions. I'm glad I can vote.

**Dear Pasadena:** The 52-member youth panel of this column is evenly split between conservative and liberal families, yet almost all want the right to a private abortion for women under 18 to remain in effect. They know, if not firsthand, then secondhand, how in the wrong family, a mistaken teen pregnancy can result in violence, emotional cruelty, and/or a life of abject poverty. Every step of a pregnant teen's journey she is urged to tell her parents. Those who feel unsafe doing so will be made at-risk by this law. And to think at-risk teens will navigate the courts for a waiver is naïve. Most won't. This law is cruel to girls who already suffer. They have my prayers.

More panel comments are on the website at [www.StraightTalkForTeens.com](http://www.StraightTalkForTeens.com).

Write to Straight Talk at [www.StraightTalkForTeens.com](http://www.StraightTalkForTeens.com) or PO Box 963, Fair Oaks CA 95628



# Joni Hilton

## If Only He Would Change!

Trying to change your man also creates other problems. It puts a woman in a negative, fault-finding frame of mind, focused on the flaws instead of the strengths. Not only does this undermine the marriage, but it's not really fair play; you did marry him "for better or for worse."

Then there's the matter of sexiness. If you remind him of his mother, full of shoulds and oughts, you will not be someone he thinks of with lust and longing.

So how do we stop the madness? I have a simple solution. First, get a blank journal and fill it with genuine compliments as they come along—notice something great he does, and jot it down. Include some cherished memories. When it's full, present it to him (Valentine's Day would be good). It will force you to focus on the positive things. Let's face it, you could also fill a book with negatives, but what would be the point? You really do find what you're looking for.

You will no longer be unduly critical, and won't waste time wishing he'd change. And there'll be another benefit: Your husband won't be one of those unhappy guys who wonder why his sweet fiancée did change, the minute they got married.

*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](http://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](http://www.KAHL.com)

What's the first thing a woman does after she gets married? If you answered, "Tries to change her husband" you are right. Women are changers. As little girls we change our outfits several times a day. As adolescents the media tell us we need to change our look, our personality, our diet, our wardrobe. And we readily embrace the notion that it's a woman's prerogative to change her mind.

For the most part, we change our names when we get married. Our bodies change when we get pregnant. Our lifestyles change, much more than men's do, after we have children. We change the most diapers. We change our rooms around. Then our nest empties and we face another huge change. We take up square dancing and the caller explains that it's the girls who change, never the guys. Finally, we go through menopause and what is it called? The Change.

So naturally a new bride assumes her husband would love to change, would love to be new and improved. After all, when a woman suggests a new parenting technique or a new hairstyle, we are enthusiastic listeners. Great—a new idea! is our reaction.

But men do not react this way. When we suggest change, the male brain immediately assumes that what he's already doing is wrong and needs fixing. He is not the masculine hero, anymore, but the idiot wimp who had to have it explained to him.

Trying to change your husband will do two things. 1) It will make him feel unacceptable as he is, and 2) It'll tick him off. The one thing it will not do, is work.

It isn't that men don't want to improve; it's the You-Pointing-It-Out that feels like sandpaper. As Winston Churchill once said, "I am always ready to learn, although I do not always like being taught."

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# Presidential Report Card

from [www.saveamerica.com](http://www.saveamerica.com)  
 Campaign for Children and Families

## Summary

YES = Position in support of a particular statement

NO = Position against a particular statement

## Support Partial-Birth Abortions

Obama: YES

McCain: NO

## Support Parental Notification of Abortion

Obama: NO

McCain: YES

## Protect Man-Woman Marriage on the Ballot

Obama: NO

McCain: YES

## Require Schoolchildren to Think Favorably About Homosexuality

Obama: YES

McCain: NO

## Support Adoption of Children by Homosexuals

Obama: YES

McCain: NO

## Allow Local Governments to Ban Gun Ownership

Obama: YES

McCain: NO

## Nominate Strict Constructionist Judges

Obama: NO

McCain: YES

## Raise Taxes

Obama: YES

McCain: NO

*Campaign for Children and Families does not support or oppose candidates for public office, and provides the following information solely for educational purposes. The Presidential Report Card reflects the unrepudiated positions of the presumed Democratic and Republican nominees for President of the United States. Their respective positions were gathered from published votes, policies, and public statements and relevant documents. Candidates' positions were gleaned from actual votes, actions and policies, rather than from contemporary statements that differ from past policies or statements, unless repudiated. No coordination was done with any candidate or with any campaign supporting or opposing either candidate.*

# Have a Safe and Happy Halloween!

### Carmichael Recreation & Park District

5750 Grant Avenue, Carmichael  
485-5322

### Safeway

Lance White, Manager & Staff  
4040 Manzanita Ave., Carmichael  
481-2005

### Eskaton Village

Linda & Lucy,  
Marketing Directors  
3939 Walnut Ave., Carmichael  
974-2000

### Phoenix Schools

The Staff  
2921 Garfield Ave., Carmichael  
481-6144

### CURVES

Bonnie, Robin & Staff  
4141 Manzanita Ave. #105, Carmichael  
973-9900

### Save Mart Supermarket

Chris Bullock, Mgr. and Staff  
4708 Manzanita Ave., Carmichael  
979-9191

### Wells Fargo Bank

Doug Britt, Manager and Staff  
7225 Fair Oaks Blvd., Carmichael  
440-4174

### El Dorado Savings Bank

Now Open Saturday 9 am to 1 pm  
Nancy Reynolds & Staff  
4701 Manzanita Ave., Carmichael  
481-0664

### Carmichael Water District

Steve Nugent,  
General Manager & Staff  
7837 Fair Oaks Blvd., Carmichael  
483-2452

### Coffman's Furniture Gallery

Dave and Lisa & Staff  
NO TRICKS  
6443 Fair Oaks Blvd., Carmichael  
482-9663

### Carmichael Oaks Senior Living

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Marketing Directors  
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# Pet of the Week: **Spencer**



Spencer: A48276

My name is Spencer, and I'm a 40-pound Irish terrier mix. I've only been alive for 1-year but I'm very well behaved. The other dogs at the shelter always bark so loudly when a guest walks by or when another dog is let out to go on a walk with a volunteer, but I don't waste my energy with barking and acting wild. I like to stay calm until it's time to play. I'm easy to handle and I'm really smart. I have already learned my name and I've only been at the shelter for a short time. I might need some training with commands like sit and stay, but I'm a fast learner. I love to be pet and

treasured and I'm bursting with love to give. Now that you know all about me, I will sit and wait at the shelter for you to visit. I would love to be your new pet and come home with you. I'm fluffy, I'm fun and I need a home so please come and soon!

To see Spencer 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](http://www.saccountyshelter.net)  
(916) 368-7387 (PETS)

# Weekly SUDOKU

by Linda Thistle

Answers on page 3

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

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

**DIFFICULTY THIS WEEK: ★★★**

★ Moderate    ★★ Challenging  
★★★ HOO BOY!

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**Packard Motor Car Revival Unlikely**

**Q:** Greg, what happened to the Packard Motor Car Company that was supposed to put out a car in 2006? I loved the beautiful Packard cars from back in the 1940s and '50s. -- Galen C., Florida

**A:** Galen, there was an effort to build an American-based V-12 Packard not too long ago, and the information is still on the Internet at [www.packardmotorcar.com](http://www.packardmotorcar.com).

The man behind the effort was Roy Gullickson, then of Phoenix, Ariz., and now reportedly living in Canada. Gullickson previously worked as a mechanical engineer in charge of development at White Motor Corp., which is now Volvo Trucks.

In 1995, Gullickson purchased the rights to the Packard name, and by 1998 had built a V-12 powered luxury sedan prototype. When financial backers failed to materialize, Gullickson abandoned the project and announced in May 2007 that Packard Motor Car Company was for sale. Assets would include the Packard car name trademark, the Packard V-12 running prototype, engineering data, photo files, spare parts and tooling.

Supposedly, Gullickson was seeking to sell his interest at an asking price of \$1.5 million. He even tried to sell the company, or seek investors, on eBay in 2000 through noted classic car auction affiliate Kruse International. The auction drew five bids, the highest a \$275,000 late-hour offer, which was well below his secret reserve price.

The Packard brand was active from 1899 through 1958, and sold more cars than Cadillac and Lincoln during 20 of 21 model years from 1925 through 1949.

Although "never say never" may apply here, the likelihood of a new Packard coming to market for purchase is extremely slim. However, I would sure love to see Gullickson's prototype in person.

*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](mailto:gzyla@ptd.net).*

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**King Crossword**  
*Answers*

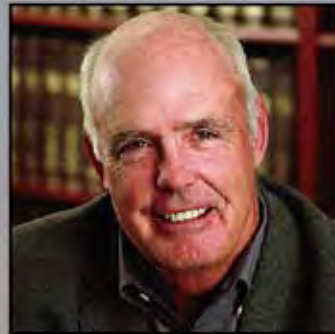
**Solution time: 27 mins.**

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

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# Proposition 8 Polls Up, Still Too Close To Call



by Yolanda Knaak

On October 6th the CBS poll found 47% of voters in favor of Prop 8, 42% were opposed, with a plus or minus 3.6% margin of error. Although, according to the pollster, Prop 8 is still too close to call. Proposition 8 amends the California Constitution to provide that 'only marriage between a man and a woman is valid or recognized in California'. Last May the California Supreme Court ruled to allow gay marriage and overturned Prop 22 which had come into law in 2000 as a result of 61% of voters. Now it will be the voters of California that ultimately make the conclusive decision.

Common concerns with gay marriage are the fundamental change in order of the pillars of society (Marriage, Family and Faith) and a change of the foundational law of society. Homosexual behavior has existed throughout time, yet there is no common knowledge of any societal sanction of gay marriage (until

recently). Making this recent change to gay marriage new and different for civilization, and ramifications have not been explored.

The advertising opposing Proposition 8 includes television ads portraying a man standing at the altar and his bride walking down the aisle, but someone with a stick was holding her back. The message was, "what if you could not marry the one you love?"

Can we feel sympathy and compassion for homosexuals, but not necessarily feel compelled to change the marriage laws. Can those grappling with homosexuality make other choices? Those grappling with promiscuity or alcoholism can choose not to act on their drives for such behavior. According to Exodus International, thousands of homosexuals have left the gay lifestyle, and many are happily married to a partner of the opposite sex. This indicates that a homosexual lifestyle can involve elements of personal choice.

We can compare this gay marriage dilemma to that of a woman who falls in love with a married man. She can not marry the one she loves. We may feel sympathy and compassion for her as she struggles, but that does not mean we ought to change our society and open the door for polygamy.

When we cast our vote this November, we need to consider our motivation. We need to decide whether we want to continue with such a foundational change to our society as gay marriage, or to make a decision for traditional marriage and vote Yes on Proposition 8.

*For comments or questions, feel free to contact me at Yolanda@skyq.com. About the author: Yolanda Knaak is a RN, has a Masters degree from UCLA, and works in home health. She is also an elected member of the Sacramento County Republican Party Central Committee.*

# 'Stick' Bandit Strikes Again



Official FBI photo

At approximately 1:15 p.m. on Tuesday afternoon the "Stick" bandit struck again, this time at the Washington Mutual Bank, 8859 Madison Avenue, Fair Oaks, California. The latest robbery marks the third time since early September that he has hit Sacramento area banks. He is also suspected of robbing the Wells Fargo Bank, 7225 Fair Oaks Boulevard, Carmichael, California, on September 5, 2008, and the Bank of America, 4300 Arden Way, Sacramento, California, on September 23, 2008.

In what they are hoping to be a break in the case, authorities have released surveillance photographs of the suspect approaching the teller counter during the most recent robbery. Other than a baseball cap the suspect has made no attempt to disguise himself and the photograph is exceptionally clear. Authorities are hoping tips from the public may lead to the identity of this unknown robber.

The "Stick" bandit made oral demands for money in all three robberies and during the most recent robbery at the Washington Mutual Bank he told the teller he had a gun. After receiving cash from two different tellers he quickly left the bank and was seen getting on a dark 10-speed bicycle.

Witnesses to the most recent robbery describe the suspect as a white male, 45 to 50 years old,

around 5-foot-8 to 5-foot-9, and weighing 160 pounds. He has short brown/gray hair, a brown moustache and was wearing a dark baseball cap and a tan corduroy long sleeve shirt.

Witnesses to the Wells Fargo Bank robbery describe the man as a white male with brown hair, around 5-foot-8 to 5-foot-9 and weighing 180 to 190 pounds. He was unshaven and wore a black baseball cap, dark sunglasses, a light brown button-down collared shirt, dark pants and dark shoes. He also had an older brown leather wallet. Witnesses to the Bank of America robbery describe the man as a white male, late 30's to 40 years old, around 5-foot-6 to 5-foot-7 with a thin build. He had scruffy facial hair, a black moustache and black hair with some gray on the sides. He was wearing a plain baseball cap, a long sleeve tan button-up collared shirt and dark sunglasses.

The Sacramento Violent Crimes Task Force consisting of FBI Agents and Sacramento County Sheriffs Robbery Detectives are seeking information regarding this robbery. Anyone with information is asked to contact the FBI in Sacramento at (916) 481-9110, or Crime Alert at (916) 443-HELP. Callers can remain anonymous and may be eligible for a reward of up to \$1,000.00.

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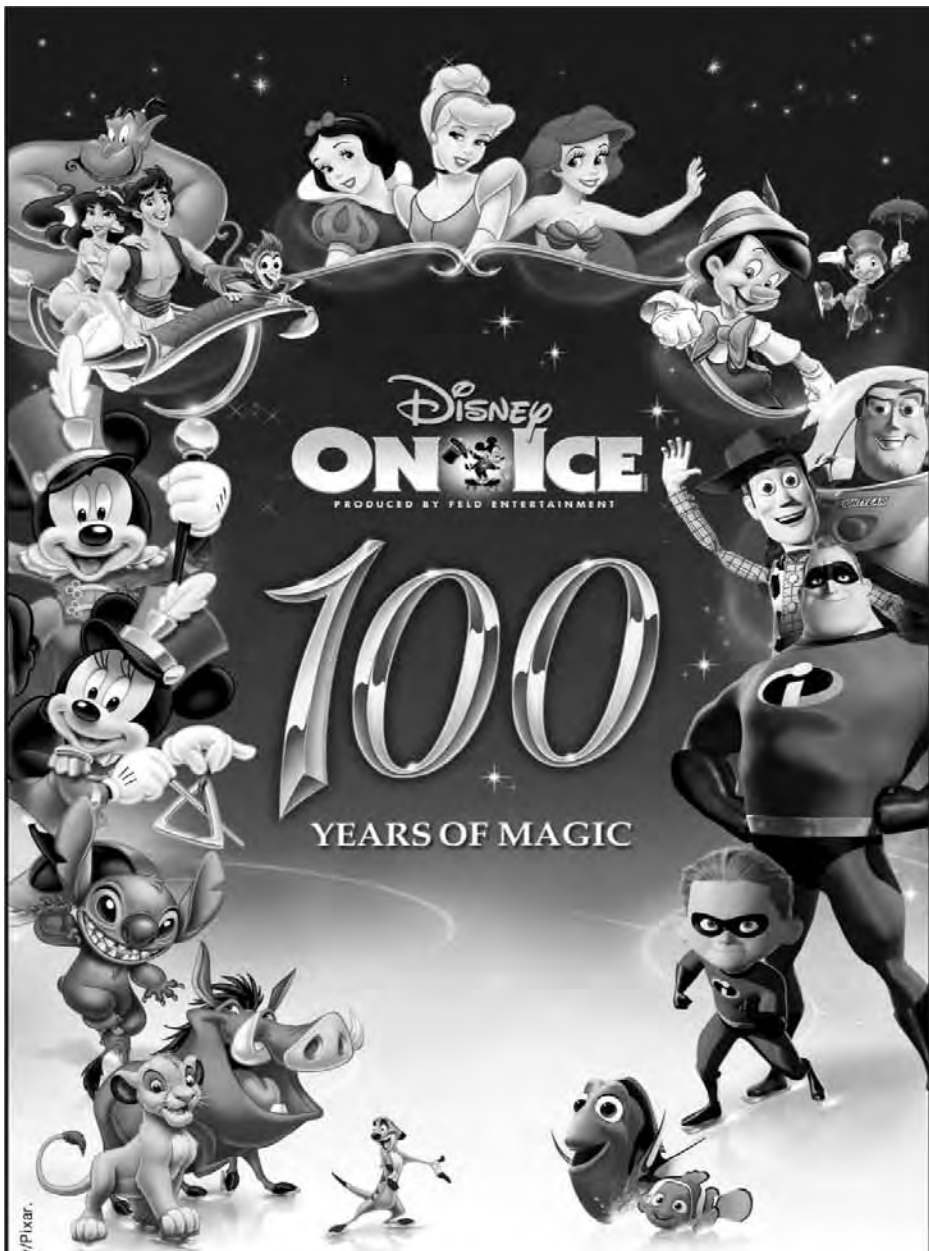


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[sutterroseville.org/communityday](http://sutterroseville.org/communityday)



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 "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. WHEELER 81002 11-4-08

FICTITIOUS BUSINESS NAME STATEMENT #0809175. Vladimir Kuleshov 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. BUILTFF 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

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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. BARNES 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

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 Kristin L. Specht whose last address was 5448 Parish Ct., Sacramento, CA 95822 will be sold at public Auction at 548 Parish Ct., Sacramento, CA 95822 on Tuesday, Nov. 11, 2008 at 12:00 o'clock PM

DESCRIPTION OF PROPERTY: Household items of Queen Box & Matt., Chest, 3 Chs., Xylophone. Stereo & Cabinet, Maple Chest/Chest, Wood Bkcase, Desk, Secretary, Uph Chair, Step Table, Wd Sidebar, Spinnet Piano, Lamp Table, Uph Sofa, Marble Top Table, 2 Glass Top Tables, Ballet Bars, Wingback Chairs, Patio Table, Chairs and Swing, 2 Patio Chairs, Wd Bench & Stools, Metal Rack, Potted Plants, Mower, Cal Spa Model PS2, Computer Cabinet, MahTable, Oak File, 2 Wood Tables & Four (4) Chairs, Stereo Cabinet, Mah Stand, Sony Computer Server & Cabinet, Microwave, Misc Dishes Pots & Pans, Small Kitch Appls, Kenmore Ref, Hall Chair with Mirror, Washing Mach, Elect Dryer, Box of Old Marbles, Colof 33 Rpm Records, Music Stands, 22 Unopened Boxes, Tool Cabinet, Wood Desk & Chair, Step Stools, 20 Qt Enam Pot, Love Seat, Dresser, Fax Machine, Maple Dsk, Wood Bookcase, Racing Bicycle, 2 Dwr File Cab and any other items in or on said property plus any miscellaneous items.

Tom Frankhouser, Appraiser Auctioneer; 408-839-1404.

Publish: October 28, November 4, 2008. SILICO 81004 11-4-08

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 Eddie Dingler whose last address was 6809 Springhaven Circle, Sacramento, CA 95842 will be sold at public Auction at 6809 Springhaven Circle, Sacramento, CA 95842 on Wednesday, Nov. 12, 2008 at 12:00 o'clock PM

DESCRIPTION OF PROPERTY: Household Personal Property consisting of but not limited to pool table, picture and table and all other items in and on said property.

Tom Frankhouser, Appraiser Auctioneer; 408-839-1404.

Publish: October 28, November 4, 2008. SILICO 81004 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 Publish: October 21, 28, November 4, 11, 2008. ASSADI 81003 11-11-08

NOTICE OF PETITION TO ADMINISTER ESTATE OF MARIA GLORIA LOVELL

ESTATE NO. 34-2008-00019848 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of MARIA GLORIA LOVELL, aka GLORIA LOVELL.

A petition has been filed by Richard A. Lovell in the Superior Court of California, County of Sacramento, requesting that Richard A. Lovell be appointed as personal representative to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

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

The petition is set for hearing in Dept. No. 129, at 3341 Power Inn Road, Sacramento, CA 95826 on November 19, 2008 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: Richard A. Lovell, 5100 Oak Point Way, Fair Oaks, CA 95628; 916-799-827.

Publish: October 28, November 4, 11, 2008. CLETO 81004 11-18-08

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #0808181

The following persons have abandoned the use of the FICTITIOUS BUSINESS NAME of Everyday Earth, located at 32 Shurwin Lane, Carmichael, CA 95608. Elaine Whitefeather, 8182 Rose Vine Lane, Fair Oaks, CA 95628; Robin Basinger, 8182 Rose Vine Lane, Fair Oaks, CA 95628; Nancy O'Neill, 324 Shurwin Lane, Carmichael, CA 95608.

The Fictitious Business Name Statement was filed on August 1, 2008 in the County of Sacramento.

Filed with the Clerk of Sacramento County on Oct. 2, 2008. Publish: October 28, November 4, 11, 18, 2008. EVERYD 81004 11-18-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2008-00024711-CU-PT-GDS WHEREAS, Editha G. Cleto has filed a petition in this court for a decree changing name of Editha G. Cleto to Editha Osabel Gonzaga. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Dec. 2, 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 Publish: October 28, November 4, 11, 18, 2008. CLETO 81004 11-18-08

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME STATEMENT #0810213. Nancy O'Neill, 3244 Shurwin Lane, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Everyday Earth" at 3244 Shurwin Lane, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Oct. 2, 2008. Publish: October 28, November 4, 11, 18, 2008. EVERYD 81004 11-18-08

STATEMENT OF ABANDONMENT OF 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

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. WHEELER 81002 11-4-08

STATEMENT OF ABANDONMENT OF 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

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. 16, 2008. Loren E. McMaster Judge of the Superior Court Publish: October 28, November 4, 11, 18, 2008. BARNES 81002 11-4-08



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**POST OFFICE NOW HIRING.** Avg. pay \$20/hr or \$57K/yr including Federal Benefits and OT.Placed by adSource not aff.w/ USPS who hires.1-866-574-4775 (SWAN)

**\$\$\$19 PEOPLE WANTED\$\$\$** \$1,200-\$4,400 Weekly Working from Home Assembling Information packets. No Experience Necessary! Start Immediately! FREE Information 24hrs. CALL NOW! 1-888-248-1359 (Dept.75) (NANI)

**Movie Extras/Models Needed!** Earn \$200-\$400 per day. No Experience Required. PT/FT. All Looks and Ages Needed. Call Now!! 1-800-605-6851(NANI)

**ARIZONA DEPT. OF ECONOMIC SECURITY** seeking applicants for Child Protective Service Unit Supervisor, Bullhead City, Arizona. To apply, visit www.AZStateJobs.gov Click Search for Jobs, type keyword DES, select job title above. EOE.





# CLASSIFIED



Persons with disability may request reasonable accommodation at 602-271-9596 or request alternative format: TTY/ TDD 7-1-1. (Cal-SCAN)

**ELECTRICAL APPRENTICESHIPS.** Openings in all aspects of electrical work. Paid training, benefits, and advancement opportunities. High school grads ages 17-34. Paid relocation expenses. Call 1-800-345-6289. (Cal-SCAN)

**POLICE OFFICERS:** Earn up to a \$20,000 bonus. Train to protect your fellow Soldiers. Be a leader in the Army National Guard. 1-800-GO-GUARD.com/police (Cal-SCAN)

**TRUCK DRIVERS:** CDL training. Up to \$20,000 bonus. Accelerate your career as a soldier. Drive out terrorism by keeping the Army National Guard supplied. 1-800-GO-GUARD.com/truck (Cal-SCAN)

**ENGINEERINGAID/CONSTRUCTION.** Conduct surveys for roads, airfields and pipelines. No experience necessary. One semester Trig. Navy Reserve has openings. Work one weekend a month + two weeks a year. Excellent benefits pkg. + salary. Call 1-800-345-NAVY. (Cal-SCAN)

**EXCHANGE COORDINATORS WANTED.** EF Foundation seeks energetic and motivated representatives to help find homes for int'l exchange students. Commission / travel benefits. Must be 25+. 877-216-1293. (Cal-SCAN)

**FIREFIGHTER & EMT.** Paid on-the-job training for H.S. grads. Must be physically fit and under age 34. Good pay/benefits. Paid relocation. Call 1-800-345-6289. (Cal-SCAN)

**MECHANICS:** Up to \$20,000 bonus. Keep the Army National Guard Rolling. Fix Humvees, Strykers, etc. Expand your skills through career training. Be a soldier. 1-800-GO-GUARD.com/mechanic (Cal-SCAN)

**WYOMING:** 3/32" MIG Welders-\$26.00/hr, Code Shop Fabricators/Welders-\$27.50/hr. CALIFORNIA: Sheet Metal Mechanics-\$27.00/hr, Riggers & Outside Machinist-\$24.00/hr. HAWAII: Structural Welders-\$24.00/hr. 615-473-3415, 757-438-2540. (Cal-SCAN)

**LOAN OFFICER OPPORTUNITY.** US Home Funding seeks licensed Loan officers to work from home. Strong support, Excellent commissions. Phone: 800-788-4498. Fax: 866-255-3371 or email: hr@ushomefunding.com (Cal-SCAN)

**\$\$\$HELP WANTED\$\$\$** Earn Extra income assembling CD cases from Home. No Experience necessary. CALL OUR LIVE OPERATORS NOW! 1-800-267-3944 Ext 104 www.easywork-greatpay.com unavailable (MD,WI,SD,ND) (NANI)

**Local Movie Extras Needed** Have Fun & Make Up to \$300 Per Day NO Experience Needed! NO Fee to Register GO TO > www.Talent54.com (NANI)

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

**SECRET SHOPPERS NEEDED IMMEDIATELY** For Store Evaluations.

Local Stores, Restaurants, & Theaters. Training Provided, Flexible Hours. Assignments Available NOW!! 1-800-585-9024 ext. 6262 (NANI)

**We are seeking dynamic customer service oriented individuals** with great communications and typing skills needed to work on behalf of our company this service representative will earn up to \$3000 monthly any job experience needed. Email at danelopez1980@yahoo.com if interested (MPG)

**Wanted: 29 Serious People to Work From Home** using a computer. Up to \$1,500-\$5,000 PT/FT www.REBvision.com (MPG)

**PART TIME JOBS.** The Navy Reserve has part-time jobs for one weekend each month + two weeks a year. Ages 18-39, w/w prior military service. Call 1-800-345-NAVY. (Cal-SCAN)

**JOBS, JOBS, JOBS!** California Army National Guard. No Experience. Will pay to train. High School Jr/ Sr & Grads/ Non- Grads/ GED. May qualify for \$20,000 BONUS. 1800GoGuard.com/careers (Cal-SCAN)

**Mystery Shoppers** earn summer gas money. Up to 150\$/day. Undercover shoppers needed to judge retail and dining establishments. Exp not req. 800-742-6941(NANI)

**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)

**\$\$\$ 19 PEOPLE WANTED \$\$\$** \$1,200-\$4,400 Weekly Working from Home Assembling Information packets. No Experience Necessary! Start Immediately! FREE Information 24hrs. CALL NOW! 1-888-248-1359 (Dept.75) (NANI)

**HOME REFUND JOBS!** Earn \$3,500-\$5,000 Weekly Processing Company Refunds Online! Guaranteed Paychecks! No Experience Needed! Positions Available Today! Register Online Now! www.RebateWork.com (NANI)

**\*\*AWESOME CAREER\*\*** Government Postal Jobs!\$17.80 to \$59.00 hour Entry-Level. No Experience Required / NOW HIRING! Green Card O.K.Call 1-800-370-0146 ext. 52 (NANIG)

**NCiM is looking for EVENT PERSONNEL** to hand out samples in local grocery stores. \$12+/hour. Weekends call 800-799-6246 ext.168 or visit www.ncim.com (Cal-SCAN)

**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)

**\*\*AWESOME CAREER\*\*** Government Postal Jobs!\$17.80 to \$59.00 hour Entry-Level. No Experience Required / NOW HIRING! Green Card O.K.Call 1-800-983-4384 ext. 54 (NANIG)

**Government Jobs-\$12-\$48/hr** Paid Training, Full benefits. Call for information on current hiring positions in Homeland Security, Wildlife, Clerical and professional. 1-800-320-9353 x2100 (NANIG)

**Post Office Now Hiring.** Avg. Pay \$20/hour or \$57K annually including Federal Benefits and OT. Offered by Exam Services, not Aff. w/ USPS who hires.1-866-574-4781 (NANIG)

**AIRLINES ARE HIRING** - Train for high paying Aviation Maintenance Career. FAA approved program. Financial aid if qualified -Job placement assistance. CALL Aviation Institute of Maintenance (888) 349-5387 (NANI)

**AIRLINES ARE HIRING** - Train for high paying Aviation Maintenance Career. FAA approved program. Financial aid if qualified -Job placement assistance. CALL Aviation Institute of Maintenance (888) 349-5387 (NANI)

**ATTEND COLLEGE ONLINE** From Home. \*Medical, \*Business, \*Paralegal, \*Computers, \*Criminal Justice. Job placement assistance. Computer available. Financial aid if qualified. Call 800-510-0784 www.CenturaOnline.com (NANI)

**TIRED OF BEING BROKE?** Get paid daily. No experience required. Local training. 888-211-4268 www.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 (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@singleagain.com.

**DRIVER - CDL Training:** \$0 down, financing by Central Refrigerated. Company Drivers earn average of \$40k/year. Owner Operators average \$60k/Year. 1-800-587-0029 x4779. www.CentralDrivingJobs.net (Cal-SCAN)

**DRIVER:** Don't Just Start Your Career, Start It Right! Company Sponsored CDL training in 2 weeks. Must be 21. Have CDL? Tuition Reimbursement! www.JoinCRST.com 1-800-781-2778. (Cal-SCAN)

**DRIVERS** - Ask about qualifying for 5 raises in a year! No experience? CDL Training available. Tuition reimbursement. 1-877-232-2386 www.SwiftTruckingJobs.com (Cal-SCAN)

**DRIVER- \$5K SIGN-ON Bonus** for Experienced Teams: Dry Van & Temp Control available. O/Os & CDL-A Grads welcome. Call Covenant 1-866-684-2519 EOE. (Cal-SCAN)

**TEAMS LOOK NO FURTHER** Than Heartland! We have great miles, great pay, 1100 mile length of haul, western freight, drop and hook, no touch, overtime and more. Heartland Express 1-800-441-4953. www.HeartlandExpress.com (Cal-SCAN)

**DRIVERS: ACT NOW!** \$\$ Sign-On Bonus. 35-41 cpm. Earn over \$1000 weekly. Excellent Benefits. Need CDL-A and 3 months recent OTR. 1-877-258-8782. www.MeltonTruck.com (Cal-SCAN)

**IMMEDIATE OPENINGS.** CDL A team & solo owner operators. \$1.00 empty. Up to \$2.45 loaded. OTR & regional positions. Ammo experience a plus. Sign-on bonus negotiable. 1-800-835-9471. (Cal-SCAN)

**Never A Layoff! SPONSORED CDL TRAINING.** No Experience Needed! Earn \$40k-\$75k in your new career! Stevens Transport will sponsor the total cost of your CDL training! Excellent Benefits & 401K! EOE. Call Now! 1-800-358-9512, 1-800-333-8595. www.BecomeADriver.com (Cal-SCAN)

**OWNER/OPERATORS** To Pull Our Trailers. Salinas to Yuma refrigerated transfers. November-April. 60% Drop & Hook, 100% No Touch. Brent Redmond Logistics. 1-800-777-5342. (Cal-SCAN)

**OTR DRIVERS DESERVE more pay** and more overtime! \$.41/mile! Home weekends! Run our western region! Health, Dental, Life Insurance! Heartland Express 1-800-441-4953. www.HeartlandExpress.com (Cal-SCAN)

**TRUCK DRIVERS-SALINAS/YUMA** refrigerated transfers, November-April. 90% Drop and Hook, late model tractors, top pay, benefits. Year round work also available. Brent Redmond Transportation. 1-800-777-5342. (Cal-SCAN)

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

**QUIT LONG-HAUL,** run regional and Have It All! \$.41 per mile. Home weekly! Benefits! Stability for peace of mind! Heartland Express 1-800-441-4953. www.HeartlandExpress.com (Cal-SCAN)

**WANT HOME WEEKLY With More Pay?** \$.41/mile for company drivers! Home weekends and great benefits! Run our Western region! Heartland Express 1-800-441-4953. www.HeartlandExpress.com (Cal-SCAN)

**Household Help**  
**House Cleaning**  
Sparkling clean home guaranteed. Professional pet care. Experienced, dependable, reasonable rates. Call Madeline 916-723-1608. (MPG)

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

**QUALITY WINDOW CLEANING** PLEASE CALL MARK AT 612-8949. (MPG)

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

## Landscaping

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

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

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

## Legal Services

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

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

## Mobile Homes

**BRAND NEW MOBILE/Manufactured Homes** with Warranty. Buy at Factory for \$19,900. Photos and Floor plans online www.FactorySelectHomes.com or 1-800-620-3762 for color brochure. (Cal-SCAN)

## Miscellaneous

**RICHMOND'S HUNTING CLUB** Come hunt with us - 20K acres Doves, Quails, Pheasants, Ducks and Geese For information: Dennis Sanders 530-913-5817 or Les Edwards 530-458-3814 (MPG)

**INSURANCE** - 100% Guaranteed Approval From \$49.95 - \$99.95 Annually1 Payment - Never An Increase www.HeldHarmless.com (NANI)

**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.inventorsexpo.com 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)

**SAVE MONEY** Lower your Communications Bill by up to 50%! Wireless - Internet - Satellite - Video Phone 916-201-3643 (MPG)

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

**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. (MPG)

**FREE DIRECTV 4 Room System!** All 265+ChannelsFREE4Months!Includes Movie Channels! 130 HD Channels! Ends Soon, Ask How! Packages Start \$29.99FREE DVR/HD! 1-800-620-0058 (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)





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**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 (MPG)

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

## Painting

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

## Pets

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

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

**Pet Sitters Wanted!**  
Gold River has a need for pet sitters. References required. Please call 916/635-5590. (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**  
Licensed, insured and bonded. Vet. tech. exp. Ref. avail. 916.202.6952 (MPG)

## 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. (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 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)

**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. (MPG-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 (MPG)

## Real Estate Loans

I BUY NOTES and Deeds of Trust - 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 gov't 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) (MPG)

## RV Sales

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

## Schools Instruction

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

**INTERNATIONAL STUDENTS -** Host a high school-aged international student from one of 40 different countries. Call today for more information. Phyllis at 1-866-523-8872. (Cal-SCAN)

**CAN YOU DIG IT?** Heavy Equipment School. 3 wk. Training program. Backhoes, Bulldozers, Trackhoes. Local job placement asst. Start digging dirt Now! 1-866-362-6497. (Cal-SCAN)

**GET CRANE TRAINED!** Crane/Heavy Equipment Training. National Certification Prep. Placement Assistance. Financial Assistance. Northern California College of Construction. www.Heavy4.com Use Code "NCPA1" 1-866-302-7462. (Cal-SCAN)

**HIGH SCHOOL DIPLOMA!** Fast Affordable & Accredited FREE Brochure. Call NOW! 1-800-583-2123 www.continentalacademy.com (NANI)

**INCREASE YOUR RAILROAD** hiring potential! Train at NARS, Overland Park, Kansas. Complete training 4-8 weeks. Average salary \$63k. Lender info available. Conductor- Electrical/Mechanical, Freight Car, Signal, Welder. 1-800-228-3378. www.RailroadTraining.com (Cal-SCAN)

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

## Services Offered

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

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

## Spa / Hot Tub

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

## 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 #0DL Phone: 916-248-4416 (MPG)

**BUILDINGS FOR SALE!** "Beat Next Substantial Increase!" 20x30x12 \$4,900. 25x40x14 \$7,900. 30x50x14 \$9,085. 35x56x16 \$13,200. 40x60x16 \$16,900. 50x140x19 \$47,600. 60x100x18 \$37,000. Others. Since 1980. 1-800-372-8053. (Cal-SCAN)

## TimeShares

**BUY TIMESHARE REALES 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)

## Travel / Vacation

**Vegas Baby - FREE!** 3 days 2 nights Pay Nothing - 5 Star Resort Las Vegas - Tahiti Village Call NOW! 1 888-704-6946 (NANI)

**Orlando Getaway -** Complimentary! 3 days, 2 night accommodations. Pay Nothing - Come experience all that Orlando has to offer - at a fabulous resort. Call 1-866-584-6786 for details (NANI)

**FREE 2 Night Cruise Vacation!** To the Bahamas - Imperial Majesty Just pay port fees- Meals and Cruise are 100% FREE Call Now 1-800-380-6510 (NANI)

**Vegas Baby - FREE!** Get away 3 days 2 nights Pay Nothing - High Roller Treatment Las Vegas - 5 Star Resort Must Call NOW! 1-888-704-6946 (NANI)

**Warm autumn specials** at Florida's Best Beach- New Smyrna Beach. Stay a week or longer. Plan a beach wedding or family reunion. www.NSBFLA.com or 1-800-541-9621 (NANI)

## Upholstery

**Upholstery** B&T Upholstery and Repairs. Specializing in Deco & Modernism. Call Bill 392-1959 / 995-7177 (MPG)

## 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.