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Real Estate Fraud Victims Get More Protection



With the collapse of the subprime mortgage industry and subsequent increase in foreclosures, scam artists are taking advantage of homeowners. Law enforcement officials are seeing a rise in real estate fraud.

Senate Bill 1396 – a measure to provide more funding to investigate and prosecute real estate fraud - by Senator Dave Cox was signed into law by the Governor.

"Predators are targeting consumers for their financial gain during these tough economic times. To better protect consumers, I pushed for the passage of this legislation," said Sen. Cox who represents California's 12 Northeastern counties.

Sacramento District Attorney Jan Scully

added, "With Sacramento County having one of the highest foreclosure rates in the nation, distressed homeowners are falling prey to a number of real estate scams. This measure will provide our fraud unit and law enforcement partners the resources to bring these criminals to justice and prevent more victims."

Specifically, Senate Bill 1396 allows county supervisors to increase county real estate document fees from \$2 to \$3. The fund raised will be placed in the Real Estate Fraud Prosecution Trust Fund to combat and prosecute fraud.

The Real Estate Fraud Prosecution Trust Fund was created to support district attorneys

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and local law enforcement agencies in determining, investigating, and prosecuting real estate fraud crimes. There has not been a change to the recording fee or to the list of recordable documents that are considered real estate instruments since this law was enacted in 1995.

Cox's measure received broad support from various groups including the California District Attorneys Association, the California Bankers Association, local government, local law enforcement, local taxpayer groups and consumer groups.

"Providing district attorneys and law enforcement with adequate resources to fight real estate fraud is essential to protect homeowners," Cox concluded.

Senator Dave Cox represents the residents of the First Senate District, which includes all or portions of Alpine, Amador, Calaveras, El Dorado, Lassen, Placer, Plumas, Modoc, Mono, Nevada, Sacramento and Sierra Counties. Contact his office at 916-651-4001, or via email at senator.cox@sen.ca.gov. October 07, 2008

County to Restructure Planning Commissions and Community Councils

Part of streamlining development services processes for more efficiency, better customer service

Sacramento - As part of the County's effort to streamline processes related to development services, including planning entitlement, environmental review, site plan review and building inspection, the Board of Supervisors approved modifying ordinances on October 30 that directly affect how projects are reviewed by hearing bodies in Sacramento County.

Two planning commissions will merge into one:

Two planning commissions charged with hearing development matters and countywide policy matters such as the General Plan Update, Housing Element and Zoning Code Amendments will merge into a single County Planning Commission.

"It just makes sense to merge the two commissions into one," said Deputy Administrator of Development Services Steven M. Pedretti. "It's more efficient and is a better use of taxpayer dollars."

Merging the commissions will also allow related projects within geographic areas to be heard by one Planning Commission to eliminate confusion. The County Planning Commission will also serve as the Board of Zoning Appeals. The effective date will be December 1, 2008.

Community Councils will change name and be appointed at-large:

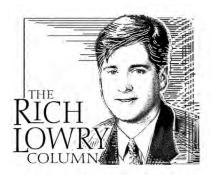
The four Community Councils that currently hear development matters in their respective areas will be renamed to "Community Planning Commissions" and will all be appointed atlarge.

The proposed change in membership will allow for more flexibility in appointing members. The Board has committed to ensuring that the Councils (Commissions) will be broadly represented from all sectors of each community.

The Community Council/Planning Commission program, launched in 2005, is expected to expand in the future when funding is available. The effective date of the modified Community Council (Community Planning Commission) structure would be January 31, 2009.

At that time, all Community Council (Commission) terms would expire and the Board would have the option of reappointing existing members or appointing new members depending on the circumstances of each Council (Commission). The terms from that time forward will be staggered.

Drinking Age? - Pg 6



In his classic book on the Vietnam War, "Dereliction of Duty," H.R. McMaster excoriates the Joint Chiefs of Staff for acceding to President Lyndon Johnson's flawed war plan and his dishonest salesmanship of it. McMaster dubs them "the five silent men."

What adjective best describes the equally shameful conduct of the men of the Joint Chiefs during the Iraq War? "Silent" is the least damning of the possibilities.

In his latest insider account of the Bush administration, "The War Within," Bob Woodward provides a window into the cluelessness of the chiefs and their seeming disinterest in victory that will fascinate and appall students of civilmilitary relations for decades to come.

In 2006, it had become obvious to almost everyone that we were failing in Iraq, with the exception of top U.S. generals. The general in command on the ground, George Casey, and his immediate superior, the head of U.S. Central Command John Abizaid, were focused on U.S. troop

The Shame of the Chiefs

withdrawals the way Mr. Dick in "David Copperfield" is focused on King Charles' head.

When President Bush told Gen. Casey in a trip to Baghdad in June 2006 that "we have to win," Casey replied, "But to win, we have to draw down." It remained his dogged mantra as Baghdad collapsed all around him.

Secretary of Defense Don Rumsfeld had created an environment that valued convenient fictions over hard truths, and the chiefs hoped to muddle through with the Casey strategy so they could rid themselves of the Iraq War, and its strain on the military, as soon as possible.

President Bush had his own revelatory moment when in a meeting with military experts, retired Gen. Jack Keane told him, "We don't have a plan to defeat the insurgency." When Bush set about getting one -- the surge -- he had to do an end run around the chiefs.

He fired Rumsfeld, and replaced Gens. Pace and Abizaid. He kicked Gen. Casey upstairs to Army chief of staff in a foolhardy face-saving gesture. Casey had been pulled from the field in defeat, and a new strategy was implemented that -- should it succeed -- would expose the folly of his own.

A bizarre multifront battle ensued, with the new commander in Iraq, Gen. David Petraeus, fighting against our enemies with the additional forces of the surge, and CENTCOM and the chiefs fighting against the surge. According to Woodward, "Fallon was determined to challenge the merit of every personnel request."

Keane, a mentor to Petraeus, became a back channel between Bush and Vice President Dick Cheney and the commander in Iraq. Keane warned Cheney, "The Joint Chiefs are more concerned about breaking the Army and Marine Corps than winning the war." When Bush gave Keane a message for Petraeus saying he'd have all the forces needed to succeed, Petraeus replied, "I wish he'd tell CENTCOM and the Pentagon that."

Astonishingly, Chairman Mullen told Keane, "I don't want you going to Iraq anymore and helping Petraeus." Never mind that Petraeus -- who was fighting the war -- found Keane's counsel useful. It took interventions by Bush and Cheney to get Keane cleared again to travel to Iraq.

"Never ascribe to malice, that which can be explained by incompetence," Napoleon supposedly said. In this war, the chiefs have often made that seem a false choice.

Rich Lowry is editor of the National Review.

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RT to Begin Monthly Online Chat with Riders

The Sacramento Regional Transit District (RT) will conduct its first live online chat on Friday, October 3, 2008, from noon to 1 p.m. when Mike Wiley, General Manager/CEO, hosts the opening edition of "Transit Talk with the General Manager."

The chat, which will typically occur on the first Friday of each month at www.sacrt.com, will give the public an opportunity to interact directly with Wiley, submit their transit-related questions and receive immediate feedback.

"RT's new online chat is another opportunity to communicate with our riders and to keep them informed," Wiley stated.

The first session will cover general transit questions, with future sessions focused on specific topics, such as the Transit Master Plan. No registration is required to participate and questions will be accepted two hours before the session, up to the conclusion of the chat.

For more information about "Transit Talk with the General Manager," visit www.sacrt.com.



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October 07, 2008

Carmichael Times

Happy 250th Birthday Noah



Third graders at the Albert Schweitzer Elementary School are starting this new school year with dictionaries given by Carmichael Elks Lodge #2103. Exalted Ruler Shirley Gilmore is shown after she and members of the Lodge gave "Webster's Dictionary for Students" to each student.

What better way is there to celebrate the 250th birthday of Noah Webster on October 16, 2008 than to honor his memory by making sure that American third graders receive his or her own dictionary? It is Noah's Birthday, but the children of America get the presents. Noah Webster's Compendium Dictionary of the English Language was the first dictionary that used distinctly American spellings, pronunciations, and definitions. He helped to reform elementary education in America and was a major proponent of copyright laws.

The Dictionary Project, founded in 1995 by Mary French of Charleston, South Carolina to furnish dictionaries to all third graders in America, is the vehicle for Carmichael Elks Lodge #2103 to honor Noah's 250th by furnishing dictionaries to third graders in Carmichael's elementary schools. This is the third year the Lodge has furnished dictionaries free to Carmichael third graders, but this year they have the added incentive to celebrate Noah's 250th birthday. In August the Lodge furnished 700 dictionaries to nine Elementary Schools in Carmichael, including Mary Deterding, Garfield, Mission, Thomas Kelly, Charles Peck, Albert Schweitzer, Starr King, Cameron Ranch, and Coyle Avenue. Kenneth Avenue Elementary is expecting dictionaries from the Grange.

The Dictionary Project puts words into the hands of children so that they can learn to express their thoughts and appreciation for each other and the

world in which we live. The importance of using dictionaries in learning language arts is a given and third grade is considered the dividing line between students "learning to read" and "reading to learn." Using the dictionary helps students understand the meanings and other properties of words (such as parts of speech), and helps them build vocabulary and determine

correct spelling and proper usage of words. Independently looking up words in a dictionary cultivates problem solving skills as well as developing language arts.

Exalted Ruler Shirley Gilmore presented the 700 dictionaries during the last week in August to 3rd graders in Carmichael. Assisting ER Shirley were Louise Gorman, Ned and Debbie Fox, Leading Knight Bob Lowe, Treasurer (Momarazzi) Rita Lowe, Barb Kutscher, and PER Larry Stitt.

Happy Birthday Noah !!



Third grade students at the Mission Elementary School are starting this new school year with dictionaries given by Carmichael Elks Lodge #2103. Carmichael Elks Lodge #2103 Exalted Ruler Shirley Gilmore is handing out "Webster's Dictionary for Students to each third-grader.

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POPPOFF! with Mary Jane Popp

SILENT KILLER

SUPER SIZE IT! Buffet it! Make it bigger, taller, pile it on! That's our American eating mentality, and it shows in our waistlines. Obesity has become an epidemic in our country. So what we have is Heart Disease... the #1 killer of Americans, Cancer...the #1 fear of Americans, and Alzheimer's... the #1 concern of Americans. And what do these devastating diseases have in common? All three have been linked to silent inflammation, a condition that occurs when the body's natural immune response goes awry. Though it usually begins as a defensive reaction to invading viruses and bacteria, this inflammatory response can misfire, sparking a chain reaction of inflammation anywhere in the body. Fueled by obesity, it may continue unchecked for years, assaulting the heart, arteries, and even the brain. As a matter of fact, new research confirms that obesity is a primary cause of silent inflammation and has been linked to today's epidemic rise in heart disease. That from Dr. Barry Sears, who is a Lipid Scientist who studies fats, and has spent his career probing the delicate body chemistry that controls our health and well being. Dr. Sears has authored the #1 New York Times Bestseller "The Zone", and now his latest, "The Omega RX Zone"...The Miracle of the New High-Dose Fish Oil.

As I continued the interview Dr Sears on my "POPPOFF" Radio Show, I tried to defend myself by telling the good Doc that I eat fish. So why do I need to take more fish oil? Dr Sears abruptly congratulated me on eating from the sewer of the sea! Whaaaat!??? He explained that it takes a new generation of fish oil to launch the fight against these diseases. So how is this generation of fish oil different from our old slippery friend? According to Dr. Sears, the fish oil Grandma got down our gullets, and that which is currently sold in health food stores has never been pure enough to use in the great quantities it takes to feel its potential benefits. "Highdose pharmaceutical-grade fish oil will radically change how medicine is practiced in the future. Once it is accepted, we will enter a new era of medical care based primarily on the food we eat, not the drugs we take," he told me emphatically!

So the bottom line here is Dr. Sears claims





that pharmaceutical grade fish oil, when taken in appropriate therapeutic doses, has the power to reverse silent inflammation in just thirty days! In his view, it may be "A true miracle cure for the twenty-first Century!" Boy, what a wake-up call this was for me.

If you'd like information on how to find this industrial strength fish oil, the Doc told me he has several places listed in his book "The Omega RX Zone" or you can log on to www.drsears.com or call 800-404-8171. HAPPY FISHING!!!

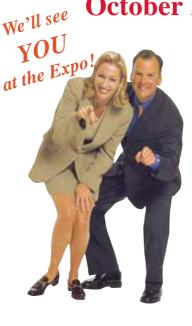
Check out the "POPPOFF" Radio show Monday thru Friday on AM-950 KAHI 10 AM-Noon and Saturday on AM-1240 KSAC 11 AM-Noon for provocative fastpaced informational and entertaining radio listening!

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Carmichael Times



Riley Reviews By Tim Riley

PREPOSTEROUS ACTION RUNS AMOK IN SILLY "EAGLE EYE"

EAGLE EYE (Rated PG-13)

For positive proof that the fertile mind of Steven Spielberg does not always vield fantastic results, look no further than the cinematic disaster that is the quasi-technological thriller "Eagle Eye." Maybe the famed jet-setting director of "Close Encounters of the Third Kind" was spending too much time in London, where surveillance cameras on street corners are more omnipresent than the growing number of unwelcome "red light" traffic cameras popping up around our country. A palpable sense of being watched too carefully may have gripped Spielberg with some sort of dread. But acting as executive producer, at least he turned the concept into a ridiculous popcorn movie.

The thought of us becoming afraid of our cell phones after watching "Eagle Eye" was Spielberg's intended effect as much as he made us scared of going into the ocean after seeing "Jaws." Regrettably, "Eagle Eye" is total lacking this psychological fear factor, because the central premise of this high-octane action farce is that a massive surveillance system run from the bowels of the Pentagon is capable of controlling every phone, TV, camera, traffic signal, aircraft and construction crane in the world. I probably overlooked a few other things, but hopefully you get the idea that "Eagle Eye" is basically science-fiction not even remotely fixed in current reality.

Shia LaBeouf's Jerry Shaw, a slacker working at a Chicago copy store, is suddenly called home for the funeral of his identical twin brother, an Air Force officer killed in an auto accident. Returning to his grubby apartment, Jerry finds \$750,000 in his bank account and enough weapons and bomb-making equipment to associate him with a terrorist cell. A disembodied voice on a cell phone warns him to run or be arrested, and before he can flee, he's taken into custody by the FBI and interrogated by Agent Thomas Morgan (Billy Bob Thornton). Since this movie is an Alfred Hitchcock-type falsely accused man on the run story, Jerry ends up being freed by a swinging construction crane crashing through the window of his holding room.

Meanwhile, single mom Rachel Holloman (Michelle Monaghan) is sending her 8-year-old son, Sam, off on a train from Chicago to Washington, D.C., to play trumpet with his school band at the Kennedy Center. During a rare night out with her pals, Rachel receives an odd call on her cell phone from the same female voice, in which she's instructed to follow orders or her son will die. The threat is **www.CarmichaelTimes.com** made credible because the caller produces images of Sam on a wall of TV screens across the street. Next thing you know, Jerry finds himself sitting in a Porsche next to Rachel, and the two of them are literally off to a competitive race with unseen forces to carry out a series of missions that will implicate them ever more deeply into serious terrorist acts.

Spinning wildly out of control, the plot becomes so unnecessarily complicated and convoluted that the notion of the mysterious caller orchestrating a series of suspicious moves is increasingly laughable. The strangely disembodied voice is able to track their every move, and has seemingly limitless control over their fates. Rational thought makes you wonder how any of this is remotely possible. On a subway train, Jerry gets a call on the cell phone of a sleeping passenger sitting in close proximity. Later on, you marvel at the ability of two novices like Jerry and Rachel managing a holdup of armed guards transporting a briefcase under tight security.

If you're a cinema buff, you might pass the time by counting the inevitable Hitchcock inspirations. All that is missing is a crop duster chasing Jerry and Rachel through a cornfield. But while the great master of suspense played on one's fears with mental tricks, the director of "Eagle Eye," D.J. Caruso (who had better results with "Disturbia"), seems to be auditioning for Jerry Bruckheimer's next monsteraction picture. After all, Caruso works at a fever pitch to produce a nearly unstoppable run of chases, car crashes, and explosions that leave a long trail of victims. If anything, "Eagle Eye" is a slick production that may lull the most gullible into believing that it is a worthy entertainment. Don't be fooled by this preposterous joke. The only saving grace to this film is the welcome presence of Billy Bob Thornton, amusing as a grizzled veteran unwilling to take crap from anyone.

DVD RELEASE UPDATE

Vintage TV series are increasingly being released on DVD, often with a few bonus features tossed in for good measure. "My Three Sons: Season One, Volume One" is a classic sitcom starring Fred MacMurray as Steve Douglas, an engineer and widower who must deal with the trials and tribulations of raising his three sons – Mike, Robbie and Chip – with the help of their maternal grandfather "Bub" (William Frawley). Guest stars during the show's first season included Dick Van Dyke and Desi Arnaz Jr. Airing over 12 seasons, "My Three Sons" is a beloved iconic series.

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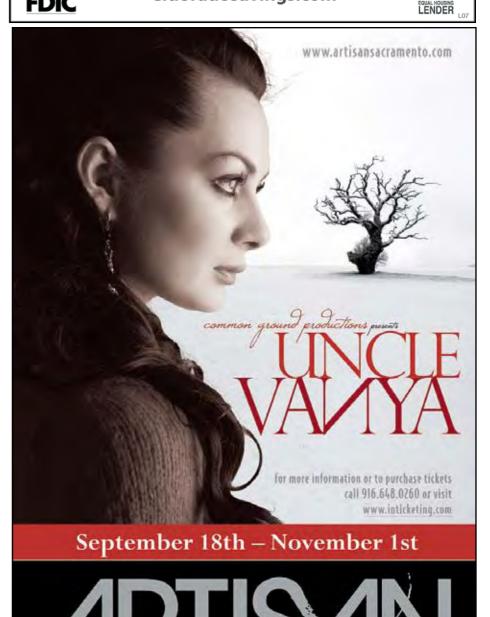
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The Amethyst Initiative: Should the drinking age be lowered?

by Lauren Forcella

Dear Straight Talk: I am the daughter and granddaughter of alcoholics. As a recovering alcoholic, I haven't had a drink in 21 years. So far, two of my children have the disease of alcoholism. My 16-year-old daughter spent time in a locked-down psych ward for attempted suicide, followed by drug and alcohol treatment. Today she's clean and sober. My 26-year-old son is also sober after a near-deadly battle with alcoholism. The earlier kids start drinking, the greater their chance of becoming alcoholic. Those who don't drink until 21, have almost zero incidence of alcoholism.

There is an initiative afoot to lower the drinking age to 18. Kids genetically predisposed to alcoholism (like mine) will be especially at-risk. Teens already make mistakes — their front brains aren't fully developed until around age 25. Add alcohol, and chaos ensues. For teenagers, the thrill and taboo of alcohol is all too dangerous. Girls get pregnant, boys get violent. How do you and the panel feel about a lower drinking age? — Been there, done that

From Farren, 21: For some countries, drinking at 15 seems to work, but I honestly don't think it could work in the US. Our lifestyle is completely different and most teens don't have adequate self-control. The Amethyst Initiative wants to help colleges save money and avoid lawsuits. I worry about 18-year-olds driving around drunk. Heck, I worry about 18-year-olds voting! My sister says half her senior class is voting for McCain just because Palin — and her pregnant daughter — are sexy!

From Peter, 22: The Amethyst Initiative isn't about colleges washing their hands of responsibility for underage drinking — or lowering the drinking age. It is about opening discussion on the topic, which I think is important. If the drinking age was18, colleges and high schools would have GOOD alcohol programs. As it is now, colleges can't help someone who is abusing alcohol because they have to 'kick out' students who drink underage. Many college alcohol programs are anonymous, but students worry about getting

in trouble and don't seek help.

From Kendal, 21: As legal adults, 18-yearolds can vote, go to war, drive, smoke, gamble. If Australia and Europe can trust young adults to drink responsibly at 18, shouldn't we? Not necessarily. These countries have long histories of starting kids very young on watered-down wines and such. American kids go from the occasional bitter sip of wine at Thanksgiving to full-blown binge parties. There are as many 18-year-olds in high school as in college. High school partying will only get easier.

From Rachel, 17: Lowering the drinking age will only lower the age of exploration. Right now, kids try alcohol in high school and use regularly in college. With a lower drinking age, kids will use regularly in high school and experiment in middle school.

From Bird, 18: If 18-year-olds can go to war, they should be able to drink. Teenagers have always gotten their hands on alcohol. If the drinking age is lowered it won't be such a forbidden fruit.

From Graham, 15: You've got a point that "the thrill and taboo of alcohol is all too dangerous." But breaking the law only adds to the thrill. If you can fight and die for your country, you should be able to drink in it.

Dear Been there: I'm glad the Amethyst Initiative is bringing attention to the problem of alcohol. The Marin Institute recently estimated that alcohol problems in California, alone, cost \$38 billion a year. I do not support a lower drinking age. The "if-you-can-fight,-vote,smoke,-gamble,-you-should-be-able-to-drink" argument doesn't hold water because alcohol is a powerfully addictive, intoxicating drug. Lowering the drinking age will only cause alcohol-related problems to start younger. A better solution, guaranteed to lessen alcohol's allure, is for Congress to ban on-air advertising of alcohol products as 'we, the people' did for tobacco products in 1971. It's time.

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

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





Like seemingly every past presidential candidate in U.S. history -- except George Washington -- Sen. John McCain has vowed to "shake up Washington."

(George Washington refrained from promising to "shake up Washington" on the advice of his politically astute wife, Martha, who thought it would confuse voters if her husband appeared to be running against himself. George agreed and thus the phrase "inside the beltway" was born.)

But unlike previous candidates, McCain has an asset that actually may allow him to fulfill his promise: his running mate, Gov. Sarah Palin.

In an address last June, Palin referred to the Iraq War as a "task that is from God." No big news there. God often informs his servants on Earth when he's ready to wage war.

But another statement makes it clear that Palin has a much tighter relationship with the Almighty than even George W. Bush.

Speaking about the multi-billion dollar Alaskan natural-gas pipeline project, Palin said, "God's will has to be done in unifying people and companies to get that gas line built" -- the first public announcement of God's official position on the project.

Discerning God's will on energy issues, even big ones such as the pipeline, can be difficult, since the Bible offers little direct evidence about the Almighty's agenda, though natural gas company theologians often cite the Second Letter of Peter as providing implicit support.

(Oddly enough, in what is something of a theological conundrum, Satan is also believed to support the pipeline project. While attempts to reach the Prince of Darkness were unsuccessful, sources familiar with the Evil One's thinking say that Satan is "firmly committed" to the pipeline and is even offering help to make sure the project remains environmentally friendly -another instance of Satan's "go green" initiative. Detractors point out, however, that he could be lying because, after all, he is the Devil.)

Palin's announcement, however, suggests not a close reading of the Bible, but a direct revelation from God.

No wonder McCain had a gleam in his eye when he said that with Palin's help he was going to change Washington and cut the size of the federal government. Unlike past presidents, he'll be able to call on an ally even more powerful than the lobbyists.

For too long, Republicans and Democrats have been locked in bitter partisan battle, resulting in gridlock.

But gridlock would disappear under Palin's rule. Pronouncing her Doctrine of Vice Presidential Infallibility, Palin would simply supply legislators with God's agenda on everything from health care to offshore drilling. (The Almighty is believed to be heavily in favor of offshore drilling.)

Soon, of course, both Congress and the Supreme Court would become redundant, as would all policy-making bureaucrats. Only those federal employees needed to carry out Palin's -- or God's -- plans would be required.

The only question would be, how long will we persist in insulting Palin with the lowly title of vice president before we drop to our knees and proclaim her as our Sovereign Queen.

In that case, I think all of us would know God's will.

Write to Don Flood in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or send e-mails to dflood287@ comcast.net.

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CHP Reminds Motorists to Secure Precious Cargo

From Officer Lizz Dutton Public Affairs Officer

Motor vehicle crashes are one of the leading killers in California for children ages 14 years and under, with unrestrained or improperly restrained children being the number one contributing factor.

"You can never be too careful when it comes to protecting your children," said CHP Commissioner Joe Farrow. "The best way to keep your child from becoming a grim statistic is make sure they are properly secured in their safety seat."

According to California Highway Patrol (CHP) statistics, statewide for 2005 to 2007, out of the 148 passenger vehicle occupant fatalities among children under 6 years of age, an estimated 89 (60 percent) were totally unrestrained.

To help combat the problem, the CHP has obtained a \$1 million dollar federal grant from the Office of Traffic Safety. The money will provide the CHP with the means to strengthen its enforcement and education efforts statewide with a combination of seat belt and safety seat usage surveys, in addition to child passenger safety presentations.

"This grant will help us arm parents and child care providers with valuable information and equipment that can save their child's life," said Commissioner Farrow.

In addition to the 20 check-up events and 125 safety presentations, 25 of which will be to individuals for whom English is a second language, the Statewide Highway Restraint Enforcement Campaign (SHREC) II will provide for safety seats to be distributed to parents whose seats don't measure up to current safety standards. Money from the federal grant will also be used to increase the number of technicians certified by the National Highway Traffic Safety Administration to perform child safety seat inspections at CHP Child Safety Seat Fitting Stations. Check with your local CHP office to find a technician or "fitting station" near you.

"And remember to set a good example for your little one by buckling up yourself," Commissioner Farrow added.

You may report unrestrained children in a motor vehicle to the California Highway Patrol by calling 1-800-TELL CHP.

Preliminary Hearing Held on Del Campo Teen Crash

From Officer Lizz Dutton Public Affairs Officer

On September 24, 2008, Tyrone Palmer had a preliminary hearing on charges of second degree murder, assault with a deadly weapon, felony hit and run, auto theft and possession of stolen property. Palmer was held to answer on ALL CHARGES filed by the California Highway Patrol. Palmer remains in custody and has been since his February 2008 arrest. Palmers next court date is December 4, 2008 at the Sacramento Superior Court.

Carmichael Geranium Society Meeting

The October meeting of the Carmichael Geranium Society is set for Friday, October 10th, from 10:00 AM to noon at the Carmichael Community Clubhouse, 5750 Grant Avenue, Carmichael. Free, open to nonmembers.

Judy Sandkuhle of Sunset Color Nursery in Danville, California (judyb@

sunsetcolornursery.com), will be our featured speaker. She will talk about growing geraniums commercially, and about her expansion into growing specialty varieties and her new mail order business. Soon we can all order geraniums directly from the nursery. On Friday, Judy will bring some of her beautiful plants for sale.

R

Weekly SUDOKU

by Linda Thistle

Answers on page 10

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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: $\star \star$

★ Moderate ★★ Challenging

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ires LES SCHWAB **SPOTLIGHT ON HIGH SCHOOLS Rio Americano High School** Band on the Move

Rio Americano Band Boosters

Following in the footsteps of jazz greats from Louis Armstrong to Herbie Hancock, the Rio Americano High School Big Band performed to an enthusiastic audience at the 51st Annual Monterey Jazz Festival, September 19 - 21, 2008. Held every September on the Monterey Fairgrounds site where the Festival was first presented in 1958, the Monterey Jazz Festival is the longest running jazz festival in the world and features the top names in jazz performing on nine stages. "It is a prestigious performance venue for any jazz group," says Rio Americano Band Director Josh Murray. A strong second place finish in the highly competitive Next Generation Festival this past April earned the Rio band a coveted spot at the 51st Annual Monterey Festival.

The Rio Americano band program, under the combined direction of Josh Murray and Max Kiesner, provides high quality music education to over 180 students in four levels of concert band and three jazz ensembles. You can enjoy a fun filled evening of musical entertainment and support this outstanding program by attending the 28th annual Rio Americano Playathon on Friday November 7, 2008. The Playathon is a musical

marathon featuring 17 hours of nonstop music. This amazing event includes performances by all of Rio's award winning jazz and concert bands as well as combos and soloists from the Small Ensemble program. Band students from local middle and $\frac{1}{2}$ elementary schools are invited to attend from 3:30 - 5:45 pm to play along with the Rio Band and enjoy carnival games and refreshments. The community is invited to attend the evening concerts scheduled from 6:00 pm to 9:00 pm. All events take place on the Rio Americano campus located at 4540 American River Drive. The event is free of charge, but tax deductible donations are greatly appreciated. Money raised at the Playathon is used to support Rio's outstanding band program.

additional information For about the Rio Band program contact Josh Murray at 971-7512, jomurray@sanjuan.edu, or visit www.rioband.org.



Pictured from left to right are (Front Row): Elliott Bartlett, Zachary Darf, Zachary Giberson, Kai Ambrose, Levi Saelua, Aneil Dhillon and Band Director Josh Murray. Back Row: Harris Levin, David Nevarez, Scott Buchanan.



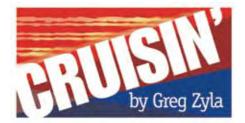


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GTO Dreams

Greg, please tell us about the legend of the Pontiac GTO. I owned one in my heyday. -- Glenn, New Port Richey, Fla.

A Glenn, I'd be happy to. The 1964 GTO was the brainchild of the late John DeLorean and his staff engineers, Bill Collins and Russ Gee. As Jim Wangers explains in his book "Glory Days," the trio decided to put a 389 engine in a Pontiac Tempest instead of the tame 326 incher. It was an easy transition, as the engine mounts were the same.

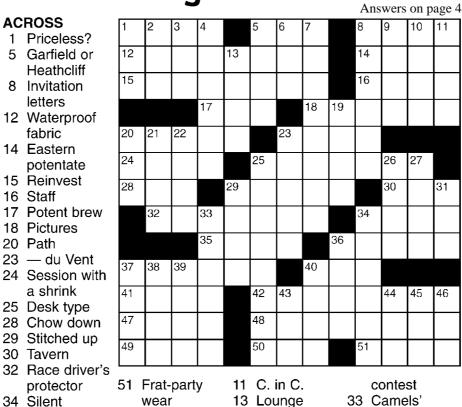
The big hurdle was to get it approved for production, since General Motors had a policy of 10 pounds of vehicle weight per cubic inch maximum. Since the Lemans weighed about 3,500 pounds, the biggest engine allowable would have been a 350 incher. But since the GM approval committee only got involved with new models, they would release the 389 V-8 and GTO as options. (Wangers tells even more secrets in his book, available in bookstores, www.geetotiger.com or by calling 877-588-4687.)

The GTO option RPO382 was an addon to the base Tempest LeMans, featuring a 389-inch V-8, Hurst three-speed manual, dual exhaust, heavy duty clutch, tweaked suspension and special tires, all for only \$295.90 more. The 389 engine came with 325 horsepower with a single 4-barrel (standard) or a 348-horse option with three 2-barrel carbs for \$92. Add the four-speed gearbox for \$188 and a driving package that included limited-slip differential, metallic brake linings and a heavy-duty radiator for \$75, and you were ready to cruise the boulevard or quarter-mile.

Pontiac hoped to sell 5,000 GTOs in 1964, yet ended up selling a whopping 32,450. More than half a million GTOs were produced during its initial 11 modelvear run.

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. © 2008 King Features Synd., Inc.

King Crossword



about cousins Pinochle 34 Good-luck 19 declaration critter 20 Commonest 36 Corridor English word 37 Therefore 38 With 39-21 Sound from 35-Across Down, 22 Car drivers' anger 23 Des Moines 39 See 38-Down 40 Tactic denizen 25 Gets back on 43 Chic no more 26 Piece of work 44 Past 27 Green shot 45 Drag along 29 Skirt feature, 46 Meadow sometimes Contemptible 31 Spelling

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Extra Help is
Available to Pay for
Prescription Drugs

HICAP Counselors will be at the Pannell Meadowview Community Center to assist with sign-ups.

Representatives from HICAP - the Health Insurance Counseling and AdvocacyProgram-willbeavailableat the Pannell Meadowview Community Center at 2450 Meadowview Road, Sacramento, CA on Monday, October 13, 2008, from (10am - 2pm) to help Medicare beneficiaries sign up for the "extra help" program offered by Medicare.

The program is designed to help Medicare beneficiaries who have limited income and resources pay for prescription drug costs. Who is qualified to receive this "extra help?" Medicare beneficiaries with annual income of up to \$15,600 for single people, or \$21,000 for couples. Eligible individuals can have assets of up to \$11,990 if single, and \$23,970 per couple. Your home and car are not counted as "assets" for this program!

Interested in paying LESS for Medicare Part D Prescriptions? Call (916) 376-8915 now, to schedule an appointment when the HICAP Team comes to the Pannell Meadowview Community Center.

Let HICAP help YOU meet the cost of prescription drug coverage!

Brow the Perfect orchid Organize a charity drive Own a small dress shop meditate in the mountains Never cook again

volunteer to read for the blind

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916.972.1313 ً⊡

We're the people who make life better.



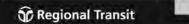
Over the last six months, the Sacramento Regional Transit District (RT) received valuable input from over 2,000 community members who agree that the vision for the Sacramento region includes a high quality and high frequency transit system. Now, RT needs your input to determine how we can fund future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

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

Rusch Park Auditorium 7801 Auburn Boulevard, Citrus Heights Thursday, October 9 6 p.m. to 7:30 p.m.	City of Rancho Cordova American River North Room 2729 Prospect Park Drive Wednesday, October 15 6 p.m. to 7:30 p.m.	Samuel Pannell Meadowview Community Center 2450 Meadowview Road, Sacramento Tuesday, October 21 6 p.m. to 7:30 p.m.	City of Folsom Community Center 52 Natoma Street Thursday, October 23 6 p.m. to 7:30 p.m.
South Natomas Community Center 2921 Truxel Road, Sacramento Tuesday, October 28 6 p.m. to 7:30 p.m.	Tsakopoulos Library Galleria East Meeting Room 828 I Street, Sacramento Thursday, October 30 5 p.m. to 6:30 p.m.	Carmichael Park Community Clubhouse 5750 Grant Avenue Thursday, November 6 6 p.m. to 7:30 p.m.	City of Elk Grove Council Chambers 8400 Laguna Palms Way Thursday, November 13 6 p.m. to 7:30 p.m.

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

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



Pet of the Week: Blackjack

Animal ID#: A479397

Blackjack is a big 10-month-old puppy. He weighs 65 to 75 pounds and still has a little more to grow. He is a very excited dog and wants to play for hours and hours. After he exercises and gets all his extra energy out he is a remarkably calm and well-behaved dog for his age. He has had a small amount of training and knows the command sit and he is great on a leash, but he is a puppy and more training wouldn't hurt. Blackjack loves cats and other dogs and would be a great addition to a family that already has pets. Blackjack needs active owners that will have the time to play with him and give him the exercise he needs. He has been waiting to be adopted since Sept. 13 and would love to go home with you, so visit Blackjack today to see if he is the dog you have always been looking for.

To see Blackjack or other adoptable animals visit:

Sacramento County Animal Shelter

4290 Bradshaw Rd, Sacramento, Ca 95827 Open Tuesday – Saturday, and the first Sunday of every month.

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



Visit us on the web to view pets online and learn more about our animals, services and programs at: www.saccountyshelter.net. (916) 368-7387 (PETS)

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10 weeks, triparti (black, brown & white). Champion lines, show quality. Males and females available - \$400 to \$600, Carmichael area. All shots/wormed/tails docked/ dewclaws removed; ready for loving homes. Photos on puppyfind.com, do location search on CA, or call for appointment to see Meghan, Casper, Jasper, Nightshade & Bluebell. Call Julia, 548-4910.

Moving You Forward



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

FICTITIOUSBUSINESSNAME STATEMENT #0809451. William T. Avenell, 5001 Teichert Ave., Sacramento, CA 95819 is doing business under the Fictitious Business Name "Tom Avenell Management Company" at 5001 Teichert Ave., Sacramento, CA 95819. Filed with the Clerk of Sacramento County on Sept. 9, 2008. Publish: September 16, 23, 30, October 7, 2008. TOMAVE 80903 10-7-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00021286-CU-PT-

GDS

WHEREAS, Clem B. Westerman and Pamela D. Westerman have filed a petition in this court for a decree changing name of Skylar Edward Westerman-Redinbaugh to Skylar Benjamin Westerman, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on Oct. 22, 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 County Sacramento in California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 5, 2008. Loren E. McMaster

Judge of the Superior Court Publish: September 16, 23, 30, October 7, 2008 WESTER 80903 10-7-08

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

#34-2008-00021335-CU-PT-GDS

WHEREAS, Corey Dean Catalano has filed a petition in this court for a decree changing name of Corey Dean Catalano to Corev Dean Ebro. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Oct. 16. 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, newspaper а of general circulation, printed

Sacramento County in California, once a week for four consecutive weeks prior to

30, October 7, 2008. CATALA 80903 7-08

SUPERIOR COURT OF CALIFORNIA

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00021411-CU-PT-

GDS WHEREAS. Desiree Prvor has filed a petition in this court for a decree changing name of Mersades Gloria Nasca to Mersades Gloria Pryor. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 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. а newspaper of general circulation, printed County, in Sacramento California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 8, 2008. Loren E. McMaster

Judge of the Superior Court Publish: September 16, 23, 30, October 7, 2008. PRYOR 80903 10-7-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2008-00021271PT-GDS

WHEREAS. Natasha Christine Mischke has filed a petition in this court for a decree changing name of Natasha Christine Mischke to Tina Christine Mischke, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 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, а newspaper of general circulation, printed Sacramento County in California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 5, 2008. Loren E. McMaster

Judge of the Superior Court
Publish: September 16, 23,
30, October 7, 2008.
MISCHK 80903 10-
7-08

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

COURT SUPERIOR OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00021303-CU-PT-GDS

WHEREAS, Alice May Thompson has filed a petition in this court for a decree changing name of Alice May Thompson to Alice May Ginosar. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 28, 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 printed general circulation, Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 5, 2008.

Loren E. McMaster Judge of the Superior Court Publish: September 16, 23, 30. October 7, 2008. THOMPS 80903 10-

7-08

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

WHEREAS, Dawn J. Bixler-Barmes has filed a petition in this court for a decree changing names of Dawn J. Bixler-Barmes to Dawn J. Barmes: Sean Michael Bixler to Sean Michael Barmes; and Tylor Edward Bixler to Tylor Edward Barmes. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Oct. 10, 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 County, Sacramento in California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Aug. 26, 2008. Loren E. McMaster

Judge of the Superior Court Publish: September 16, 23, 30. October 7, 2008

October 07, 2008

BARMES 80902 10-7-08 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO PETITION FOR PROBATE OF WILL and LETTERS TESTAMENTARY #34-2008-00019848-PR-LA-

FRC re: the ESTATE OF: MARIA

A Petition will be held at 9 a.m. on Oct. 22, 2008 in Dept. 129. located at 3341 Power Inn Road, Sacramento, CA 95826.

Carmichael Times Newspaper. 2. Petitioner: Richard A. I ovell

2b. appointed executor.

administer under the Independent Administration of Estates Act Bond not be required for d. the reasons stated in item 3d.

2008, a resident of Sacramento County. 3b. Street address, city

Heatherbrae Circle. County. CA 95842

2008 at Sacramento, CA. a1. a resident of the county named above. Street address, city, and county of decedent's residence at time of death: 3349 Irvindale Way, Antelope, CA 95843, Sacramento County.

Character and estimated value of the property of the estate: (1) personal property, \$500.00; (3) Subtotal: \$500.00; (4) Gross fair market value of real property: \$190.000.00: Encumbrances: (5)(Less) \$29,000.00; (6) Net value of real property: \$161,000.00; (7) Total: \$161,500.00.

(1) Will waives bond. Copy of decedent's will e.

F1a. Proposed executor is named as executor in the will

and consents to act. Petitioner is related to the C

3g1. Proposed personal representative is a resident of California.

Decedent's will does not a. preclude administration of this estate under the Independent Administration of Estates Act. 5a1. The decedent is survived by spouse.

a(4) No registered domestic partner. a(5) Child as follows: natural

or adopted. Listed below are the names. relationships to decedent. ages, and addresses, so far as known to or reasonably ascertainable by petitioner, of (1) all persons mentioned in decedent's will or any codicil. whether living or deceased; (2) all persons named or checked in items 2, 6, 7, and 8; and (3) all beneficiaries of a trust named in decedent's will or any codicil in which the trustee and personal representative are the same person.

Name, age, address and relationship to decedent: Herbert Wendell Lovell. son, 41, 4825 Kingbird Way, CA 95842: Sacramento. Richard Alberto Lovell, son. 42, 5100 Oak Point Way, Fair Oaks, CA 95628; Mark Antonio Lovell, 43. son, 2340 Fair Oaks Blvd. #191, Sacramento, CA 95842; Jose Figueroa-Mercado. spouse. 68, 4704 Heatherbrae Circle, Sacramento, CA 95842. Dated: Aug. 20, 2008.

Publish: September 30, October 7, 14, 2008. LOVELL 80905 10-14-08

FICTITIOUSBUSINESSNAME STATEMENT #0809962 Unilab Corporation (Deleware). 3 Giralde Farms, Madison, NJ 07940 is doing business under the Fictitious Business Name "Quest Diagnostics" at 3714 Northgate Blvd., Sacramento, CA 95834. Filed with the Clerk of Sacramento County on Sept. 23, 2008. Publish: September 30, October 7, 14, 21, 2008. QUESTD 80905 10-

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

21-08

#34-2008-0002-CU-PT-GDS WHEREAS, Iquo E. Onofiok has filed a petition in this court for a decree changing name

of Iquo Eka Onofiok to Ekama Iquo Onofiok. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Nov. 5, 2008 in Dept. 54. located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this order to show cause be published in the Carmichael Times, а newspaper of circulation, general printed Sacramento County, in California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Sept. 23,

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

2008.

Shelleyanne W.L. Chang Judge of the Superior Court

Publish: September 30, October 7, 14, 21, 2008. ONOFIO 10-80905 21-08

FICTITIOUSBUSINESSNAME 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 a newspaper Times. of general circulation, printed County, Sacramento in 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. HAI F 81001 10-28-08



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Legal Advertising Hotline LEGAL ADVERTISING

> the date set for hearing on the petition. Dated: Sept. 5, 2008. Shellevanne W.L. Chang Judge of the Superior Court Publish: September 16, 23, 10-

COUNTY OF SACRAMENTO

PETITION TO ADMINISTER ESTATE

GLORIA LOVELL, decedent.

Publication will be in the

will 2a. Decedent's and codicils, if any, be admitted to probate.

Richard A. Lovell be Full authority be granted C.

to

3a. Decedent died on June 22.

county of decedent's and residence at time of death: 4704 Sacramento

Estimated value of the estate for filing fee purposes: At least \$250,000 and less than \$500.000.

4a. Decedent died on January 25,

d.

dated: June 17, 1999.

decedent as: Son.

A SSIFIED A SSIFI

Adoption

PREGNANT? CONSIDERING ADOPTION? Talk with caring agency specializing in matching Birthmothers with Families nationwide. Living Expenses Paid. Call 24/7 Abby's One True Gift Adoptions. 1-866-459-3369. (Cal-SCAN)

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

DONATE
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FIGHTINGDIABETES.Fast,Free Towing.Call 7 days/week.Non-runnersOK.Tax Deductible.Call JuvenileDiabetesResearchFoundation1-800-578-0408 (NANI)Hermitian

DONATE YOUR CAR-HELP DISABLED CHILDREN WITH CAMP AND EDUCATION. Quickest Towing. Non-Runners/ Title Problems OK. Free Vacation/ Cruise Voucher. Special Kids Fund 1-866-488-3865. (NANI)

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

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

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

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1985 Chevy ¾-ton-20 series-350 motor. No major dents. GREAT work vehicle for contractor, etc. Needs smog and registration. Handicapped wife can no longer drive it (too hard to climb up). \$700 or trade for smaller vehicle she can get in to. Call Dan at 532-2113. (ARM)



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Beauty

Braids & Weaves 24/7 Specialists in Dry Hair, Problems, Braiding/ Weaving Tracks - \$15 Press/Curl \$45-\$65 LOC/Appt 821-8888. Now Hiring (ARM-M)

KING of CURLS Specializing in Dry Hair Problems. All Braiding & Weaving Designs.Tracks, Press / Curls. 4751 Freeport Blvd: 800-722-8944 5320 Auburn Blvd: 916-736-0808 (ARM-M)

Business Opportunities

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Other people making it big while you work more and more just to stay caught up with your bills? Spiraling costs and debts?

Your business owning you rather then you owning it?

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Smart Buyers Check out this one in Gold River Two-story prestigious Hesperian Village Home, Secluded cul de sac. 2800 sq. ft. 3 bedroom. 2 bath with loft. Built-in bookcases and large desk. Formal dining room, living room with fireplace, large family room. Plantation shutters, carpet, window coverings, Mexican paver tiles in entry, family room, kitchen and laundry room. Epoxy 3-car garage floor. Oversized backyard with extended stone patio, brick planters, variety of mature trees. New Lifetime concrete shake roof. Fabulous rock waterfall and pond. Built-in granite BBQ. Home backs up to greenbelt. \$515,000. Lorraine Foster, ReMax Gold 916-933-6190 (ARM)

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

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

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

AUCTION - Jackson Hole Annual Fall Real Estate Auction, Homes lots, land, cabins, bank repos & more. Sat. September 20th 12:12 Noon, Call 866-486-SOI D(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)

GIANT OCEANVIEW LOTS in California!!! Mobile Homes O.K.! Paved Streets! Electricity! Fishing! Boating! Beaches! Gorgeous Area! \$200.00 Down! \$200.00 Monthly! (10%/216 months) \$19,995.00 Cash! Owner! (949)260-9316. (Cal-SCAN)

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 TENNESSEE	SOUTHEAS MOUNTAIN		
Established	gated community		
secluded, pay	ved 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 guick 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 Excellent Colorado ranches. 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)

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, verv 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)

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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)

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, Money \$159/month. Back Guarantee. Free Maps & Pictures. 1-800-343-9444. No Credit Checks!! (Cal-SCAN)

TEXAS LAND LIQUIDATION!! 20-acres, Near BOOMING EI 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 MOUNTAINS1+ 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**

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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)

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

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)

Recreation and Park District Celebrates Patriots Park Grand Opening

Carmichael Recreation and Park District Celebrates their newest park development..."Patriots Park" which includes a "state of the art" playground, walking trails, picnic areas, butterfly garden, and a special Wall of Honor for heroes who gave their lives for their country or community. Please join us in this special celebration! Opening ceremonies begin at 10am. Music, refreshments, crafts, and lots of fun are planned for the event.

This is a FREE community event. November 15, 2008 -10am-2pm 6827 Palm Avenue, Fair Oaks

St. Francis High School Presents **Revelry!**

A Gala Auction and Taste of the Arts

St Francis High School, a Catholic diocesan college preparatory school serving young women, will be hosting its largest fundraising event of the year, a three course gala auction and taste of the arts event on Saturday, October 25th. Sponsored by St. Francis High School Parents Guild and Patrons of the Arts, Revelry! will be a magical evening of notable restaurant and wine tasting along with an elegant gala dinner featuring "La Perla" Bistro. There will also be an exciting silent and live auction and live entertainment performed by students, art displays and more.

This signature event features food and wine from area restaurants and wineries including Sweetwater Restaurant and Bar, The Melting Pot, Bandera, Formaggio Taversa and Patio, and Frank Family Wines.

Revelry! takes place on Saturday, October 25 at 6:00 PM at St. Francis High School, 5900 Elvas Avenue, Sacramento. Ticket prices are \$75. For more information please contact revelry@stfrancishs.org ,visit our website at www.stfrancishs.org or call 916.452.3461, extension 610.

About St. Francis High School

Established in 1940, St Francis High School is a four-year all-female college preparatory high school which encourages the education of the whole person by providing outstanding academic programs, an environment for spiritual growth and development, a full range of athletics, fine and performing arts, numerous on-campus clubs, and a variety of social activities. The only High School in Sacramento affiliated with the Diocese of Sacramento, St. Francis serves young women hailing from over fifty private and public surrounding schools in the counties of Sacramento, Yolo, El Dorado, and Placer. St. Francis is fully accredited by the Western Association of Schools and colleges (WASC) and the Western Catholic Education Association (WCEA).

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.



Concerts NOV 9 DEC 13 MAR 22 JUNE 7 2008 2009 Sacramento CHORAL SOCIETY & Orchestra

Donald Kendrick, Music Director

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