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Carmichael Times Volume 28 Issue 29 WWW.CarmichaelTimes.com July 15, 2008 Hold Your Breath



What Does Spare The Air Season Mean For YOU? Sac Metro Air Quality District Offers Insight

It's summertime, and the Sacramento region is in the middle of the Spare The Air season. Many people have heard of the Spare The Air campaign, but may be unclear about what it does for area residents and businesses. To help clarify, the Sacramento Metropolitan Air Quality Management District wants to answer some common questions about the Spare The Air season and general air quality issues in our region. Below is some information to help you understand how the Spare The Air campaign can help you protect your health.

What is the Spare The Air campaign?

Spare The Air is a summer public education campaign designed to keep residents of the

Sacramento region informed about groundlevel ozone pollution. The campaign runs from May 1 to October 31 every year and has two primary goals:

- Inform area residents about days when air quality is poor so they know when air is unhealthy to breathe and can limit their outdoor activities if they choose

- Request that people reduce driving and provides other ways they can help reduce air pollution in and around their homes

Who is in charge of the Spare The Air campaign?

The Sacramento Metropolitan Air Quality Management District (also known as AQMD or the Air District) coordinates the Spare The Air campaign for the air districts of the Sacramento region. This includes Sacramento, El Dorado, Placer, Solano and Yolo counties. The Sacramento Metropolitan AQMD is a local government agency which is responsible for regulating and monitoring air quality in Sacramento County. As part of the Spare The Air program, the AQMD

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provides the daily air quality forecast to area residents. You can get the forecast by visiting SpareTheAir.com and signing up forAirAlert e-mails, calling (916) 874-4801, watching the local news or reading the Sacramento Bee's weather page. When ground-level ozone is forecast to be unhealthy during the summer, a Spare The Air day is called and the District will notify the public.

What causes air pollution?

During the summer, the major source of air pollution is mobile sources including cars, trucks, buses, agricultural equipment, construction equipment, motorcycles, and even gas-powered lawn mowers. These internal combustion engines produce volatile organic compounds (VOCs) and nitrogen oxides (NOx) which turn into ozone when in the presence of sunlight.

In addition, NOx is emitted by power plants, industrial plants, and other business sources. VOCs are emitted from gasoline pumps, chemical plants, oil-based paints, auto body shops, print shops, and consumer products.

What is a non-attainment area?

A non-attainment area is a geographic region established by the U.S. Environmental Protection Agency that does not meet federal air quality health standards. For the purposes of our Spare The Air program, the federal non-attainment area for ground-level ozone includes all of Sacramento and Yolo counties and portions of El Dorado, Placer, Solano and Sutter counties.

What is the Air Quality Index (AQI)?

The Air Quality Index (AQI) reports the level of pollution in our air and provides recommendations at each level to guide residents toward how much outdoor activity is safe in relation to the amount of air pollution.

The measurements are:

- · Good: 0-50
- · Moderate: 51-100
- Unhealthy for Sensitive Groups: 101-150
- Unhealthy: 151-200
- Very Unhealthy: 201-300

How can I help reduce air pollution?

Cut back on the amount of driving you do during the summer to help keep ozone pollution at a minimum. In addition, small things such as using compact fluorescent bulbs, properly inflating your tires, using public transit and carpooling can make a big difference in the region's air quality.

For more Things to Do tips, visit SpareTheAir.com. You can also sign up for Air Alert on the Web site, a free email service that provides you with the daily air quality forecast and lets you know when air quality is at its worst.

Who Brought Us 'Homosexual Marriage'?



by Yolanda Knaak

The California appellate court had supported the ban on 'homosexual marriage', called prop 22, then it was appealed to the California Supreme Court. The California Supreme Court, made a decision on May 15, 2008 that would strike down a ban on 'homosexual Marrage', previously voted on by the people of California in the form of prop 22. The 'opinion', was instituted as a new 'law' which began June 16 at 5:03pm.

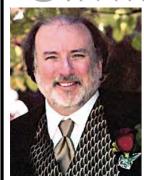
The Justices on the California Supreme Court were appointed by various governors and voted as follows. Chief Justice Ronald George, appointed by Gov. Pete Wilson in 1991, wrote the opinion striking down the state ban on same-sex marriage, which he said violates the "fundamental constitutional right to form a family relationship." Justice Joyce Kennard, appointed by Gov. George Deukmejian in 1989 and she supported the oppinion written by Chief Justice Ronald George . Justice Kathryn Mickle Werdegar, appointed by Gov. Pete Wilson in 1994, she also supported the oppinion written by Chief Justice Ronald George. Justice Carlos Moreno, appointed by Gov. Gray Davis in 2001, he also supported the oppinion written by Chief Justice Ronald George.

Marvin Baxter, appointed by Justice Deukmejian in 1990. He wrote a dissenting opinion that accused the court of substituting "its own social policy views for those expressed by the people." Justice Ming Chin, appointed by Wilson in 1996. He joined Baxter's dissenting opinion. Justice Carol Corrigan, appointed by Gov. Arnold Schwarzenegger in 2005. Her separate dissent said that the court should not invalidate the ban, but that "Californians should let homosexuals call their unions marriages".

There are still some questions as to whether 'homosexual marriage' is legal since law was made by the court system. Then in November, voters will be voting on a Constitutional Marriage Amendment, which if passed will nullify the "homosexual marriages".

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

Carmichael Times



Publisher - Paul V. Scholl

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Shining A Light On Sunscreen



Sunlight contains ultraviolet (UV) rays that we cannot see. It is these UV rays-both UVA and UVB-that can do the most damage to the skin.

(NAPSA)-Despite the flood of sun-protection information that is released each summer, many consumers still don't know as much as they should when it comes to choosing a sunscreen.

While sunscreen may already be a beach bag necessity, certain sunscreen technologies and ingredients will provide superior protection from the sun's harmful rays, so it's important to know what to look for when reading the label.

Sunlight contains the visible light we can see and ultraviolet (UV) rays that we cannot. UVB rays are responsible for sunburns as well as certain kinds of skin cancers, while UVA rays penetrate deep into the skin and are associated with wrinkling, leathering, sagging and the development of dark spots.

UVA can enhance the carcinogenic effects of UVB rays-the light penetrates windows and clouds and leaves no visible signature on your skin. Most consumers don't know that the SPF rating on the sunscreen bottle only pertains to UVB. That's why dermatologists say to look for a sunscreen label that specifically includes UVA protection. The FDA, however, is now working on new packaging regulations intended to help make labeling clearer.

Also, according to the FDA, sunscreens are neither perspiration- or waterproof. Sunscreens can be washed or worn off as a consequence of swimming or sweating, so consumers are advised to look for products that are water resistant or sweat resistant-FDA approved terms.

Another common misconception is that you can apply sunscreen once and be protected all day. "Ordinary UVA sunscreen chemicals break down as soon as they are exposed to light and become practically ineffective in about one hour," says Boston dermatologist Dr. Jeffrey Dover. "It's not just full-spectrum coverage we need to be concerned with; the key is finding a product with UVB and UVA protection, but also one that lasts longer." Recently, new technologies including Dermaplex(tm) have been created to help keep the key sun-protection ingredients stable so they won't break down for hours and therefore don't need to be reapplied as often.

Sunscreens like the new Continuous Spray SPF 45 from Skin Effects(tm) by Dr. Jeffrey Dover use Dermaplex technology so it won't break down after sun exposure for up to five hours, allowing for full-spectrum UVA/UVB protection. Plus, it holds up against sweat and water, is hypoallergenic, sprays on easily and is recommended by the Skin Cancer Foundation.

Most important, sunscreens have an expiration date. Dermatologists recommend buying a new bottle every six months.

Skin Effects by Dr. Jeffrey Dover is available at all CVS/pharmacy locations.

real estate auctions



Carmichael Times

HUGS from Home

The local chapter of The Hugs Project held a sewing party at Aegis Senior Assisted Living in Carmichael. This wonderful group of ladies get together to hand make cooling ties for the Troops in Iraq and Afghanistan. The Hugs Project started in Oklahoma in 1994. The organization, now world wide, has made and shipped over 500,000 cooling ties and 112+ tons of packages.

While temperatures soar to well over 120 degrees our Military, dressed in their full uniform, need the cooling ties. "A cooling tie lowers the body temperature 4-5 degrees, therefore no more heat stroke!" says Lee Coe leader of the Hugs Project Sacramento Chapter. "We are a small Grassroots organization that sends care packages to the Troops," explained Lee. "We have received donations of sports equipment, Nintendo Wii's, clothes, pillows and basic that we send back to our troops. The units that we have sent our packages to, use the donations to help with unity between Troops and Iraqi



Lee Coe, wears a hugs t-shirt and neck-tie while showing others how to make HUGS.

civilians. They need donations like this for their down time. We sometimes have about 30 sewing machines making these cooling ties at our get togethers." To learn more about the Hugs Project, visit www.thehugsproject.com or to volunteer to help sew the cooling ties contact Lee Coe at jimnlee@surewest.net.

Answer

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Scholarship Program for Low-Income Students Determined to Succeed



(NAPSA)-While many students dream of a college degree, life sometimes gets in the way, particularly for those with responsibilities at home or in their communities. Fortunately, there may be a solution.

There's a scholarship program that recognizes students who have overcome significant obstacles to pursue their education. In turn, these mostly first-generation college students serve as positive role models and change the trajectories for their siblings, friends and communities.

The scholars get \$20,000 each, as well as technology, resources and mentoring to ensure they have the support they need to obtain a college degree. The program has paid out \$15 million in almost 1,000 scholarships.

To qualify, students must participate in an approved college readiness program and maintain at least a 2.4 grade point average on a 4.0 scale, graduate from an accredited high school and demonstrate financial need and intent to enter a bachelor's degree program at an accredited higher education institution.

"The Dell Scholars program is more than a check," said Kevin Byrne, director, Dell Scholars program at the Michael & Susan Dell Foundation. "Rather, we try to provide our scholars with everything they need to begin and finish college. These students are low-income or financially underserved students who are better than their numbers may indicate in GPAs or test scores, and have overcome some significant obstacles to pursue their education. We want to help them fulfill their dreams and break the cycle of poverty through a college education."

The scholarships' terms and conditions are designed to keep the scholars in school until they obtain their degree. As a result, the program's retention rate is 89 percent, well above the national average of 22 percent.

Scholars are allowed six years to complete their bachelor's degree, can use their funds toward several categories of tuition and expenses and can apply their scholarship toward community colleges to earn credits toward a bachelor's degree. Special deferment options and probationary policies let students who misstep get back on track. Any funds remaining upon earning a bachelor's degree can go toward educational loans or graduate school.

Qualifying high school seniors can find out more or apply for a scholarship at www.dellschol ars.org between November and January.



Solution time: 21 mins.





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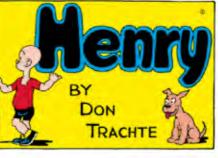
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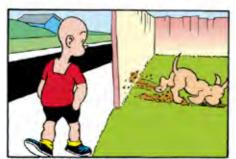
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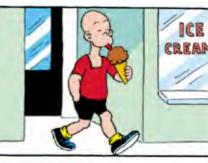
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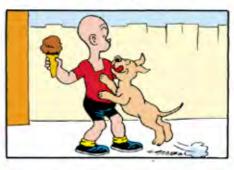




















Carmichael Times

Family Film Nights Foster More Togetherness

(NAPSA)-A good move, many parents have found, is to have a family movie nightespecially on days when the kids are out of school. It can be a great way for families to spend quality time together.

The good news is that a number of family films and compilations, newly available on DVD, can serve as the centerpiece for a family fun night, with everyone pitching in to help clear the way for some first-class entertainment. And if you happen to be traveling, these discs make terrific viewing fare in the minivan or once you reach your destination:

• In "Ace of Hearts," inspired by a Reader's Digest true story, Officer Dan Harding (Dean Cain) and his trusty canine partner, Ace, are the best duo on the police force. But

unfortunately, all that hard police work leaves little time for Dan's family, including his 13-year-old daughter Julia (Britt McKillip). When Ace is accused of a crime he didn't commit, an overzealous district attorney works to convince police authorities he should be punished, stripped of his badge and taken away. So Julia sets out to prove Ace's innocence, and her keen sleuthing skills-combined with her unending faith and will to save Ace-reconnects her family



A new collection of familyfriendly DVDs offers hours of entertainment. when they need it the most.

• Celebrating 30 years of friendship and fun is "Garfield: A Cat and His Nerd." This disc contains 15 hilarious episodes from the "Garfield and Friends" TV series. Handpicked by Garfield creator Jim Davis, this collection features the many adventures-and misadventures-of Jon Arbuckle, Garfield's beloved owner.

• Madeline, Ludwig Bemelmans' belovedly spunky storybook princess, captivates hearts on both coasts in "Madeline: Next Stop America." In a trio of adventures, the charmingly impetuous, adventurous and extraordinary young girl

travels to New York, Hollywood and the Wild West.

• "The Care Bears: Ups & Downs" and "The Care Bears: Share N' Summertime" each feature all-new adventures in Care-alot. And whatever the problem, Cheer Bear, Share Bear, Funshine Bear and their friends are always there to lend a paw-and lots of love, too.

All these discs are available from Fox Home Entertainment. For additional information, visit www.foxhome.com.

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Riley Reviews

By Tim Riley

FIERY ACTION OF "HELLBOY II" ENLIVENED BY ITS CREATURES

HELLBOY II: THE GOLDEN ARMY (Rated PG-13)

This summer is shaping up as the season for realizing many comic books into silver screen action, and the highly anticipated return of Batman is still around the corner. But first, Hellboy, born in the flames of hell and brought to Earth as an infant to perpetrate evil, is back once again, brilliantly conceived by director Guillermo del Toro as a superhero unlike the others, especially with his wisecracking personality. Affectionately known as Big Red, Hellboy was rescued by American soldiers from occult Nazi forces during World War II. Raised by the benevolent Dr. Trevor Broom (John Hurt) to be the most improbable of heroes, Big Red is extraordinarily tough but has a soft spot for kittens.

"Hellboy II: The Golden Army" requires little knowledge of the prior film. All you need to know about the big red fellow with horns and a sledgehammer for a right hand is explained in the film's opening scenes during his youth at an Army camp. As an adult in contemporary times, Hellboy (Ron Perlman), a complicated figure, is a reluctant hero only because the public fails to appreciate his good deeds and often questions his motives. Being the misunderstood figure may arise from Hellboy's hot-tempered attitude and reckless behavior in carrying out missions to destroy the paranormal creatures that frequently surface in Manhattan, bent on destruction of mankind. At least, Hellboy always has good intentions.

Hellboy fights the good fight when called to duty by his government handlers at the top-secret Bureau for Paranormal Research and Defense, based at a decaying urban site in New Jersey. Under the command of the officious agent Manning (Jeffrey Tambor), the bureau uses secret technology, mysterious powers and a network of operatives with otherworldly powers to defend the universe against the more violent supernatural forces. For his part, Hellboy would rather kick back with cigars and a case of Tecate beer, enjoying time with his fickle girlfriend Liz Sherman (Selma Blair) and their clutter of cats.

Meanwhile, an ancient truce is about to be broken in an underworld long ruled by peaceful King Balor (Roy Dotrice), who had created an indestructible mechanical army of golden warriors but locked them up to keep the world safe from annihilation. The king's evil son, Prince Nuada (Luke Goss), grows impatient in the shadow of his father and becomes increasingly anxious to unleash the dormant army of killing machines that will supposedly return what belongs to his people. Returning from exile, Prince Nuada shows up at an auction house and destroys the place while retrieving some ancient artifacts. After that, he confronts his father and his twin sister, Princess Nuala (Anna Walton), setting in motion his dastardly plan to conquer the planet.

Assisting Hellboy to save the planet is the volatile Liz, possessing a combustible superpower that allows her to use pyrotechnical skills when things get heated. Of course, Hellboy and Liz generate enough friction as an often bickering couple, where everyday irritations get blown out of proportion. The intellectual in the good guy paranormal world is the half fish, half mammal Abe Sapien (Doug Jones), who has the power to read objects and know their past or the future. Often more a nuisance than helpful is the new member of the team, Johann (voiced by Seth MacFarlane), a gaseous ectoplasm who is usually annoying.

The plot of "Hellboy II" is not a big deal, nor does it give much thought in search of a coherent story. This is an all-out action picture, with the juicy scenes bracketed by the paranormal crew involved in romantic or emotional ordeals. Director del Toro is keen on staging brilliant battles and fight scenes. Moreover, he's brilliantly inspired to roll out some really interesting creatures. The hordes of spider-like tooth fairies that feed voraciously on human flesh and calcium are truly amazing. The secret Troll Market under the Brooklyn Bridge is populated by the craziest assortment of strange beings since the cantina scene in "Star Wars."

"Hellboy II" is at its creative best when realizing strange worlds from another dimension. Visually stunning for all of its special effects, this film is much more than an artistic endeavor. First and foremost, it's heavy enough on action and battles to be exciting to anyone unfamiliar with the Dark Horse comic book heritage of "Hellboy," created by Mike Mignola, who happens to also serve as a co-executive producer for the movie.



Cruisin' By Greg Zyla

Don't Skimp on Tires

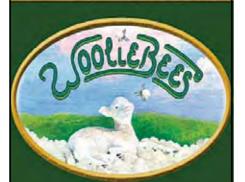
Q: Greg, I read your answer to the person who had a muscle car or pony car that "tire hopped" under acceleration in the winter, but not in the summer. You said his problem was due to the coldness of the rubber and roads in the wintertime.

I have a beautiful Firebird Formula LT1 that tire hopped all the time, and it started doing so when I put on a new set of tires that weren't as good as the ones I took off. When I switched back to the better, more expensive brand (Goodyear), with proper speed rating, the tire hop stopped. Just wanted to let you know. -- Steve from Michigan

A • Thanks, Steve. You have experienced the importance of quality tires, and I've had the same situation with my cars over the years. Recently, I had a similar problem with my son's Z28 that was tire hopping. We switched from the rubber that came on the car when we bought it (the tire was not a real good one, similar to your situation) and put on four new 275/40R17 Bridgestone Potenza RE760 Sport tires. What a difference! Gone are all the problems previously encountered, and traction is great.

I want to emphasize to my readers that there are many quality tires to choose from, from companies like Bridgestone, Cooper, Dunlop, Firestone, Goodyear, Michelin, Pirelli, Toyo and on and on, but the bottom line is to spend money where immediate results can be felt, and never skimp when it comes to what puts you and your family on the road, be it performance or safety. Buy quality tires at all times.

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.



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Good morning. This is your column captain speaking. We are scheduled for takeoff shortly after this brief announcement and will reach a cruising speed of around 250 words a minute, perhaps faster if you're on your second cup of coffee.

While a few bumps can be expected along the way, we're looking for generally smooth sailing and will reach our destination in about 500 words. There will be no beverage service.

I just wanted to say this up front to reassure readers who may have heard about the United Airlines pilot who, according to the USA Today, abruptly canceled a flight after telling passengers he was "too upset to fly."

Wow, talk about things you don't want to hear your pilot saying.

"Good morning. I got pretty loaded last night. Would anyone like to join me in the cockpit for a little 'hair of the dog'?"

The passengers, understandably, were upset, but it could have been worse. He could have made the announcement during the flight:

"Good morning, this is your captain speaking, or perhaps I should say your former captain. You know those safety demonstrations you always ignore? Well, you picked the wrong day to snooze because I'm really upset this morning and have decided I'm in no condition to fly. Thank you for flying United."

I promise never to strand you like that, even if I'm upset after my team blows it in the fourth quarter.

And now on to our first stop today, an exciting headline from the World of Science: "Scientists find childbirth wonder drug that can 'cure' shyness."

Yes, after years of painstaking research, scientists have finally discovered beer.

OK, so it's not beer, but there's still a

question: Do we really want to cure shyness? Don't we already have enough people on cell phones talking about their private lives in public?

In a bookstore, I recently heard a man discuss his very personal marital problems over the phone. He could be heard all over the store. I think he was hoping Dr. Phil would stop by to offer advice.

Oops, sorry for the turbulence there. Please remain in your seat until further notice.

Our next stop this morning is Maine, which, thanks to the environmental movement, is blessed with rivers so clean, so pure that they breed vicious black flies capable of sucking a 200-pound man's blood dry in 15 seconds.

This is an exaggeration, of course, some men last as long as 20-25 seconds, but it's another lesson on why it's not a good idea to mess with Mother Nature, especially if Mother Nature is polluted enough to keep the flies down.

Just kidding! Of course, we all want nature to be pristine, just not so clean as to be a veritable fly factory.

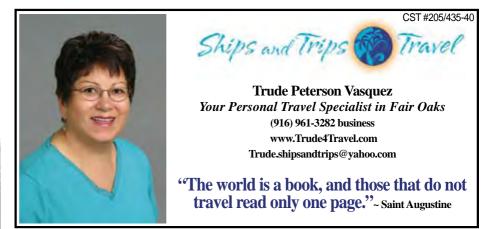
Just kidding again! I love flies, and so do Maine-iacs, who sometimes refer to the bloodsucking little monsters as their state bird. They even have something called the Maine Blackfly Breeder's Association, whose motto is, "We breed 'em, you feed 'em." Absolutely true.

And now we've arrived at our destination. You are free to move about the kitchen.

Thank you for choosing this column, and have a good day.

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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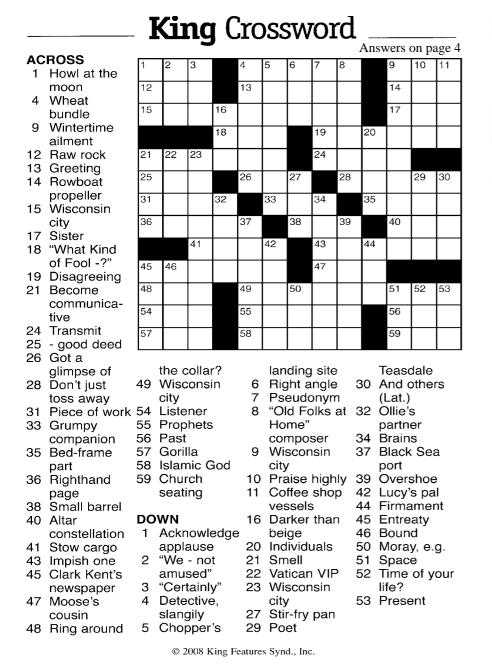


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July 15, 2008



Thinking of Changing Banks?

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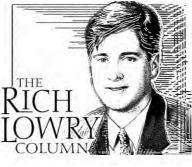


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The price of everything, not just driving, is going up in the era of \$130-a-barrel oil, but our presidential candidates have a hopelessly thumbless grasp of pocketbook politics.

Their mutual slogan could be "Let them eat abstractions." Barack Obama famously couldn't connect with workingclass voters in the primaries, offering them an airy diet of hope and change. John McCain rose on his personal honor, which is why on energy he's fumbling away the GOP's best domestic political opening in years.

For a politician whose forte has never been domestic policy, McCain has a peculiar taste for complex, verging on unworkable, regulatory schemes -- from campaign-finance reform, to comprehensive immigration reform, to a cap-and-trade system limiting carbon emissions.

The attraction for McCain of these plans isn't their intricacies, but their symbolism. Campaign-finance reform demonstrated his incorruptibility; comprehensive immigration reform his belief in an America open to all comers; cap-and-trade his commitment to fight global warming.

These positions were all the more alluring in that they placed McCain in opposition to what he considered the loose ethics, nativism and head-inthe-sand denial of global warming of his own party. They marked him as a bold reformer refusing to compromise himself: Here I stand, I can do no other.

If this is all very admirable, it's not a good fit for the public mood when rising energy prices mean that the average worker's wages are falling. For many families, this is a crisis. Besides a summer holiday from the federal gas tax that would save the average family an estimated \$30 this summer, McCain's signature energy initiative -- cap-and-

John McCain: Let Them Eat Honor

trade -- would increase energy prices.

Live by the gesture, die by the gesture. From there, his position on energy only gets messier. He opposes drilling in the Arctic National Wildlife Refuge, another position undertaken largely for reasons of self-image -- as the Teddy Rooseveltstyle conservationist defending the country's big open spaces.

At a town-hall meeting in Philadelphia, McCain said he could no sooner drill in ANWR than in the Grand Canyon. This is like comparing a roadside flea market to the Metropolitan Museum of Art. Five million people a year visit the Grand Canyon, whereas 1,000 visit ANWR. Why would anyone want to go? It's a frozen wasteland during the winter and a mosquito-infested bog during the summer.

McCain calls energy independence a national-security issue, but rules out obtaining here in the U.S. more of the most efficient form of energy readily available. By his own logic, the nationalsecurity candidate is putting aesthetic considerations -- the sheer unsightliness of drilling, even though most people will never see it -- over security.

The dirty secret is that, as a believer that global warming is a dangerous crisis, McCain should want gas prices to be high. Obama has been more forthright about this, saying that current prices may make for a "more efficient energy policy," although he would have preferred a more "gradual adjustment" in gas prices. In other words, slow-motion pain at the pump.

The McCain campaign tried to pounce on this, but how can you attack someone for positions you share?

Rich Lowry is editor of the National Review.

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Straight Talk for Teens



By Lauren Forcella

Dear Straight Talk: I'm 15 and I live with my mother and her boyfriend. My mom doesn't let me go anywhere. Not that I ask I already know she will get mad and say no. I'm not sure where her stress comes from, maybe money, but I'm always in trouble for stupid stuff, like not cleaning things well enough, or forgetting, (never real trouble, like at school or anything). Because she's always so mad at me, I'm afraid to talk to her and I keep everything inside. I long to talk to her about personal stuff, mother-daughter stuff, but no matter what topic I attempt, everything always gets switched over to her stress, and I never get to tell her about me. I really want to let her know about problems I'm having. How can I get her to listen? --- "Annie"

From Emily, 15: Being a mother seems like a hard job, and if all you talk about is what you want, I can see how she could take offense. Is it possible that she holds everything in at work, then vents at home? Or does she have too much to do? Try asking how her day went. If she snaps, don't take offense, just ask again the next day. Cleaning the house may seem stupid to you, but it would probably brighten her day, and doing it before she asks will really help things. For the moment, put your needs aside and attend to hers. In the end, you and your mom will have a better relationship.

From Katrina, 15: When my step-mom moved in, the situation was a lot like yours. She always seemed angry or disappointed in me and I got in trouble for the small things as well. I eventually started writing notes to her, that way I could talk without her anger and stress interfering. Eventually we grew fairly close and now we are very honest with each other and can talk about almost anything.

From Ashley, 20: Tell her exactly what you said in this letter — or better, write her. Writing will help you get more of your own feelings out, and because she can't interrupt you, it can soak in. Writing was very effective for me when I needed to talk to my parents

Just Like Cats & Dogs by Dave T. Phipps



Girl's mother too grumpy to talk to

during difficult times.

From Jennifer, 14: My dad is like this with me and I'm glad I don't live with him full-time. He is deaf to my needs and feelings. It's "his way" or the "highway." I once wrote him a letter, on the advice of my mother, and he just laughed while he read it. I don't have advice other than to find someone else you can talk to, and find a healthy way to vent your frustrations.

Dear "Annie": The advice from your peers is excellent. Please don't let Jennifer's experience stop you from writing your mother a letter. Jennifer made the mistake of delivering her letter in person. Instead, place the letter (or send the email) such that your mother will receive it in your absence. Like Ashley says, the message needs to "soak in."

Apart from the advice given, there is little you can do to change your mother. Her behavior is her trip, not yours. We only have two real freedoms in this world: how we deal internally with the things that happen to us, and what we decide to give our attention to. So, focus your attention on what you can do right now, in both attitude and action, to ensure your happiness. I advise getting a job. Babysitting is in high demand, transportation is usually provided, and it gets you out of the house. By saving your income for a car, you will have transportation to a better job and/or to college. It's your life. Work with the two freedoms you have and make something of it.

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



by Linda Thistle

Answers on page 3

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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: *

Moderate ** Challenging *** HOO BOY!

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Carmichael Times

Teaching Children the Art of Written English



It's important for children to learn how to communicate through the written word.

(NAPSA)-With instant messaging, texting and e-mail as primary sources for "written" communication today, many children are growing up without enough practice and understanding on how to structure their thoughts formally in written English.

A recent study found that 64 percent of U.S. teenagers use slang in their written schoolwork, including abbreviations like LOL (38 percent) and smiley face emoticons (25 percent). More alarming, only 56 percent of teens surveyed considered "good writing' to be essential later in life. Many parents, recognizing this, lament that writing, at least as they know it, is becoming a lost art.

Exposure to well-written literature, on a wide range of topics, can help children develop an eye for good writing skills. Students will begin to notice varied sentence structure, proper use of grammar, compelling and effective arguments and vivid descriptions.

Kumon Math & Reading Centers offers

a number of tips for parents to encourage youngsters to develop their writing skills:

Read essays, short stories and editorials: Reading shorter, well-written pieces broadens children's knowledge of the world and exposes them to excellent, concise writing, similar to that required on standardized writing tests. The editorial pages of your local newspaper are a great resource. When selecting short stories or essays, children should choose works that interest them. Consult with your child's teacher or librarian for help.

• Keep a journal: Writing practice. By writing daily or requires weekly in a journal, children become more comfortable with putting their thoughts down on paper.

• Enter a contest: There are thousands of children's writing contests held each year. Children's magazines often sponsor such events. Speak with your child's teacher to see if there are any school or local contests for young writers in your area.

Take part in a writing or debate club: This is an excellent way for children to hone their writing skills in a supportive environment. By participating in a debate club, children learn how to develop arguments, support claims with evidence and deliver a pointed message succinctly. Great writers and debaters know how to construct an effective and influential argument backed by supporting evidence. Writing clubs provide students with a creative outlet that enables them to write about subjects they might be unable to explore in the classroom. If neither club exists in your community, help your child start his or her own. In both cases, children have the opportunity to let their own voices come through in their writing.

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Mobster, Thy Name Is Assemblyman



by Phil Cowan

Not long ago, something happened in the halls of California's capitol that left me believing more than ever that our government is nothing more than a bunch of jack-booted, extortionist thugs, bent on controlling every dollar this economy can produce as if they were entitled to it. The sad part is, I doubt many of us even noticed.

The extortionist is this particular case was Assemblyman Joe Coto (D-San Jose), who had a bill pending that would have forced large charitable foundations to publicly disclose the ethnic, racial and gender compositions of their boards and staffs. The bill, AB 624, would also have required these foundations to publicly disclose how much of their money was granted to minority organizations. Faced with the threat of being branded "racist," ten of the largest foundations, including the Packard Foundation, the Annenberg Foundation, and the Hewlett Foundation, reached an "accord" on a multiyear, multi-million dollar investment in "minority communities."

If that doesn't sound like extortion to you, this quote from Assemblyman Coto should make it a little clearer: "They saw this as an opportunity to do what we were suggesting and we've worked out this agreement that I think will be positive for everyone." Brando as Don Corleone couldn't have said it better.

It was a strong-arm job right out of the Jesse Jackson playbook, this time executed by the chairman of the Latino Caucus, and if it doesn't send a chill down your spine, it may be that you don't have one.

Government collectively controls about half the wealth this nation produces, much of which it already redistributes to minority communities. Now they want to direct the budgets of charitable foundations as well, because those dollars weren't being redistributed to their liking. They justify it by virtue of the foundation's tax-exempt status. Government goons like Joe Coto make the argument that tax-exemptions cost the state revenue, so those exemptions should benefit everyone, not just a few. In Joe's mind, he's as entitled to the exempt money as he is actual tax revenue.

If this doesn't seem like a big deal to you, if you think the charitable grants given away by the world's billionaires have no direct impact on your life, think again. Your charitable contributions, those checks you write to the causes you believe in, national and neighborhood, even the dollars you donate to your church, are tax-exempt. Is it such a ridiculous leap of logic to envision a time when Joe Coto and his ilk decide that because the government allows you to write those donations off your taxes, they're entitled to tell you who you should give it to? Or tell your favorite charity how many minorities it should employ, or have on its board?

People sometimes ask me why I'm a registered Libertarian. Because this is what big government gets you, folks, and neither major party seems committed to scaling it back. Massive and insatiable in it's thirst for more money and more power, this is where unrestrained government ends up, with an elected official like Joe Coto using the weight of law to commit legal extortion. Ronald Reagan had it right: "... government is not the solution to our problem, government is the problem." When did Republicans forget about that?



Baxter: A472470

Baxter is a brown and white mixed breed rabbit that was abandoned in a field and found by an animal control officer who brought him to the shelter. Rabbits are great pets and can live indoors and outdoor. Rabbits kept in the house typically have an indoor cage and a rabbit-safe place to run and exercise. Rabbits can be trained to use a litter box and some can learn to come when called.

Having a pet rabbit outdoors may be easier to clean up after but need to be watched carefully in extreme weather conditions. Most rabbits can overheat very easily, so lots of water and even ice packs are needed on a hot day. Baxter should be in his own cage because he tends to be dominating with other rabbits. He has a beautiful brown and black racing strip that goes down his back from the top of his head to the end of his tail, which makes him a very unique looking rabbit. Come to the shelter to visit Baxter and find out if he is the per you have been looking for.

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Dining With the

Pair cinematic classics with Italian food and wine for a night to remember

TATS

FAMILY FEATURES

A savory sauce of white wine, garlic, capers, anchovies and a premium prepared pasts acue, such as Classico, comes together quickly on the storest of the sub-

Want to guarantee an award-winning performance at your motion picture soiree? Follow th e simple planning tips

- Pick a mood movie: Italian classics run the gamut from thrilling to romantic to comedic to dramatic. "Roman Holiday," "The Big Night," "Moonstruck," "Cinema Paradiso" and "The Good, The Bad and the Ugly" are just a few options.
 Invite friends and family: Nothing says Italian like a big family meal. Fill the house with your favorite people and use the movie as a springboard for lively conversation.
- Select favorite recipes to complement the movie: Pick a family favorite, or try a recipe you've always wanted to make. With so many choices of delicious Italian foods, you can't go wrong.
- Offer wine: Italians wouldn't think of having a meal without a glass of wine. Consider having at least one red and one white wine available to guests. Here are some food-friendly wine choices: Castello di Gabbiano Pinot Grigio Castello di Gabbiano Chianti Classico Castello di Gabbiano Chianti Classico Riserva Castello di Gabbiano Alleanza

With a little planning and preparation, you'll only have one thing left to do on movie night: Sit back, relax and let the accolades roll in. But, be prepared. Your guests will likely ask for an encore.

Host an Outdoor Movie Screening

Make your entire evening an alfresco experi-ence by watching your Italian movie outside. Set a television up on the deck or rent a projection screen for the back yard so you can dine with the stars — under the stars! If you want to go even more casual, set up a projector and hang a sheet up between trees or from a fence. Set out blankets or tablecloths on the lawn and enjoy an Italian dinner picnic style.

Tuscan Chicken With Garlic and Capers

- Makes 4 servings
 - 4 boneless, skinless chicken breasts, pounded to 1/2 inch thick
 Salt and freshly ground pepper All-purpose flour
 (4 cup olive oil
 2 chem wordte minered

 - 1/4

 - 1/2

 - cup olive oil cloves garlic, minced onion, finely chopped cup Gabbiano di Castello or other dry white wine tablespoons capers anchovy fillets, finely chopped, optional jar (26 ounces) Classico di Napoli Tomato and Basil Pasta Sauce Chopped fresh parsley, basil or oregano

Chopped fresh parsiey, basil of oregano Season chicken with salt and pepper and lightly toss in flour. In large saucepan, heat oil over medium-high heat. Add chicken and cook until golden and no longer pink inside, about 2 to 3 minutes per side. Remove chicken and set aside. Add garlic and onion to saucepan. Cook until softened, about 6 to 7 minutes. Stir in wine, and cook until wine has pearly auroparted Add conser, anchorus fullet, if wing and

about 6 to / minutes. Stir in wine, and cook until wine has nearly evaporated. Add capers, anchovy fillets, if using, and pasta sauce. Simmer 3 to 4 minutes. Return chicken to sauce-pan and heat through. Top chicken with sauce and parsley or other herbs. Serve over mashed potatoes, steamed rice or cooked pasta, if desired

desired.

Variation: Stir a few minced olives into sauce for an additional layer of flavor.

www.CarmichaelTimes.com

Grilled Polenta With Triple Mushroom Sauce

Makes 6 servings

- 4 1

- cups water tablespoon salt cup cornmeal cup butter, divided cup freshly grated Parmesan cheese jar (26 ounces) Classico di Toscana Triple Mushroom Sauce 1/3

In medium saucepan, bring water and salt to a boil. Gradually stir in commeal and half the butter. Cook over low heat, stirring constantly, 20 minutes. Mixture will become quite thick. Stir in remaining butter and cheese. Pour cooked polenta evenly into 8-inch square baking dish, lined with parchment paper. Cool com-pletely, then chill until firm. Slice into 12 wedges. Plose oplenta wedges on grassed orill outer medium

Place polenta wedges on greased grill over medium heat. Cook on both sides, until heated through, about 3 to 4 minutes. (The polenta wedges can be heated in a skillet instead of a grill, if desired.) In the meantime, in large saucepan, heat pasta sauce. Serve polenta with sauce over top.

For more inspired Italian dishes, visit www.classico.com.



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Miscellaneous

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SCAN)

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Pet Sitters Wanted!

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

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

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. At Jude helper of the hopeless pray for us. Amen. Say this prayer nine times a day for eight days. On the eighth day your prayer will be answered. It has never been known to fail. Publication must be promised. Thanks you St. Jude. M.J.P. (ARM)

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

Real Estate Homes For Sale

Smart Buyers Check out this one in Gold River Two-story prestigious Hesperian Village Home. Secluded cul de sac. 2800 sq. ft. 3 bedroom, 2 bath with loft. Built-in bookcases and large desk. Formal dining room. living room with fireplace, large family room. Plantation shutters, carpet, window coverings, Mexican paver tiles in entry, family room, kitchen and laundry room. Epoxy 3-car garage Oversized backyard with floor. 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)

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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)

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NEW ARIZONA LAND Rush! 1 or 2-1/2 "Football Field" Sized Lots! \$0 Down. \$0 Interest. \$159-\$208 per month! Money Back Guarantee! 1-888-466-0650 or www.SunSitesLandRush.com (Cal-SCAN)

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Volunteers Needed

Volunteers Needed: The Domestic Violence Intervention Center needs caring people to assist victims of domestic violence. For more information call 728-5613 or visit our office at 7250 Auburn Blvd., Citrus Heights, CA

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FICTITIOUS BUSINESS STATEMENT NAME #0806526. S&R Autumotive LLC, Management 18757 Messick Rd., Linden, CA 95636 is doing business under the Fictitious Business Name "All-Pro Automotive Repair" at 8420 Auburn Blvd., Citrus Heights, CA 95610 Filed with the Clerk of Sacramento County on June 13, 2007. Publish: June 24, July 1, 8, 15, 2008

ALLPRO 80604 7-15-08

BUSINESS FICTITIOUS NAME STATEMENT #0806601. Used Cars Direct L.L.C., 5111 College Oak Dr. #L, Sacramento, CA 95841 is doing business under the Fictitious Business Names "Direct Car Outlet; DCO" at 5111 College Oak Dr. #L Sacramento, CA 95841. Filed with the Clerk of Sacramento County on June 16, 2008. Publish: June 24, July 1, 8, 15, 2008

80604 7-15-08 DIRECT

FICTITIOUS BUSINESS NAME STATEMENT #0806526. S&R Automotive Management LLC, 18757 Messick Rd., Linden, CA 95636 is doing business under the Fictitious Business Name "All Pro Automotive Repair" at 8420 Auburn Blvd., Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on June 13, 2008. Publish: July 1, 8, 15, 22 2008

S&RAUT	80701	7-22-08					

COURT OF SUPERIOR CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00010115-CU-PT

WHEREAS, Susan L, Spann and Christian V. Pellon have filed a petition with this court for a decree changing name of Christopher Daniel Pellon to Christopher Daniel Spann. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on July 29, 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 California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 17, 2008.

Loren E. McMaster Judge of the Superior Court Publish: July 1, 8, 15, 22, 2008

SPANN	80701	7-2	2-08
SUPERIOR	COU	٦٢	OF

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

#34-2008-00014010-CU-PT-GDS

WHEREAS, Yvonne Mejia has filed a petition with this court for a decree changing names of Velina Elisa Kellie to Velina Elise Mejia; Alexseha Nadia Kellie to Alexxeha Nadia Zachariah Kenneth Majia: Kellie to Zachariah Eliseo Mejia; and Dominique Margaret Apolinar Kellie to Dominique Margaret Apolinar Meija, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Aug.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 a newspaper Times. of printed County, general circulation, Sacramento in California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 24, 2008.

Shelleyanne W.L. Chang Judge of the Superior Court Publish: July 1, 8, 15, 22,

2008 80701 7-22-08 **MEJIA** SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00013829-CU-PT-

GDS WHEREAS, Susan Carol Stone has filed a petition with this court for a decree changing name of Susan Carol Stone to Suzie Carol Stone. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Aug. 6, 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 Ċounty, Sacramento California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 20, 2008. Loren E. McMaster

Judge of the Superior Court Publish: July 1, 8, 15, 22, 2008 STONE 80701 7-22-08

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2008-00014459-CU-PT-GDS

WHEREAS, Kenneth Al Hall and Kelly L. Hall have filed a petition with this court for a decree changing name of Michaela Patricia Ramsey to Michaela Patricia Hall. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Aug. 8, 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 County, general circulation, Sacramento California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 27, 2008. Loren F McMaster

Judge of the Superior Court Publish: July 1, 8, 15, 22, 2008

80701 7-22-08 HALL FICTITIOUS BUSINESS NAME STATEMENT #0806578 lennifer Lynn Finley, 4905 Olympia Court, Carmichael, CA 95608 and

Jennifer Ann Finley, 4663 Cattlo Way, Roseville, CA 95747 are doing business under the Fictitious Business Name "Simply Chic, Event Planning and Design" at 4905 Olympia Court, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on June 16, 2008. Publish: July 8, 15, 22, 29, 2008.

SIMPLY 80702 7-29-08

SUPERIOR COURT OF

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2008-00014299-CU-PT-GDS

WHEREAS, Lydmila Avdeyuk has filed a petition with this court for a decree changing name of Lydmila Stepanova Advevuk to Liz Derebenskiv. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Aug. 11, 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 Ċounty, Sacramento California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 26. 2008

Shellevanne W.L. Chang Judge of the Superior Court

Publish: July 8, 15, 22, 29, 2008 AVDEYU 80702 7-29-08 NOTICE TRUSTEE'S OF

SALE TS No. 08-33000 Title Order No. 08-8-138718 APN No. 236-0342-020-0000 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 01/11/07. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU AN EXPLANATION NEED OF THE NATURE OF THE AGAINST PROCEEDING YOU. YOU SHOULD CONTACT LAWYER. А

Notice is hereby given that RECONTRUST COMPANY, as duly appointed trustee pursuant to the Deed of Trust executed by LUCY PADILLA AN UNMARRIED WOMAN dated 01/11/07 and recorded 01/22/07, as Instrument No. in Book 20070122, Page 1271), of Official Records in the office of the County Recorder of Sacramento County State of California, will sell on 08/05/2008 at 11:00AM, At the main entrance to the County Courthouse, 720 9th Street, Sacramento at public auction to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation. if any of the real property described above is purported to be: 4606 PEDERSEN WAY CARMICHAEL, CA, 95608 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$366,866.66. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but with out covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest at and the unpaid provided. principal of the Note secured by said Deed of Trust with interest thereon at provided in said Note, plus fees, charges and expenses of the Trustee and of the Trusts created by said Deed of Trust. DATED: 07/15/08 RECONTRUST COMPANY, RECONTRUST 1757 TAPO CANYON ROAD, SVW-88 SIMI VALLEY, CA 93063 Phone: (800) 281-8219 Sale Information (626) 927-4399 By: Trustee's Sale Officer **RECONTRUST COMPANY, is** a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. FEI # 1006.29203 7/15, 7/22, 7/29/2008 80703 7-29-08 FEI

NOTICE OF PETITION TO

July 15, 2008

ADMINISTER ESTATE OF

ROBERTA GRIMES DUNCAN NO. 34-2008-13069 To all heirs, beneficiaries,

creditors. and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Roberta Grimes Duncan.

A petition has been filed by Ian Douglas Duncan in the Superior Court of California, Sacramento, County of requesting that Ian Douglas be appointed as Duncan personal representative to administer the estate the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

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

The petition is set for hearing in Dept. No. 129, at 3341 Power Inn Road, Sacramento, CA 95826, Probate, on August 7, 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:

Catherine A. Lawson, Esq. SBN 117029, 3161 Cameron Park Dr. #223, Cameron Park CA 95682; Telephone: 530-

676-6860. Publish: July 15, 22, 29, 2008. LAWSON 80703 7-29-08

FICTITIOUS BUSINESS NAME STATEMENT #0807126. Thao Thu Nguyen, 9408 Misty River Way, Elk Grove, CA 95624 is doing business under the Fictitious "Beauty Business Name Zone" at 5211 Elkhorn Blvd Sacramento, CA 95842, Filed with the Clerk of Sacramento County on July 1, 2008 Publish: July 15, 22, 29, August 5, 2008. BEAUTY 80703 8-5-08

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00015655-CU-PT-GDS

WHEREAS, Nancy Lee Aston has filed a petition with this court for a decree changing name of Nancy Lee Aston to Amelie Franklin, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on August 21, 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 County, Sacramento California, once a week for four consecutive weeks prior to the date set for hearing on the

petition. Dated: July 10, 2008. Shelleyanne W.L. Chang

Judge of the Superior Court Publish: July 15, 22, 29, August 5, 2008.

80703 8-5-08 ASTON COURT SUPERIOR OF

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2008-00014459-CU-PT-GDS

WHEREAS, Kenneth A. Hall and Kelly L. Hall have filed a petition with this court for a decree changing name of Michaela Patricia Ramsey to Michaela Patricia Hall. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Aug. 8, 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 а newspaper Times. of general circulation, printed Ċounty, Sacramento California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 27, 2008. Loren E. McMaster

Judge of the Superior Court Publish: July 15, 22, 29, August 5, 2008. HALL 80703 8-5-08

Seniors Seek Solution to Inflation Squeeze



By Al Saporito

Prices have Retirees downsizing dreams...For many today the golden years mean less travel, more work, and spending cuts.

As a local Reverse Mortgage planner, I have had the opportunity to experience the effect today's economy on senior homeowners throughout the area. With the higher cost of living and the lower return on our nest-egg, many of us who were raised with the idea that all debt is 'bad' debt, and that we have an obligation to leave large assets to the younger generation, are experiencing a great deal of personal conflict and concern.

Rising food, fuel, and healthcare costs in today's economy are taking a toll on most senior homeowners with fixed or smaller incomes. Retirement accounts, IRA's, 401K's, Mutual Funds, Stocks and Bonds have all taken a fairly significant beating as the economy falters. Earnings and dividends that were expected to make life easier in retirement have failed to materialize. Add to this the cost of long-term care in a facility rather than at home and the future can look bleak.

For two income couples, the sudden passing of a spouse can result in the senior's household income being cut by 50% or more when many pensions are not transferrable. In such cases, it may be extremely difficult for the surviving spouse to stay in their home without help from other family members. This can have a severe financial impact on the adult children of seniors, who feel obligated to help Mom and Dad, but also have their own families to support. Without family support, widowed senior homeowners may be forced to take in a boarder or two to help share expenses.

What is a Reverse Mortgage and why are they more popular today?

A Reverse Mortgage is a safe, government insured plan that offers qualified senior homeowners over the age of 62 the peace-of-mind of knowing they will have the money needed to create a secure line of credit for emergencies and unexpected expenses...to eliminate monthly mortgage payments while they continue to live in and own their home... to get cash now for home improvements, travel, to pay off debts, and to enjoy a better life.

Sadly, many of the folks I talk with are afraid to make any changes to their current financial situation because of fear and uncertainty. Seniors who have worked a lifetime to pay off their mortgage are proud to say they own their home 'free and clear'. For them, the thought of re-encumbering the family home late in life is a difficult choice to make, regardless of how much better life would be with the extra cash. Other seniors, still owing a large mortgage balance on their home at or near retirement age, often feel disappointment in themselves or their spouses as they struggle to make ends meet.

Older homeowners will seek the

advice of a number of different people when a decision as important as refinancing a home is to be made. All attorneys, financial and estate planners, CPA's and other consultants and counselors are not required by law to know a great deal about these products. As a result, the recommendations suggested by many professionals will either completely omit a Reverse Mortgage as a logical solution, or refer to obtaining one only as a last resort for desperate seniors.

Unfortunately, advice from neighbors, friends, and adult children withnoeducationorpersonalexperience in today's federally regulated and insured reverse mortgage products usually expose the senior homeowner to rumors and myths. This could result in a decision to forego utilizing one of the best financial tools available today.

My clients are happy to offer their testimonial letters and personal recommendations to help other senior homeowners. Regardless of whether or not you still have a mortgage balance on your home, the process of refinancing can cause a great deal of concern. Talking to people who have actually gone through the entire process and are reaping the benefits of

Use your house to

Discover the 'Better Life' Loan!

Pay Off Growing Credit Card Debt

Eliminate Monthly Mortgage Payments

improve your home.

...with NO monthly payments EVER!

Keep your home and trade your loan!

Homeowners over 62 - Now you can use some of

you need ...without the stress of making monthly

payments for as long as you live in your home!

your home equity to make the home improvements

a reverse mortgage helps build trust and confidence when considering the benefits of a reverse mortgage.

It is comforting to know that the path to a reverse mortgage involves taking a series of very small steps, one at a time, until you arrive at your goal. If you think a Reverse Mortgage may be a logical solution for you, why not take the first step now? Call today to get the facts on new FHA Approved Reverse Mortgages from any licensed and caring professional you can trust. If along the way you decide that a reverse mortgage is neither practical nor beneficial to you, you may simply step off the path. It really is that easy and there are no penalties if you decide to do so.

AlSaporito is a licensed professional who adheres to a strict professional Code of Ethics. He is associated with Cypress Reverse Mortgage, a division of Cypress Home Loan Corp of Roseville. For free information on Reverse Mortgages, home owners over 62, concerned about their financial ability to remain in their home and maintain a comfortable standard of living may contact him at (916) 220-1504 or al.saporito@gmail.com



"Our Reverse Mortgage gives us the cash we need to enjoy a better life!



Provide Tax-Free Cash Every Month For Life

Create an Unrestricted Secure Line of Credit



CALL (916) 220-1504 Get a FREE Benefit Quote! Ask About \$500 Visa Gift Card Offer*

*When your new loan closes escrow and funds before August 31, 2008. CA DRE 01219953 Offer subject to change without notice. Not valid with any other offer or discount.

Save Today. Save Tomorrow.



Community

Run appliances before 4 p.m. or after 7 p.m. The more we reduce our energy use during the peak hours, the fewer power plants we'll need to build. And that's good for everyone.

Savings Set your

thermostat to 78° or higher — save up to 10% of cooling costs for every two degrees you raise it.

Environment

Reduce your environmental impact by making your home more energy efficient. Use SMUD rebates on ENERGY STAR[®] appliances.





You have choices for how you use electricity. As your customer-owned electric utility, we can help you save money on your bill, protect the environment, and help the community.

This summer, we can all start by reducing our energy use during the peak hours of 4:00 p.m. to 7:00 p.m. Saving today will keep costs low, maintain reliable electric service, and help build a cleaner, healthier environment for tomorrow.

How will you save today?

smud.org/savetoday

