Carmichael Times

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Assessed Value Drops on 85,000 Sac County Residential Properties



Proposition 8 reassessments mean lower property values for many Sacramento residents

Reflecting the fact that much of the residential real estate market has been in a decline since mid-2006, Sacramento County Assessor Ken Stieger announces that the Assessor's Office has reviewed the market values of residential properties in Sacramento County and will be reducing the assessed values for over 85,000 properties on the 2008-09 property tax roll. These decreases are often referred to as Proposition 8 reductions, reflecting the 1978 ballot proposition that authorized them.

Generally speaking, properties purchased in 2004 and later are affected. Most decreases will range between 10% and 30%,

The majority of the remaining residential properties in the county, some 300,000-plus parcels, will continue to be assessed under Proposition 13 provisions and will not be receiving notices. If a property was purchased prior to 2004, it is unlikely to receive the Prop 8 decrease in assessed value.

In the next few weeks, the Assessor's Office will send letters to the owners of these

properties, notifying them that the assessed value of their property will be reduced for the 2008-09 property tax roll. The letter will advise affected owners of their new Proposition 8 assessed value and will also include their Proposition 13 factored value for comparison. The Prop 8 assessed value will be reflected on the tax bills issued in October of 2008.

Proposition 8 value reductions are temporary. Once a property receives a Prop 8 reduction, its value must be reviewed as of January 1 each year to determine whether the current fair market value remains less than its Proposition 13 base year value plus inflationary adjustments. The Prop 13 value is typically the property's acquisition value plus inflation factors for intervening years. The lower of these two values is the value used for property tax purposes.

Since the reduction Proposition 8 value represents the property's current Fair Market Value, it can fluctuate from year to year without limitation, to reflect changes in the real estate market. When the real estate market recovers

and the market value exceeds the Proposition 13 factored base year value, the property's Proposition 13 value will be restored.

The anticipated decrease in assessed value for the 85,000 properties should approximate \$6 billion, and will result in a revenue decrease equal to 1% of that amount, or \$60 million. The lower amount of property taxes in the County will impact local schools, cities, and special districts.

Assessor Stieger also wishes to alert the public that property owners may receive solicitations from private businesses and individuals offering assistance in this process for a fee. While property owners are certainly at liberty to use these private companies, they can apply for this reduction themselves at absolutely no cost simply by writing a letter or otherwise contacting the Assessor's Office.

Taxpayers may visit the Assessor's website: www.assessor.saccounty.net for more information or call the Assessor's Proposition 8 Customer Service Line at (916) 875-0455.

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American River Hospital Dedication

A Legacy of Caring

By Patricia Pratt

A Dedication ceremony of a Commemorative Plaque honoring American River Hospital will be held Saturday, June 7, noon to 3 pm at Gibbons Park, 4701 Gibbons Drive.

The hospital provided medical care for the people of Carmichael and the Sacramento area from 1962 to 2000. Supervisor Susan Peters will present a proclamation to the "friends of American River Hospital." The Mission Oaks Recreation and Park District has been instrumental in seeing this project come to fruition.

American River Hospital opened on June 4, 1962 with 48 beds, 90 employees, 70 staff physicians, two operating rooms, a delivery room, emergency ward and eight bassinets.

Dr. Erle Blunden admitted the first patient. The first baby was born on June 6.

A new 164-bed wing opened in 1966, bringing the total of beds to 212 and employed 600 people. This included the latest technological advances, including a high-pressure nitrogen system for operating air drills in orthopedic and neurosurgical procedures, and a laminar flow system in the operating and delivery rooms to provide the latest safeguards in sterile techniques. The hospital also started the first pediatric services in the North area.

The hospital became the first in Northern California to offer emergency services with full-time physician coverage in 1968. It added a mobile coronary unit, with highway emergency helicopter medical service in 1970, along with a mental health clinic, respiratory care unit, and an 18-bed intensive care and coronary unit. Ground was broken for a \$2.8 million diagnostic wing in 1973 and outpatient surgery services began.

In 1976 the hospital became the first in the North area to offer a "home-style" delivery program where expecting mothers could have a spouse or significant other present at the birth, and go through the labor and delivery process all in one room. In 1985 an oncology/hematology unit opened, along with a 15-bed transitional care unit, and ElderMED, a senior care program, made its debut.

After serving the citizens of Carmichael and Sacramento with quality medical care the hospital closed in 2000. The event is organized by friends of American River Hospital. The event is free to the public and you are encouraged to bring chairs, blankets, a picnic lunch and stay for the festivities, which will include the history of the hospital, George Bruno Combo, refreshments and a chance to meet old friends and make new acquaintances. For information call 482-3018

California's Budget Crisis is Far From Over



By Assembly Budget Committee Vice-Chair Roger Niello

Last month, Governor Schwarzenegger released his revised budget plan for California. For me, the May Revise represents a mixed bag, with some areas that represent significant improvements over his January budget, while other areas that are cause for significant concern.

First, I applaud the Governor for his proposal to fully fund our schools under Proposition 98. Education funding remains critical to the success of our students and I remain committed to ensuring that more money gets into the classroom and our schools have the tools they need to stretch their dollars as far as possible. My hope is

that in addition to the funding level provided in this budget, significant school reform can also be enacted that will free currently restrictive state funding. Our local schools are all different and decisions about how to spend their precious dollars should be left up to them, not dictated from the Capitol.

The Governor also did the right thing by eliminating a dangerous early release proposal that would have set free 22,000 serious and repeat criminals before they completed their sentences. In addition, the May Revise takes proper steps to reduce spending in one of the fastest growing areas of the budget – health and human services. As we face a massive budget deficit this year, it makes sense to reduce our spending in those areas where we have seen the largest spending growth in recent years. The new budget proposal also rescinds the Governor's January plan to close down 48 state parks.

But more work remains to get spending under control, and I am very concerned about some of the new proposals in the Governor's plan.

One of the most troubling aspects of the May Revise is that it embraces more of the same questionable borrowing and budget schemes that contributed to our growing deficit. Now more than ever, lawmakers must resist the temptation to fund new ongoing programs and create a costly new budget commitment that California cannot afford.

Finally, I am particularly concerned that

the Governor's budget proposal relies upon the passage of a ballot measure that has not yet been drafted or approved by voters to borrow funds based on future earnings of the State Lottery. Even worse, it could set in motion a \$6 billion sales tax increase if the revenues don't materialize or the voters don't approve the initiative.

Raising taxes on hard-working Californians is the worst step we could take right now. Too many families are already struggling to pay the high costs of food, gasoline, and nearly everything they buy. As home values continue to fall and many are having a tough time making their mortgage payments, these families need relief, not higher tax bills.

In addition to the burden that new taxes would place on Californians, particularly in our current economic climate, new taxes will not solve our underlying spending problems. Even if they did generate the desired revenues (which rarely occurs), they would only paper over our problem and make our budget gap much worse the next time we experience a slowing economy. I will continue to stand firm against any attempt to increase taxes.

Lawmakers and the Governor must reject the failed ways of the past if we are going to make any progress for the future. The gravity of our budget problems makes it essential that we immediately begin to make the difficult but necessary decisions about our spending priorities to find significant savings and balance the budget.

In addition to spending discipline, we need to stop the roller coaster ride of budget madness by addressing our structural deficit once and for all and reforming the system to keep us from spending more than we bring in

Over the last few weeks, Assembly and Senate Republicans put forward a number of reforms to get more money to the classroom, let government operate more efficiently and reduce wasteful spending. In addition to long term budgetary reform such as a permanent spending cap, I will continue to insist that these common-sense reforms also be included in any final budget agreement.

As every Californian who has to balance their family checkbook knows, you can't take a vacation or buy a new hot tub if you don't have the money. The state needs to also live within its means the same as everyone else. As Vice Chair of the Assembly Budget Committee, I stand ready to work with the Governor and the Legislature to help turn California's budget problems around.

Carmichael Times



Publisher - Paul V. Scholl

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Cruisin' By Greg Zyla

Belt Poppin' Firebird

Greg, I have a 2000 Pontiac Firebird Formula with an LS1 engine that I put headers on and did a few other modifications to, including an intake manifold, Hypertech chip and throttle body. Now, when I take it to the drags on Sunday, it wants to throw off the serpentine accessory belt. When this happens, I have no power steering! Can you help? -- Bill, e-mail from Washington

A Bill, your problem is easily cured. According to the many Internet boards that deal with GM Performance LS1- and LT1-powered cars (1993 through 2002 Firebird and Camaro), a company called Katech Inc. in Clinton Township, Michigan, has your cure. Katech has been involved with the Corvette C5-R race program since 1997.

Katech noticed during testing a bad spot in the rpm range where the serpentine accessory belt would want to jump off of the stock pulley. This finding led to the origin of Katech's solid adjustable belt tensioner, which lists for just \$135. After installing this tensioner on their race engines, the belt problem disappeared. Check it out at www.katechengines.com, or call toll free at 1-866-528-3241. Let us know what happens.

Greg, I enjoyed your article on the Kaiser Darrin, and I wanted to let you know there was a Darrin in Mount Carmel, Pa., when I 12 back in 1958. I knew the person who owned it, as his son and I were good friends.

I remember the car because it was a two-door sports car and the doors slid into the fenders. The color was a bilious green/yellow. This one had the Willys Knight six-cylinder engine, but the car did not have wire wheels, just hubcaps.

I believe my friend, who now lives in Florida, still has the Darrin. -- Frank M., Mt. Carmel, Pa.

A. Frank, I'd love to hear if your friend still has the Darrin. Maybe he'd send us a photo!

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

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Just Like Cats & Dogs

by Dave T, Phipps

WHEN WE GOT MARRIED WE AGREED YOU'D

MAKE ALL THE LITTLE DECISIONS AND I'D

MAKE THE BIG ONES, WHY IS IT IN TEN

YEARS NOTHING BIG HAS EVER COME UP?

Sac County Moves Forward in Improving Development Services

By Chris Andis

Audit results of Planning/Environmental Review processes just in, next step is implementation plan

The performance audit of Sacramento County's entitlement and development processes has been received. As part of the County's multi-year focus on improving development services, an independent auditor, Citygate Associates, was contracted to examine the processes of two key departments, Planning and Community Development and Environmental Review.

The auditing firm surveyed staff and customers and examined physical layout of operations, work processes, fees, communication, training, technical resources and internal cultures.

In brief, the audit recommends:

- · More transparency and better communication
- · Reorganizing around development services and customers' needs
- · More staff attention be given to problem solving
- · Staff provide dependable timing and sense of urgency on projects so developers can count on each phase of their project being completed in a reliable time frame
- Reducing silos between
 Planning and Environmental Review and Assessmentand all development departments

"We hired an outside expert to identify the critical needs in our development services," said Agency Administrator Paul Hahn. "We've been working with private and commercial customers on streamlining development processes since 2007, and we have made some significant improvement. The next phase is Planning and Environmental Review's entitlement processes; the audit will help us reach our goals faster. We see this as a great opportunity to improve our customer service."

The county departments plan to use the building slow-down period to re-tool, re-organize, improve processes and prepare for the next building boom. The recommendations will be analyzed and prioritized, and an implementation plan will be brought to the Board of Supervisors in July for their approval and direction.

The complete audit is available at http://www.planning.saccounty.net/. Anyone involved in residential and commercial is invited to read the audit and share suggestions at streamliningdevelop@saccounty.net

Streamlining Changes to Date

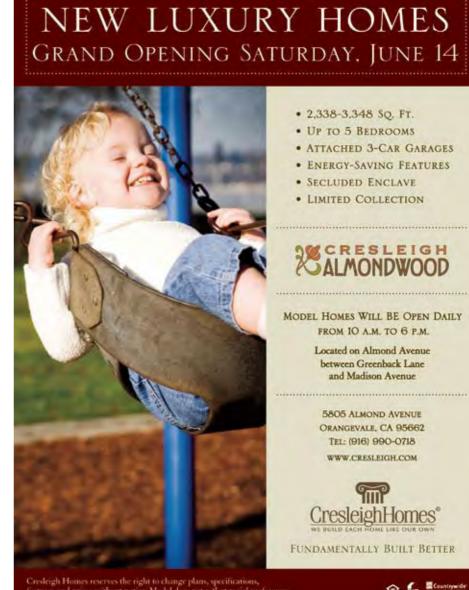
- 1. The Streamlining Development Oversight Committee, comprised of county staff and representatives of the development community, meets monthly to review changes and exchange feedback.
- 2. Plan Check Turn Around Times: 20-10-10: turnaround times for improvement plan reviews-promise to reach 90% percent. We are meeting our goals above 90%

- We will have most plans completed within two reviews
- Development Review Agreement (Code of Conduct)-if we receive complete plans, we will meet our 20-10-10 turn-around times
- Plans not meeting submittal criteria will be rejected.
- Plans not resubmitted within 90 days will go to the end of the queue for review. Incomplete projects in queue awaiting documents will be cleared out of queue in 6 months
- 3. Accela IT System: The new system has been online for about one year. Accela will soon allow building inspectors to enter field inspection information through wireless laptops allowing for inspection results to be recorded more quickly with less County staff time involved
- 4. Planning Tracking System: The Project Viewer- A system that allows residents to click on a map and find new development/entitlement projects in their area. All related project documents are available as well as project contact information. http://www.planning.saccounty.net/planning-documents/index.html

Response by the public has been extremely favorable, and the system is been amended to include hearing dates and track usage statistics.

- 5. Plan Check submittal Check-list: Implemented to allow customers to know exactly what is expected.
- 6. Sign Posting: Launched new program where signs are posted on properties as soon as application is filed to alert neighbors of coming changes as soon as possible.
- 7. Planning/Environmental Review are now having meetings to reduce silos and better communicate.
- 8. Instituted regular customer service surveys for Building Inspection Department.
- 9. Environmental Review Web Tool: launched a new tool that allows public to check the status of their project on-line, 24/7. This helps keep the process transparent www.dera.saccounty.net.
- 10. Environmental Review Processes: They are working to establish a process for project management and to provide cost estimates, schedules, milestone notifications and a list of deliverables. They have developed standard timeframes for their processes.

The complete audit is available at http://www.planning.saccounty.net/. Anyone involved in residential and commercial is invited to read the audit and share suggestions at streamliningdevelop@saccounty.net



straight talk for teens



By Lauren Forcella

Dear Straight Talk: I have a gripe. Over the

years, I've been to tons of parties and seen tons

of drug and alcohol use, even from my closest

friends whom I respect. Now, at college, the "need

to party" is even stronger. I've tried pot and I drink

sometimes, but my choice has been to not use

drugs and I wouldn't mind if I never drank again.

I believe there is more to life than getting high or

wasted, yet my peers seem stuck in this lifestyle.

And what really gets me is that many truly believe

that I haven't "lived" because I haven't ingested

certain drugs. It's so hypocritical because I could

say the same thing about experiences I've had

that they haven't. Yet, I really feel that they feel

closer to each other because they've had the same

drug trip. Why do people judge each other based

From Ashley, 20: You are a brave, strong

person to be able to stay away from drugs when

your friends are bonding with them. I believe

that eventually they will respect your decision

and maybe even envy you. No drug can give you

From Johannes, 21: Are you looking for

someone to tell you you're doing the right

thing? If your heart says you're right, don't be

affected by what others think. People ridicule

what they don't know in order to find peace with

From Emily, 15: I admire you for being

able to go to parties and not get sucked into the

"party scene". I, too, have made this choice.

Being happy much of the time is better than

being "high-happy," which is a temporary escape

from pressures and hardships, and when it wears

off, people often feel worse. The biggest drug

something you can't get from life itself.

what they do.

on how much they party?—Anonymous, 19

Teens who say 'no' to drugs suffer harsh peer criticism

really are. Have confidence. I can't tell you how positive an influence people like you are on big partiers. Behind the comments, many are admiring you.

From Mariah, 16: I know a lot of kids who drink and do drugs. They do it for the high. They don't feel closer because of the same "trip." That's just an excuse to continue using.

From Nicole, 18: My parents raised me to not become addicted to anything. So far, I have not. I do believe drugs open one's mind and I support experimentation. But, be careful. Drugs are highly addictive and if you lack self control, or didn't get the right attention when you were young, you could become addicted the very first time.

From Lennon, 21: I agree, people are "stuck in this lifestyle." I've only smoked pot a few times but I drink now and then. Alcohol sucks so much out of you: memory, time, income. Then next day, I not only can't remember everything, but my skin is tight, I'm disrespectful, I snap faster, and everyone seems out to get me. I think drugs should be used ritually, or only at special occasions. When you do something habitually, it loses its significance.

From Bird, 17: People judge each other around partying because America is fixated on drugs and alcohol and this, sadly, is the common ground. I've done my fair share of experimenting but I have the utmost respect for people like you.

Dear Anonymous: I've heard your complaint before. Teens say they are considered "weird" if they don't use alcohol or some kind of drug and to be popular, it is practically a requirement. Rare individuals like you who can mix with the "in" crowd, have fun, and stay clean, are modern superheroes. What you have, everyone wants. Please write and tell us what you think makes you the way you are.

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

Protecting Your Credit During Divorce users usually have low self-esteem. They try to be someone they're not, while hiding who they



By Karla Hawe Mortgage Consultant BWC Mortgage

When a marriage ends in divorce, the lives of those involved are changed forever. During this time of upheaval, one thing that shouldn't have to change is the credit you've worked so hard to achieve.

Unfortunately, for many, the experience is the exact opposite. Unfulfilled promises to pay bills, the maxing out of credit cards and a total breakdown in communication frequently lead to the annihilation of at least one spouse's credit. Depending upon how finance are structured, it can sometimes have a negative impact on both parties.

The first step for anyone going through a divorce is to obtain copies of your credit report from the 3 major agencies: Equifax, Experian and TransUnion.

Once you gathered the facts, you begin to address what's most important.

There are two types of credit accounts, and each is handled differently during a divorce. The first type is a secured account, meaning it's attached to an asset. The most common secured accounts are car loans and home mortgages/equity lines. The second type is the unsecured account. These are typically credit cards and charge cards, and they have no assets attached.

When it comes to a secured account, your best option is to sell the asset. This way the loan is paid off and your name is no longer attached. The next best option is to refinance the loan. In other words, one spouse buys the other out. Your last option is to keep your name on the loan. This is most risky because if you're not the one making the payment, your credit is truly vulnerable.

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In the case of a mortgage, enlisting the aid of a qualified mortgage professional is extremely important. This individual will review your existing home loan along with the equity you've built up and help you determine the best course of action.

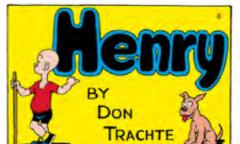
When it comes to unsecured accounts, you will need to act quickly. It is important to know which spouse (if not both) is vested. If you are merely a signer on the account, have your name removed immediately. Any joint account that does not carry a balance should be closed immediately.

If there are jointly vested accounts which carry a balance, your best option is to have them frozen. This will ensure that no future charges can be made to the accounts. When an account is frozen, however, it is frozen for both parties. If you do not have any credit cards in your name, it is recommended you obtain one before freezing all your iointly vested accounts.

Ensuring payment on a debt which carries your name is paramount when it comes to preserving credit. Keep in mind one 30-day late payment can drop your credit score by as much as 75 points. It is also important to know that a divorce decree does not override any agreement you have with a creditor. So, regardless of which spouse is ordered to pay by the judge, not doing so will affect the credit score of both parties. The message here is to not only eliminate all joint accounts, but do it quickly.

Divorce is difficult for everyone involved. By taking these steps, you can ensure that your credit remains intact.

Karla Hawe, Loan Consultant **BWC** Mortgage 916-704-5015

















Weekly SUDOKU ____

Answer

6	2	4	5	1	7	9	8	3
3	1	7	9	8	6	2	5	4
8	9	5	2	4	3	7	1	6
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King Crossword — Answers

Solution time: 25 mins.



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Riley Reviews

By Tim Riley

STILL ROCKING, "INDIANA JONES" PACKS A GREAT ACTION PUNCH

INDIANA JONES AND THE KINGDOM OF THE CRYSTAL SKULL (Rated PG-13)

For a guy who could be collecting Social Security, Harrison Ford remains surprisingly virile and tough, resolutely up to the challenge of cracking the whip and punching out the bad guys in yet another turn as Indiana Jones. Jokes are being made about his age-challenged durability, as he returns in his latest adventure "Indiana Jones and the Kingdom of the Crystal Skull." One central character cracks wise that Indiana Jones must be about "eighty" years old, before learning quickly that this action hero is no ordinary senior citizen. Almost two decades after last playing the role of the archaeologist, Harrison Ford is in fine fettle as the academic who vastly prefers dangerous adventures.

Fortunately for us, Harrison Ford's Indiana Jones has weathered the years very well since "Indiana Jones and the Last Crusade." For the sake of chronological credibility and storyline continuity, this fourth installment of the adventures of the whiptoting, snake-hating, globe-trotting professor zooms past the dealings with the Nazis leading up to the full-blown Second World War and leaps to the nastiness of the Soviets during the Cold War era of 1957. These dictatorial regimes are truly interchangeable, and when Indiana's new nemesis appears in the slinky villainess form of Cate Blanchett's Irina Spalko, you can only marvel at how she's cut from the same mold of a psychotic Nazi. The Reds are just as eager to get their mitts on objects that possess highly curious powers, this time the legendary Crystal Skull of Akator.

Indiana's exploits start with a real jolt. At a remote Nevada military base, Indiana and his sidekick Mac (Ray Winstone) barely escape a close scrape with nefarious Soviet agents under the command of the ice queen Soviet commander, the devastatingly beautiful Irina Spalko. After another close call with death, Professor Jones heads back to his duties at Marshall College, only to find out that his adventures have become a liability to the university. On his way out of town, Indiana meets rebellious young Mutt Williams (Shia LeBeouf), who rides his motorcycle like Marlon Brando in "The Wild One" and combs his pompadour hairstyle with the vigor of Edd Byrnes in "77 Sunset Strip."

Carrying a grudge and a proposition for the Professor, Mutt seeks Indy's help to make one of the most spectacular archaeological finds in history, namely the celebrated object of fascination, superstition and fear which can only be found in the remotest corners of Peru. Heading to South America in search of the Crystal Skull is adventure enough when Indy and Mutt end up in the ancient tombs where danger lurks around every corner, and not just from the natives. They soon realize they are not alone in their search, as the Soviets are also hot on the trail of the crystal object that may confer extraordinary powers to potentially alter the balance of power.

This being an Indiana Jones adventure, of course, it goes without saying that the action is of the highest caliber, given the steady hand of director Steven Spielberg setting the stage. While there are some interesting revelations about Indiana, it's also very rewarding to have Karen Allen's Marion Ravenwood reappear at a very critical moment when Indy and Mutt are greatly outnumbered by the bad guys in the South American jungle. Ever spunky and resourceful, Marion is a very tough character, one who seems quite fitting to match wits with the Professor.

The action is so breathless in its pace and execution that it seems you need a scorecard to keep track of all the fights, chases and rounds of machine gunfire. There's even a moment where Indy has to grapple with a big snake as a means to avoid quicksand. The Crystal Skull comes in handy to ward off hostile natives and armies of huge red ants. Best of all, Indiana Jones looks great wearing his fedora, though cracking the whip is what he does with panache. Forget the doubters and cynics. You really can't go wrong with Harrison Ford leading the charge in "Indiana Jones and the Kingdom of the Crystal Skull." It's a terrific launch for the summer movie season.

www.CarmichaelTimes.com

El Dorado Savings **Bank Celebrates** 50 Years in Business!

During the week of June 16-20 El Dorado Savings Bank will be celebrating 50 years in business at all 35 branches in Northern California and Northern Nevada. El Dorado Savings Bank opened its first branch in Placerville at 448 Main Street on January 3, 1958. In the following 50 years El Dorado has expanded to 32 branches in Northern California and three in Northern Nevada. The bank now employees 350, has a local call center, Internet banking, assets of over \$1.5 billion and has been awarded a 5 star rating from BauerFinanial every year since 1993. El Dorado is also the largest locally owned bank in the greater Sacramento area.

"We offer all the services of a large

HAS JUNE

COME UP WITH A NAME FOR HER

PONY YET?

"SIR GRIFFITH THE GOOD AND MIGHTY, PRINCE OF HILL, DALE,

FIELD AND

bank with the friendly, personal service of a neighborhood bank," stated Tom Meuser, Chairman of the Board and CEO. "Many of our customers and employees have been with us over 20 years", he added. "We'd like to thank them all for making our first 50 years so successful and we hope they continue on with us for the next 50".

The celebration will include refreshments Monday, June 16th through Friday, June 20th, with lunch being served on Thursday, June 19th from 11:30 a.m. to 1:00 p.m. A drawing for a \$500 savings bond will be held at each branch on Friday afternoon, June 20th. Entry blanks will be available at all 35 branches throughout the week.



WOW. SUGGESTED



Stress Ain't What It Used to Be

Everybody knows life keeps getting harder, but how much harder?

Thanks to psychiatrist Richard Rahe of Salem, Ore., co-creator of the Life Changes Stress Test, we now have an exact figure. Life, Rahe said, gets about 1.5 percent more difficult each year.

Wow, that's even worse than I thought. Off the top of my head, I probably would have said no more than 1.2 percent, maybe 1.3.

Rahe cites various reasons, among them the stress of modern transportation. "If you look at travel today and compare it to the stress of traveling 30 years ago, can't you see it's increased?" he asked in USA Today.

This is an excellent point, and the situation becomes even clearer when you look back more than 100 years. Readers may find this hard to believe, but in the 1800s, when many Americans began heading West, they didn't have to be concerned about bad airline food; airport delays were unheard of, and nobody had to pass through security checkpoints.

During these blissful, carefree days, travelers didn't even have to worry about remembering if they had left a 1-inch penknife in their pocket.

In fact, many people carried rifles, the better to fend off Indian attacks.

Which, in turn, helped keep the kids occupied. Back then, parents didn't feel the need to make sure each child had his own separate video screen to watch -- True fact: Many covered wagons weren't equipped with even one video screen -- because the threat of Indian attacks helped pass the time.

("Now, children, if you look to your left you'll see some Indians setting there waiting to ambush us." "Yes, Mom, I already saw 'em. When are we going to get there?")

And while it's true that 19th-century pioneers on the early Interstate Highway System didn't have as many restaurants to choose from, they

nevertheless enjoyed more interesting fare than today's bored and frustrated fast-food customers. (For more information on the settlers' menu choices, Google the key words "Donner party" and "today's special.")

Yup, travel in those days was stress-free, which got me to thinking about Excedrin, the great American stress reliever.

The company used to have a slogan that went, "Life got tougher, Excedrin got stronger." In light of the recent statistics, I wondered if Excedrin officials are making it 1.5 percent stronger each year.

If not, we're facing a pain-reliever deficit of enormous proportions. Excedrin's TV ads used to show a man with a little hammer pounding away inside his head. At the time, Excedrin was still strong enough to make the hammer go

That may no longer be true. An article in the New England Journal of Medicine recently reported that X-rays are showing an alarming and growing number of patients with hammers inside their head, ranging in size from a Q-tip to a full-sized carpenter's tool.

The article was written by TV's Dr. Gregory House, who, in a challenge to the medical establishment, prescribes Vicodin, and not Excedrin, as the best way to treat "interior cranial hammer disease."

House, who pops Vicodin like candy, may be right, especially if the makers of Excedrin aren't increasing the dosage each year.

I'm getting a headache just thinking about it.

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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Carmichael Times June 3, 2008 Page 6

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King Crossword Answers on page 4 Throw a football 15 22 23 25 28 35 40

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John McCain -- Candidate of Change?

If there's just one candidate of change this fall, John McCain will be the Horatio Seymour or James Cox of 2008 -- a presidential also-ran all but forgotten to history.

The only way McCain can hold the White House for the Republicans is if he trumps his opponent on values and national security, and sells the public on a domestic reform agenda that keeps Democrats from sole ownership of the theme of change. Otherwise, Barack Obama will out-inspire him, or Hillary Clinton out-policy him, in a classic outwith-the-old election.

McCain would seem a natural candidate of reform, given how often he has used the word during the past decade. With his hair-trigger sense of honor, McCain's reformism has been driven by what offends him -- large, unregulated campaign contributions and wasteful earmarks. But with the cost of health care increasing and the value of homes declining, the public is going to wonder about McCain's politics of honor: What's in it for them?

The McCain campaign is shrewd enough to realize all of this, which is why he's beginning to piece together a forward-looking domestic agenda. The task isn't easy, given that the candidate isn't animated by domestic issues and leads a party that is only haltingly realizing it needs a policy renovation as it hits bottom at the end of the Bush years.

On his just-completed health-care tour, McCain appropriately triangulated between the status quo and overreaching Democratic proposals. It doesn't take Michael Moore to realize that our health-care system is expensive and inefficient, and leaves too many people out. The root of the problem is the tax break for employer-provided coverage -- dating from World War II -- that leads most people to get insurance through their employer.

Since they don't pay directly for the insurance themselves, people don't know the cost of their plans, and since their insurance pays for their medical procedures, they don't know the cost of them either. This creates the predicate for runaway medical inflation.

The answer isn't governmentsponsored universal coverage. McCain correctly says it would "replace inefficiency, irrationality and uncontrolled costs of the current system with the inefficiency, irrationality and uncontrolled costs of a government monopoly."

McCain wants to give people a tax credit -- \$2,500 for individuals and \$5,000 for families -- to buy their own insurance. They can keep their insurance through their employer if they like, but the credit would make it easier for individuals to buy -- and keep -- insurance on their own. "The key to real reform," McCain said, "is to restore control over our health-care system to the patients themselves.'

If individuals are shopping for health care, insurance companies would have an incentive to provide better plans at lower cost. If they purchase their own plans, their insurance wouldn't be dependent on their jobs. This change therefore mitigates two of the besetting problems of the current system -affordability and access.

McCain's proposal is just the start of what has to be a broader conservative reformation. The sole Republican response to the public's economic anxieties can't be trying to talk the public out of them. If it is, the GOP will have a long time out of power to think more creatively.

Rich Lowry is editor of the National Review. © 2008 by King Features Synd., Inc. Make the world

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POPPOFF!

with Mary Jane Popp

LIVE LONG AND **PROSPER**

(PART TWO)

Last time, we talked about Dr. Henry Mallek's "The New Longevity Diet" book. So don't think vitamins. Think foods and moreover, nutrients...supplement, hormone, and drug-free. There are twentyone of these nifty nutrients to keep us young, healthy, slim, and truckin' til we're 120. This is only a cursory description of all the nutrients and the foods they are in to achieve the plan. Dr. Mallek goes through a twenty-one day diet that concentrates a day on each of these twenty-one nutrients.

- 1) **Nucleotides:** parts of the DNA building kit. Protein foods and some high fiber carbohydrates...fish, beef, legumes, baby corn, and asparagus.
- 2) Saponins: Try dry beans from pinto to garbanzo and lentils.
- 3) Phytates: ancient life extending compounds. How about whole grains like sunflower seeds, peanuts, bran cereals and muffins, wild rice, and my favorite... chocolate.
- 4) Protease inhibitors: protect DNA. Prolonged heating of these foods inactivates them. That includes frying, boiling, and baking. Cauliflower, spinach (popeye had it right) peaches, plums, legumes, sweet and corn.
- 5) Glutamine: great anabolic effector. You can enjoy flavor enhancers like parmesan cheese and tomato sauce, beef, lamb, chicken breast, turkey, and some seafood.
- 6) Carnosine (exorphins): pluripotent anti-aging. Have at chicken, turkey, lamb, or beef.
- 7) Pyrroloquinoline quinone (PQB):

vitamin imitator. Have various veggies and fruits like kiwi and papaya, green tea, and spinach

- 8) **Arginine:** fountain of youth. Would believe meat, cereals, crackers, wheat foods, and legumes.
- 9) Inulin and oligofructose: neglect your colon. Jerusalem and globe artichokes, chicory, dandelion greens, and
- 10) Taurine: age prevention. Dark meat chicken, turkey, beef, pork, veal, oysters, clams, and scallops.
- 11) **Tanins:** ancient compounds with new age-prevention roles. This one is simple really with a variety of teas, red wines, currants, and blueberries.
- 12) Monoterpenes: knockout punch. Look for products with peels like tangy citrus fruits.
- 13) Conjugated linoleic acid: one of milk's finest longevity nutrients. Dairy products, sour cream, even lamb.
- 14) Glutathione: potent multipurpose longevity diet. Fruits like peaches and melons, veggies from squash and broccoli to spinach. Oh boy, i think popeye sure knew what he was talking about!!! Spinach comes up again and again.
- 15) Organosulfer compounds: for life. Onions, garlic, shallots, scallions, chives, and leeks. Better hope the love of your life is on the same smelly diet that day.
- 16) Lignans: a hormone and an antihormone at the same time. Grains like flaxseed, barley, and whole wheat.
- 17) Quercetin or flavinoids: here come the onions again and teas like black tea, also apples, and red wine.
- daidzein. Sounds good to me in soy foods,

18) **Phytoestrogens**: genitein tofu, soy milk, even soy sauce. Military Graduates Hometown News



Army Pvt. Amber L. Sullivan has graduated from basic combat training at Fort Jackson, Columbia,

During the nine weeks of training, the soldier studied the Army mission, history, tradition and core values, physical fitness, and received instruction and practice in basic combat skills, military weapons, chemical warfare and bayonet training, drill and ceremony, marching, rifle marksmanship, armed and unarmed combat, map reading, field tactics, military courtesy, military justice system, basic first aid, foot marches, and field training exercises.

She is the daughter of Sharon and James Sullivan of Pershing Ave., Orangevale, Calif.

Sullivan is a 2005 graduate of Visions School, Carmichael, Calif.

Army Reserve Pfc. Cristine M. Fitzgerald has graduated from basic combat training at Fort Jackson, Columbia, S.C.

During the nine weeks of training, the soldier studied the Army mission, history, tradition and core values, physical fitness, and received instruction and practice in basic combat skills, military weapons, chemical warfare and bayonet training, drill and ceremony, marching, rifle marksmanship, armed and unarmed combat, map reading, field tactics, military courtesy, military justice system, basic first aid, foot marches, and field training exercises.

She is the daughter of Candy Spiers of Palm Ave., Fair Oaks, Calif.

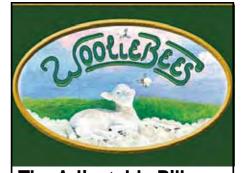
Fitzgerald is a 2005 graduate of Del Campo High School, Sacramento, Calif.



- 19) Isothiocyanates: toxin zappers. Buy brussel sprouts and collards.
- Carnitine: I'm lovin' this one... ice cream...hooray! Okay, beef, chicken,
- 21) Phytostenols: cholesterol's distant cousin. Go for veggies from brussel sprouts and cauliflower to okra.

Got all that straight? Don't worry, Dr. Mallek goes into a lot more detail with menus and some 200 recipes, eating plans, even an exercise program in The New Longevity Diet". I'm a happy camper. Chocolate is in, and I'm in Truffle heaven! LIVE LONG AND PROSPER!!!

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Taking Time to Count Onc/s Ricsings Happy Father's Day Well-Wishes from Your Local Business Community **One's Blessings**



Grandpa Pauli, surrounded by his son Gabriel, his wife Trish and grand-daughter Kendra, grand-daughter Hailey (visiting from Florida), (I'm holding grand-daughter Kylie), and daughter Jennifer, holding her daughter Kearston, all out to watch one of Gabriel's baseball games.

Sometimes you just have to take a day off to enjoy family to count your blessings. One past weekend, my grand-daughter Hailey was visiting from Florida on a short stay. She hadn't seen her newborn cousins yet, so we made a family day of it. We all met at the ballpark to watch my son's baseball game and enjoy the great weather.

Spending the entire day playing with the kids, watching my son behind the plate (he plays mostly catcher) in a close winning game, taking time-out to be with my wife without a ringing telephone, fax and away from "incoming" emails, gave pause to realize the blessings that come with having a loving family.

Sometimes you just have to sit and be quiet and listen to the children play. Sometimes you just have to stop and enjoy the presence of those you love. Sometimes you just have to watch to be truly grateful.

Many thanks go to all those who read and support this newspaper. Your support and investment in this local publishing venture allows me to continue to run a business that I love. I have been in the newspaper business since the late 1970's, but have thoroughly enjoyed the many tough transitions publishing has made over the years. With today's technology, it is possible for just a few people to create what many years ago took dozens.

Technology is giving communities back their local newspapers through the entrepreneurial spirit of those who are willing to publish what the majority of newspaper readers in the community want. I am blessed to be in the position to do just that, do what I love and give people what they want. Thank You.

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Weekly SUDOKU

by Linda Thistle

Answers on page 4

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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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FICTITIOUS BUSINESS STATEMENT #0805049. Robert Hicks, 3741 Douglas Blvd. #200, Roseville, CA 95661 is doing business under the Fictitious Business Name "Greenback Lane Shopping Center" at Sunrise Blvd. #G-5. 5150 Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on May 2, 2008. Publish: May 13, 20, 27, June 3 2008

80502 6-3-08 **GREENB**

NOTICE OF TRUSTEE'S SALE TS No. 08-08625 Title Order No. 08-8-048315 APN No. 245-0240-029-0009 YOU ARE IN DEFAULT LINDER A DEED OF TRUST, DATED UNLESS YOU 04/19/05. TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY SOLD AT A PUBLIC LE. IF YOU NEED SALE. NEED **EXPLANATION** OF OF THE THE NATURE **PROCEEDING AGAINST** YOU. SHOULD YOU CONTACT LAWYER. Notice is hereby given that RECONTRUST COMPANY, as duly appointed trustee pursuant to the Deed of Trust executed by JAMES L MARTIN AND JUDY L MARTIN, HUSBAND AND WIFE AS JOINT TENANTS dated 04/19/05 and recorded 04/25/05, as Instrument No. in Book 20050425. Page 1362), of Official Records in the office of the County Recorder of Sacramento County State of California, will sell on 06/09/2008 at 11:00AM, At the main County entrance to the 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: 4116 ALEX LANE #3, 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 he sold plus reasonable estimated costs, expenses and advances at the time the initial publication Ωf of the Notice of Sale is \$278,155.30. 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

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 provided, and the unpaid 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: May 16, 2008 RECONTRUST COMPANY, 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 # 1006.22076 5/20, 5/27, 6/03/2008

loan association, savings

FEILLS 80503 6-3-08

FICTITIOUS BUSINESS NAME STATEMENT #0805224. Joe Carter, 6124 Villa Capri Ct., Carmichael, CA 95608 and Randy Vincent. 6220 Kamet Ct., Sacramento, CA 95842 are doing business under the Fictitious Business "J.R. Handyman Name Service" at 6124 Villa Capri Ct., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on May 8, 2008. Publish: May 20, 27, June 3, 10, 2008.

80503 6-10-08 **JRHAND**

FICTITIOUS BUSINESS STATEMENT NAME #0805327. Coventry Health Care Workers Compensation, Inc., 6705 Rockledge Dr., Bethesda, MD 20817 is doing business under the Fictitious Business Name "Coventry Services' Workers' Comp 6705 Rockledge Dr., Bethesda, MD 20817. Filed with the Clerk of Sacramento County on May 9, 2008. Publish: May 20, 27, June 3, 10, 2008.

80503 6-10-08 COVENT

FICTITIOUS BUSINESS NAME STATEMENT #0804588 Michael Α Petersen, Jr., 4921 Bowman Oaks Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Mike's Lawn Service" at 4921 Bowman Oaks Way, Carmichael CA 95608 Filed with the Clerk of Sacramento County on April 22, 2008. Publish: May 20, 27, June 3, 10. 2008. MIKESL 80503 6-10-08

FICTITIOUS BUSINESS STATEMENT NAME #0805334. Elizabeth Ford, 3606 Miami St., Sacramento, CA 95821 is doing business under the Fictitious Business Name "5 Star Specialties" at 5757 Robertson Ave. #D, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on May 12, 2008. Publish: May 20, 27, June 3, 10. 2008.

80503 6-10-08 5STARS

SALE File No. 8134.20227

Title Order No. 3494371 MIN

TRUSTEE'S

OF

NOTICE

No. Loan No. 0000297808 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 03/08/05. UNLESS YOU **TAKE ACTION PROTECT** YOUR PROPERTY.ITMAYBESOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING **AGAINST** YOU SHOULD YOU, CONTACT A LAWYER. A public auction sale to the highest bidder for cash. cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association. or savings association, or savings bank specified in §5102 to the Financial code and authorized to do business this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty. implied. expressed or regarding title, possession, or encumbrances, to satisfy obligation secured by The said Deed of Trust. undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. Trustor(s): Michale J. Duke, An Unmarried Man 03/25/05, Recorded: Instrument No. BK 20050325 PG 1701, of Official Records Sacramento, California. Date of Sale: 06/16/08 at 11:00 AM Place of Sale: At the main entrance to the County Courthouse, 720 9th Street., Sacramento, CA The purported property address is: 6201 Samoa Carmichael, 95608 Assessors Parcel No. 260-0173-010-0000 The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$312,014.04. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney Date 5/21/2008 Date: TRUSTEE SERVICES, INC., as Trustee Camale Smith, Authorized Signatory 505 N. Tustin Avenue, Suite 243 Santa Ana. CA 92705 Sale Info website: www.USA-Foreclosure. Reinstatement and

387-NWTS THIS OFFICE **ATTEMPTING** TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, FEI#1002,91381 5/27,6/03,6/10/2008. 80504 6-10-08 **FEILLS**

SUPERIOR COURT CALIFORNIA COUNTY SACRAMENTO PETITION FOR OF **LETTERS ADMINISTRATION** #34-2007-00517307-PR-LA-

re: the ESTATE OF: Gerald Brian Canale, decedent.

A Petition for Letters of Administration will be held at 9 a.m. on June 12, 2008 in Dept. 129, located at 3341 Power Inn Road, Sacramento, CA 95826

Publication will be in the Carmichael Newspaper.

Petitioner: Scott Brian Canale

Scott Brian Canale be appointed administrator.

Full authority granted to administer be under the Independent Administration of Estates Act Bond not be required for the reasons

stated in item 4d. Estimated value 3. of the estate for filing fee purposes: At least \$250,000 and less than \$500,000.

Decedent 4a. died on January 25, 2008 at Sacramento, CA.

a resident of the a1. 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, \$39,638.00; (2b) Annual gross income from personal property: \$00.00; (3) Subtotal: \$39,638.00; (4) Gross fair market value of real property: \$260,000.00; (Less) Encumbrances: \$239,000.00; (6) Net value of real property: \$21,000.00; (7) Total: \$60,638.00.

ΑII (2)beneficiaries are adults and have waived bond, and the will does not require a bond. Petitioner is the son and sole beneficiary of the estate and requests that bond be waived. Petitioner, an adult, is the son and sole beneficiary of the estate and requests that bond be waived.

Decedent died intestate

Petitioner is a f2a person entitled to Letters.

Petitioner C. related to the decedent as: Son.

f4g. Proposed personal representative is a resident of California: a resident of the United States.

6a(2a). The decedent is survived by no spouse as follows: divorced or never married.

a(4)No registered domestic partner.

a(5)Child as follows: natural or adopted.

a(8)No issue of a predeceased child.

Decedent not survived by a stepchild or foster child or children who would have been adopted by decedent but for a legal barrier.

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: Scott Bian Canale (son), 3340 Irvindale Way. Antelope, CA 95843...

Dated: March1, 2008 Publish: May 27, June 3, 10,

CANALE 80504 6-17-08

BUSINESS **FICTITIOUS** STATEMENT NAME #0805502. Chervl Jodar. 2464 Via Camino Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "CJ's Mobile Notary Service" at 2464 Via Camino Ave. Carmichael, CA 95608. Filed with the Clerk of Sacramento County on May 15, 2008. Publish: May 27, June 3, 10, 17, 2008.

CJSMOB 80504 6-17-08

BUSINESS FICTITIOUS **STATEMENT** NAME #0804293. Mark Martin, 5522 Spring Creek Way, Elk Grove, CA 95758 is doing business under the Fictitious Business Names "Garcia Martin Group; MoWell Now" at 5522 Spring Creek Way, Elk Grove, CĂ 95758. Filed with the Clerk of Sacramento County on April 15. 2008. Publish: May 27, June 3, 10, 17, 2008.

80504 6-17-08 **GARCIA**

FICTITIOUS BUSINESS NAME **STATEMENT** #0805145 Thad Potocki, 3410 W. Country Club Lane, Sacramento, CA 95821 is doing business under the Fictitious Business Name "A ABC Chiropractic Center" at 5150 Sunrise Blvd. #f-1, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on May 6, 2008. Publish: May 27, June 3, 10, 17, 2008.

AABCCH 80504 6-17-08

FICTITIOUS BUSINESS **STATEMENT** NAME #0805400. Thaddeus Potocki, 3410 W. Country Lane, Club Sacramento.

CA 95821 is doing business under the Fictitious Business Name "A Affordable Back Chiropractic Center' at 5150 Sunrise Blvd. #F-1, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on May 13, 2008. Publish: May 27, June 3, 10, 17, 2008. 80504 6-17-08 AAFFOR

SUPERIOR COURT **CALIFORNIA** COUNTY SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2008-00011186-CU-PT-GDS

WHEREAS, Sandy Kieu Chi has filed a petition with this court for a decree changing name of Sandy Kieu Chi to Maccalla Yldia Chi. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.mn. on June 27, 2008 in Dept. 53, located at 800 9th St., 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 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: May 16, 2008

Loren E. McMaster

Judge of the Superior Court Publish: May 27, June 3, 10,

CHI 80504 6-17-08

SUPERIOR COURT **CALIFORNIA** COUNTY SACRAMENTO NOTICE OF HEARING-**GUARDIANSHIP** OR CONSERVATORSHIP CASE #34-2007-00000403

Re: Conservatorship of the Person and Estate of Jattan Kumari, (Proposed) Conservatee.

NOTICE IS GIVEN that Prem Lata Vilash, Daughter, has filed a Petition to Remove Conservator and Petition for Appointment of Successor Conservator (of Jattan Kumari).

You may refer to documents on file in this proceeding for more information. (Some documents filed with the court are confidential. Under some circumstances you or your attorney may be able to see or receive copies of confidential documents if you file papers in the proceeding or apply to the court.)

A HEARING on the matter will be held on July 3, 2008 at 9 a.m. in Dept. 129, located at 3341 Power Inn Road. Sacramento, CA 95826

Publish: May 27, June 3, 10, 17, 2008.

80504 6-17-08

Carmichael Times Page 14 June 3, 2008

(866)

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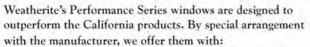
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