HE VALLEY SHOPPER

Open Daily

Mon - Sat: 8:00 am to 5:00 pm

A special advertising section of Valley Community Newspapers

(Hand Wax Regular \$49)

Best Package Price in Town!!

Limit 1 discount per transaction Large & Heavily Soiled Extra Expires December 31, 2010

VNS

To advertise, call 916-429-9901 • October 2010

Fruitridge Rd

1 Block North of Fruitridge

*most phones

ND GREEN

twitte



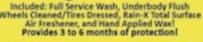
Make it FREE with a \$100 Diamond Card Reload! Make it FREE with a \$50 Diamond Card Reload!

VNS

Limit 1 discount per transaction See Store For Offer Details Expires December 31, 2010

Limit 1 discount per transaction not valid with Diamond Cards See Store For Offer Details Expires December 31, 2010

VNS



Regular \$49!

Offer Valid: Weekdays thru Oct 29, 2010 Only!! Limit 1 discount per transaction not valid with Diamond Cards VNS



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THE VALLEY SHOPPER • October 2010 • A special advertising section of Valley Community Newspapers • To advertise, call 916-429-9901



Senior Homecare By Angels_® **Select Your Caregiver**®

- Up to 24 Hour Care
- Meal Preparation
- Errands/Shopping
- Hygiene Assistance
- Light Housekeeping
- Respite Care for Families
- Rewarding Companionship



(916) 422-2122

OPEN FOR ENROLLMENT

Nanna's Child Care Center

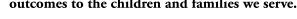
Are you looking for a Quality Child Care Center with Affordable Rates?



Nanna's Child Care Center offers just that!

6 Weeks-5 Years

Nanna's Child Care Center is dedicated to offering affordable, quality Child Care, providing exceptional professional customer service to our families, embracing our skilled and talented employees and developing the growth of our employees to produce successful results and outcomes to the children and families we serve.





COUPON

Enjoy the Flexibility and Freedom of Anytime Dining[®] at Merrill Gardens

At Merrill Gardens, our Anytime Dining program makes it easy to get the fresh, nutritious meals you want - when you want them - from early morning to early evening. Experience the convenience of Anytime Dining for yourself. Just bring this ad to a Merrill Gardens near you, take a tour and enjoy a free meal for two. Call for details.

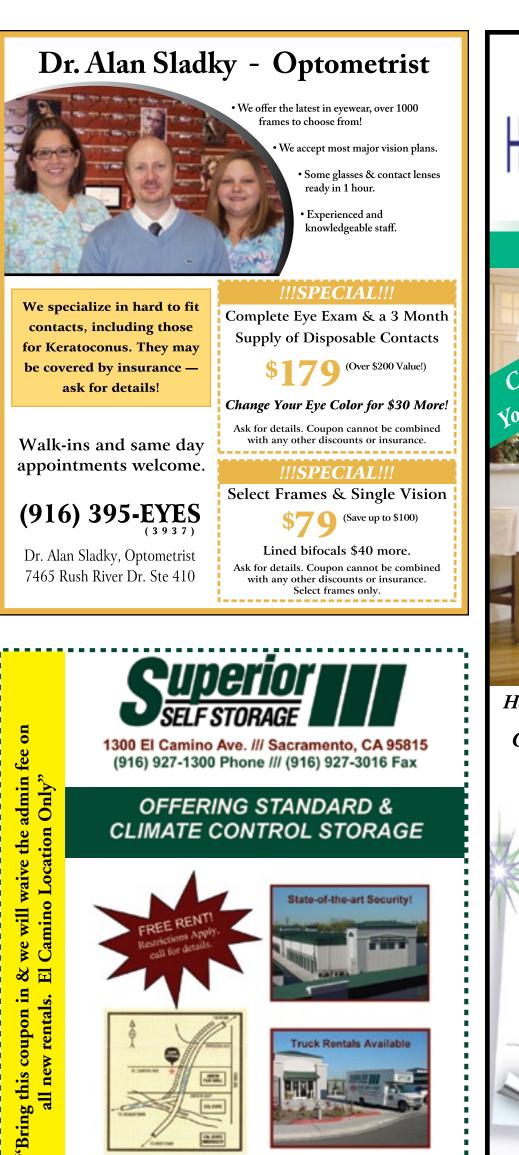
(916) 427-1133 6350 Riverside Boulevard • Sacramento, CA 95831 www.merrillgardens.com



Coupon limited to seniors, their families and friends. Free meal with tour only. Limited time offer.

Retirement & Assisted Living





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- Sacramento Bee Ticket, Sept. 17

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HOME MADE BREAKFAST & LUNCH

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Let one of our specialists assist you through this trying time. Primrose offers the highest level of staff trained specifically in memory care!

Our secure, gated community of 3.5 acres is situated on beautifully landscaped grounds! We provide Residential, Respite and Day Club services for people with Alzheimer's disease and related forms of memory loss.

Call today for more information or to schedule a personal tour at 916-392-3510 7707 Rush River Drive • Sacramento, CA 95831

LIC 347001338; 347001342

We also offer

FREE Support Groups, Monthly Seminars, Specialized Exercise Programs, Brain Exercise Classes, One on One Counseling and Much More!!!



Fat City has been serving Old Sacramento for over 30 years! We feature American cuisine, highlighted by burgers, steaks, pastas, salads and mouth watering desserts. Our spirits are served from our famous 180-year old bar. For your holiday party we have banquet facilities for up to 50 and a small private dining room for 10 people. Banquet menus and kid's menus available!

Lunch: Mon-Fri. Dinner Nightly. Brunch: Sat. & Sun. V/MC/AE 1001 Front Street, Old Sacramento. 916.446.6768 www.fatsrestaurants.com



IT'S THE PERFECT GIFT FOR THE WHOLE FAMILY Sacramento 15% Off **All Cleaning Services Carpet & Upholstery** Must present coupon at time of service. Not valid with other coupons or offers. One coupon per customer Minimum charges apply. Expires 01/31/11 0% C All Cleaning Services with **Chem Dry Advantages: Purchase of Protectant** • Dries in 2-3 hours Must present coupon at time of service. Not valid with other coupons or offers. One coupon per customer Minimum charges apply. Expires 01/31/11 Removes Stubborn Stains • Leaves No Dirt-Attracting Residue \$85.00 • Safe & Non-Toxic • **P.U.R.T.**[®] (Pet Urine Removal Treatment) **Carpet Cleaning** Minimum. Up to 300 sq ft including pre-spray (916) 971-9080 Must present coupon at time of service. Not valid with other coupons or offers. One coupon per customer. Minimum charges apply. Expires 01/31/11 Superior Carpet & Upholstery Cleaning **1** can of Spot Remover with \$200 or more purchase All work done on premises. Independently Owned & Operated Must present coupon at time of service. Not valid with other coupons or offers. One coupon per custor Minimum charges apply. Expires 01/31/11 Serving The Sacramento Area Since 1998



Rosewood is rated 5-Stars by Medicare and ranks in the top 10% of facilities in the U.S.

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"We found during our stay that the staff at your facility was genuinely concerned about their patients and their well being. We also found that your staff has improved their devotion to duty and increased their outstanding level of care. If it is possible to go from 100% of caring to 110% of caring, your people have achieved this accomplishment... In the future need for rehabilitative services Rosewood Rehabilitation will be our first choice." John D.



Providing Courteous 24-Hour Skilled Nursing Care & Sophisticated Rehabilitative Services





Dedicated to enhancing the lives and experiences of our residents...

Greenhaven Estates is pleased to offer an enhanced menu of licensed Assisted Living services as well as specialized attention through our In Touch® Memory Care program, all provided by a trained and caring staff. Call today to learn more! Senior Living Community Assisted Living and Memory Care 7548 Greenhaven Drive Sacramento, CA 95831 (916) 476-8010 **RCFE** License Your comfort. LaVida Communities LaVidaCommunities.com Our privilege. #347004312 R RESOURCE GROUI

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Select Your Caregiver_®

Experienced Caregivers Thoroughly Screened. Providing *Peace of Mind* to thousands across America each and every day!



- Up to 24 Hour Care
- Meal Preparation
- Errands/Shopping
- Hygiene Assistance
- Medication Reminders
- Respite Care for Families
- Low Hourly Rates
- Temporary/Long Term

Free In-Home Assessment **916-971-9333**

America's Choice in Homecare. Visiting Angels LIVING ASSISTANCE SERVICES

www.visitingangels.com/sacramento1



Ed Guanill *Retirement Director*

The Affinity Group 4616 Duckhorn Drive Sacramento, CA 95834

P: 916.871.3923 F: 916.290.0440 CA License# 0F33217

WHAT MY CLIENTS ARE SAYING

After losing more than 30% of my 401(k), Ed helped me reposition it into an IRA that is protected from market declines. He explained it in simple terms I could understand and made the rollover easy for me. - Lee Conrad, Elk Grove

Ed helped my wife and I understand the benefits of a Rollover IRA after I had changed jobs and my wife was laid off from hers. We weren't sure about the tax situation and Ed helped us complete the rollover without any tax consequence. - Clint and Jenni Crow, Roseville

Last year I lost my job and had a 403(b) in my previous employer's plan. I lost about 40% in 2007 and 2008. I met with Ed and he helped me roll it over to an IRA that is no longer losing money and he helped me get back a portion of what I lost. - Denise Torenson, Sacramento Have You Lost, Changed Jobs, or Retired? Maybe you just want to increase your returns on your bank CDs? You have several options and "I CAN HELP".

When you retire or change jobs you have options:

- You can move your assets into an IRA
- You can take your distribution in cash (withdrawal penalties may apply)
- You can convert your current plan to a Roth IRA.
- You have several options to increase your returns without risk on your bank CDs.

Simplifying your finances is an important part of a sound financial strategy.

ROLLOVER IRA

A Rollover IRA is often used by people who have lost, changed jobs, or retired and have assets in their IRA, 401(k), 403(b) or 457 plan. Qualified distributions from such plans can be rolled over directly into an IRA without incurring any tax penalties, remain tax-deferred, and can be positioned free of market risk. A Rollover IRA can make it easier to allocate and monitor your retirement accounts.

ROTH IRA CONVERSION

It is possible that no one has mentioned this Roth IRA conversion opportunity to you before. This is because prior to January 1, 2010 if your household income exceeded \$100,000, you were not allowed to do it. Thanks to the Tax Increase Prevention and Reconciliation Act of 2005, now you can.

You may qualify to have your Roth IRA positioned FREE OF MARKET RISK. Call Today To Schedule YOUR FREE Consultation. Ed Guanill - Retirement Director • (916) 871-3923