

## Orangevale Churches and Congregations

Baha'I Faith jlsmi3th@surewest.com P.O.Box 1345 Orangevale, CA 95662 955-5571	Church of Jesus Christ of Latter Day Saints Folsom 1st Ward 7800 Santa Juanita Orangevale, CA 95662 987-8015	East Valley Foursquare Church 7801 Hazel Avenue Orangevale, CA 95662 988-1717	Oak Avenue Free Methodist Church 8790 Oak Avenue Orangevale, CA 95662 988-8815	Regency Baptist Church 6930 Hazel Avenue Orangevale, CA 95662 987-1611
Calvary Chapel Folsom Orangevale 6921 Walnut Avenue Orangevale, CA 95662 989-2133	Church of Jesus Christ of Latter Day Saints Orangevale Ward 7950 Hazel Avenue Orangevale, CA 95662 987-0120	Evangelical Baptist Ukrainian Church 5948 Pecan Avenue Orangevale, CA 95662 988-2471	Orangevale Community Christian Center 7535 Hickory Avenue Orangevale, CA 95662 722-4644	Sacramental Center for Spiritual Growth 5943 Main Avenue Orangevale, CA 95662 988-2704
Christ the King Lutheran Church ELCA 5811 Walnut Avenue Orangevale, CA 95662 988-2484	Church of Jesus Christ of Latter Day Saints Woodside Ward 7950 Hazel Avenue Orangevale, CA 95662 987-1849	Family Christian Center 6521 Hazel Avenue Orangevale, CA 95662 988-6606	Orangevale Congregation of Jehovah's Witnesses 8505 Strong Avenue Orangevale, CA 95662 988-1595	Shepherd's Heart Christian Fellowship 8790 Oak Avenue Orangevale, CA 95662 725-3199
Church of Christ 5915 Main Avenue Orangevale, CA 95662 988-2011	Citrus Heights Seventh Day Adventist Church 7610 Wachtel Way Orangevale, CA 95662 723-7777	First Baptist Church of Orangevale 8998 Central Avenue Orangevale, CA 95662 988-1139	Orangevale Seventh Day Adventist Church 5850 Almond Avenue Orangevale, CA 95662 989-9540	Slavic Bible Church 5810 Pecan Avenue Orangevale, CA 95662 515-1022
Church of Christ Hazel Avenue 8149 Hazel Avenue Orangevale, CA 95662 988-3702	Cornerstone Bible Church 9129 Central Avenue Orangevale, CA 95662 987-3248	Grace Lutheran Church 5948 Pecan Avenue Orangevale, CA 95662 988-2471	Pathway Fellowship 9041 Central Avenue Orangevale, CA 95662 988-2390	Temple Or Rishon 7755 Hazel Avenue Orangevale, CA 95662 988-4100
Church of Jesus Christ of Latter Day Saints El Dorado Hills Ward 5439 Main Avenue Orangevale, CA 95662 988-4211	Divine Savior Catholic Church 9079 Greenback Lane Orangevale, CA 95662 989-7400	Hungarian Christian Church of Sacramento 9280 Central Avenue Orangevale, CA 95662 988-1468	Pentecostal Powerhouse 5916 Filbert Avenue Orangevale, CA 95662 987-1GOD (987-1463)	Woodmore Congregation of Jehovah's Witnesses 8505 Strong Avenue Orangevale, CA 95662 988-1595
		Korean Seventh Day Adventist Church 5810 Pecan Avenue Orangevale, CA 95662 967-2838	Redeemer Covenant Church 6800 Main Avenue Orangevale, CA 95662 988-3124	

### Christ the King Lutheran Church



#### Worship Times:

9:30 am - Blended Traditional  
5:00 pm - Praise Contemporary  
5811 Walnut Ave.  
Orangevale, CA 95662  
(916) 988-2484 ChristTheKingOV.org

### Calling All Treasure Hunters!

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July 31st - Aug 2nd

Thur/Fri - 8am-8pm Sat - 8am-3pm

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antiques, jewelry, furniture and more.

For more information please contact the Parish office  
at (916) 989-7400

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### Buying a Home ~ Continued from page 9

past year? How many in the neighborhood I'm interested in? Can you provide a list of references? Are you willing to represent only my interests? Do you have any obligations to the seller? What is the commission you are interested in? Are you willing to negotiate that? Will you accept a lower commission? How many homes are you prepared to show me? Where will you look for these? Will you show me homes that offer lower commission rates? Homes offered by non-traditional brokers? Homes that are For Sale By Owner?

Once you sign your purchase agreement, your agent may recommend companies for

financing, inspections, moving, insurance, and other related services. It may be convenient for you to use these providers, but it isn't required. Shopping for these services is just like shopping for any services: Compare prices and ask for references before you make your choices.

Go to [www.ftc.gov/realstate](http://www.ftc.gov/realstate) for more information about buying a home and a glossary of real estate terms. The FTC works to ensure a competitive marketplace and to provide information to help consumers spot, stop, and avoid fraudulent, deceptive, and anticompetitive business practices. To file a complaint or to get information on many more consumer issues, visit [www.ftc.gov](http://www.ftc.gov), or call 1-877-FTC-HELP (342-4357).

Courtesy of Federal Trade Commission  
Consumer Protection Department

### Time to Buy ~ Continued from page 8

or situation to worsen. Let's go back to that \$400,000 house, as an example.

Friends of mine bought a house, back in the mid-'80s, for \$110,000. That house, properly maintained, would have sold two years ago for about \$425,000—but the time was not right for them. Due to employment and family situations, moving was not an option. Instead, they opted for an FHA Equity Conversion program (reverse mortgage) which opened up some capital for major repairs and upgrades.

That house, in today's market, has a market value of about \$340,000—still well above the reverse mortgage encumbrance—but they find that they are comfortable as they are and can well afford to remain in place.

"We may sell at some time in the future, but if we do it will because we have plans which will take us out of the area," he says. "But right now, why worry about it. A good piece of our equity is already protected, and at this point the market can only get better."



9220 Greenback Ln, Ste. B  
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