Carmichael Times

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FEBRUARY 23, **2018**

CALIFORNIA NEEDS **GREATER AND MORE** TARGETED FINANCIAL AID INVESTMENTS



RIVER CATS RELEASE PROMOTION SCHEDULE FOR 2018 SEASON



LESSONS LEARNED FROM OROVILLE **DISASTER**



PAGE 10



direct link to our online edition!

Coaching Gifted Students; Taking Bow After Bow

Nice Work, If You Can Get It-And Mr. S Has Shown Them How!



Retiring drama coach Ed Santillanes (left) gets a thumbs-up from players in the El Camino High School teacher's final production. The musical comedy "Nice Work If You Can Get It" opens on March 1.

Story and Photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - With apologies to George Gershwin, the above sums up the long career of educator Ed ("Mr. S") Santillanes (65), who will bow out as El Camino High School drama coach in June. After directing 16 shows, his retirement will follow a farewell production of "Nice Work If You Can Get It." The musical comedy opens March 1 and runs until March 10 at the school.

Santillanes' swan song is also the final show to be presented in El Camino's "cafetorium." Though divas Jessica Chastain and Kate

Levering began brilliant careers hoofing around its makeshift stage, better things lie ahead. From next year, school productions will rejoice in an \$11 million arts center. The coach's exit might seem like poor timing, but he voices no regrets. "I've loved working with my drama students," he says. "Their enthusiasm is inspiring, and we've had a good run together. The new center will be great for them but I'm ready

Staging "Nice Work" -- with a cast of 22 plus orchestra and 15 production staffers -- guarantees stress. "As an actor and director, I am used to what you must give up," he says. "But students have all kinds of pressures -- homework,

family obligations -- it's hard to keep them all together. Keeping them off their cell phones at rehearsals is the hardest part. The choreographer and I are used to high anxiety."

Santillanes began acting at Hollywood High School in his own teen years. Drama was his forte and -- while later teaching at Bella Vista High (Fair Oaks) and Winston Churchill Middle School (Carmichael) -- he moonlighted in Shakespearian productions. He joined El Camino High's faculty 27 years ago, teaching English and running school radio and TV programs. Six years ago, he took over the drama gig and directed such plays as Agatha Christie's

Continued on page 3

Republicans Submit Petitions Demanding New Water Storage

By Matt Mahon

SACRAMENTO REGION, CA (MPG) -

Today, Republican members of the California Legislature delivered a wagon-load of petitions to the California Water Commission calling for the immediate approval of funding for Sites and Temperance Flat reservoirs. The more than 4,000 petitions were signed by Californians from all corners of the state in response to recent reports that the commission is blocking the construction of badly needed surface water storage, even as another drought is looming.

"Four years ago, California voters overwhelmingly approved a \$7 billion water bond on the promise of new surface storage projects," said Assembly Republican Leader Brian Dahle (Bieber). "Our government has made a habit of selling the voters a false bill of goods. It is long past time that our government starts keeping its promises."

In 2014, Californians approved Proposition 1, a water bond that included \$2.7 billion for investments in new reservoirs. The proposition tasked the California Water Commission with allocating the storage funding. Recently, the commission issued a report that could jeopardize the funding for important storage projects like Sites Reservoir and Temperance Flat.

"The lack of urgency from bureaucrats at the water commission is putting Californians' livelihoods in danger," said Assemblyman Frank Bigelow (R-O'Neals) in a recent Sacramento Bee op-ed. "If we are hit with another drought, the commission will be responsible."

If built, Temperance Flat Reservoir could hold 423 billion gallons of water northeast of Fresno. Sites Reservoir could hold 586 billion gallons in Colusa County.

Source: Assembly Republican Communications

23 Employees Recognized for Outstanding Service at Eskaton Village Carmichael

By Lola Rain, Eskaton Village

CARMICHAEL, CA (MPG) - Over 250 people of all ages provide around-the-clock services to seniors living at Eskaton Village Carmichael, a nonprofit Continuing Care Retirement Community on Walnut Avenue in Carmichael. For the past 25 years, Village Carmichael has been home to hundreds of seniors at different stages

Recently at the annual awards celebration, WinterFest, Executive Director Greg Klick recognized employees in true Academy Awards style with Oscar-like statues and speeches.

During the celebration 23 people were honored, and there were many notable moments. Imelda Hilario received Housekeeping Team Member of the Year. Her department provided cleaning services 33,000 times in 2017 to the apartments and cottages at the Village. Dining Services Team Member of the Year, Julie Telles, and Richard Dimitroglo, Independent Living Server of the Year, helped their fellow staff members serve 368,372 meals during 2017. "That's a lot of dishes cleaned," said Klick.

The maintenance team responded to 7,300 requests during 12 months and Jacob Wilkerson, IT Specialist, received Maintenance Team Member of the Year



Icon Award Recipient for 25+ Years of Service. Pictured left to right: Tighe Hammam, Linda Neal, Anita Cambridge, Linda Owens, Greg Klick.

for the countless times he fixed residents' computer and Internet issues. Eskaton 21-year veteran Dale Johnson, Campus ing the year.

Patrol Team Member of the Year, helped his team provide 25,000 guest passes dur- 4,800 organized activities including

Staff also provided residents with Continued on page 8

California Needs Greater, More Targeted Financial Aid Investments



Most experts identified community college students as a population particularly impacted by unaffordable college costs.

By The Institute for College Access & Success

SACRAMENTO REGION, CA (MPG) - A new report released today by The Institute for College Access & Success (TICAS) documents clear agreement among higher education experts that college affordability challenges have a wide range of negative implications for California students, and low-income and underrepresented students in particular. Unpacking California College Affordability: Experts Weigh in on Strengths, Challenges, and Implications summarizes interviews with 22 experts representing a broad array of experiences and perspectives.

"There is resounding consensus that unaffordable college costs are holding students back," said Debbie Cochrane, vice president at TICAS. "Experts agree that greater and more targeted investments in financial aid are needed to close inequities in our system and help students from all backgrounds graduate from college."

The 22 individuals interviewed include experts throughout the state of California, including student and institutional representatives from public and nonprofit colleges, independent research and policy organizations, and the state legislature and administration. They all agreed that affordability challenges contribute to inequities in college enrollment, completion, and student debt burdens. Data show that low-income students and students of color, in California and nationally, are less likely to enroll in or complete college and more likely to have borrowed for college.

All 22 experts recognized that existing state financial aid programs do a much better job supporting students' ability to pay for tuition than other college costs, and agreed that improving college affordability in California requires

better supporting lower income students' ability to pay for non-tuition costs such as housing, food, transportation, and textbooks. According to the California Student Aid Commission, students' non-tuition costs of college often exceed \$19,000 a year.

Most experts identified community college students as a population particularly impacted by unaffordable college costs. Many specifically highlighted how critical it is for the state to better support college affordability for nontraditional and underserved students, including older and returning students, former foster youth, and first-generation students.

The expert voices chronicled throughout the report corroborate other forms of evidence about the locus and scope of college affordability challenges. As TICAS has previously documented, low-income students face particularly high college cost burdens, including at community colleges despite low tuition charges, and are most likely to graduate from college with debt.

"While important incremental improvements to California's state financial aid have been made in recent years, much work remains to ensure that state financial aid policy supports equitable student attainment," said Cochrane.

In addition to the need for better targeted financial aid investments, many experts underscored the need to reduce the complexity of the financial aid system and address other barriers to timely college completion, such as lengthy developmental education requirements or the lack of availability of needed coursework. While the report is geared to California policymakers, experts also emphasized the need for improved federal policy and greater investments in targeted need-based scholarships and public higher education.

USC Rossier/Pace Poll: California Voters Support New Public School Accountability Efforts

By Emily Gersema and Ross Brenneman, USC Media

SACRAMENTO REGION, CA (MPG) - Launched in March 2017, the California School Dashboard is an online tool that shows how schools are performing according to the various indicators that comprise the state's education accountability system.

State education leaders hoped the dashboard would better inform parents as well as improve equity in schools. Some organizations panned the system when it debuted, with one calling it "more confusing than practical."

Yet a new USC Rossier/PACE poll finds that a majority of voters who have heard of the system had a positive impression, and among parent voters, 72 percent said they had a positive impression of the dashboard. Majorities of all respondents also said they thought the dashboard captured the most important measures of school quality, that it was easy to understand and that it was an effective means to communicate outcomes.

"Innovation takes time, but our schools will keep facing the same inequities unless we're willing to take some risks, and California is taking some risks," said Karen Symms Gallagher, dean of the USC Rossier School of Education. "It's clear that parents are willing to give their support to a system designed to make school quality transparent and accessible, and it's important for state leaders to keep refining the dashboard if they want to build on that support."

The results come from the sixth annual edition of the USC Rossier/PACE poll, a partnership of the USC Rossier School of Education and Policy Analysis for California Education (PACE), a university-affiliated, non-partisan research center.

Polling firms Tulchin Research and Moore Information conducted the survey of 2,500 registered California voters online from January 21-28. USC Rossier professors Julie Marsh and Morgan Polikoff, as well as Associate Professor David Quinn designed the questions with PACE executive director David N. Plank and the polling firms.

School accountability measures

Respondents were somewhat split on how they felt toward using multiple measures in school accountability. While most states under the federal Every Student Succeeds Act now give single overall performance ratings to schools, California opted to offer several ratings, for things like absenteeism, suspension rates and graduation rates. Overall respondents were, by a slim majority, more supportive of using multiple measures than parents, a majority of whom preferred a simple overall grade.

"It may be that parents feel more pressure to actually make decisions about schools for their children, and that's why they'd like to have a



The results come from the sixth annual edition of the USC Rossier/PACE poll, a partnership of the USC Rossier School of Education and Policy Analysis for California Education (PACE), a university-affiliated, non-partisan research center.

simple overall grade of some kind," Polikoff said.

School quality

Views toward public schools are trending negative. Forty-three percent of respondents said that California's public schools have gotten worse over the past few years, up from 39 percent in August 2016; a plurality of voters (44 percent) would give California's public schools an overall grade of 'C.'

When schools perform well, 68 percent of voters said that teachers deserved the most credit-the only group to get a majority of support; fewer voters (30 percent) would blame teachers if schools were failing.

More good news for teachers: 91 percent of parents gave their local public school teachers a passing grade.

State funding

Asked a variety of ways-and given information on what percentage of the state budget is spent on education, and spending amounts per pupil-a majority of voters also said that the state should spend more on its public schools.

"Public opinion appears to align with broader calls from district leaders throughout the state who report struggling with rising costs related to pensions and special education and deep concerns about adequacy of funding," Marsh said.

Charter schools

While voters wavered on whether California should have more or fewer charter schools based on perceived political support for them by President Donald Trump or former President Barack Obama, a quarter of respondents said that the state has "about the right amount of charter schools."





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Coaching Gifted Students; Taking Bow After Bow

Continued from page 1

"Mousetrap" and Noel Coward's "Blythe Spirit." His musicals have included "Kiss Me Kate," "Fiddler on the Roof" and "The Sound of Music."

As a final effort, "Nice Work" produces unique challenges. A recovering alcoholic and 27-years sober, Mr. S had to coach leading man Adam Severeid to act tipsy in the title number. "It's hard to direct a teenager to seem drunk," he admits. "They haven't the experience -- or if they have, they don't want to admit it. In this case, I told Adam to watch Fred Astaire's famous drunken dance with Marjorie Reynolds in 'Holiday Inn.' If there's any such

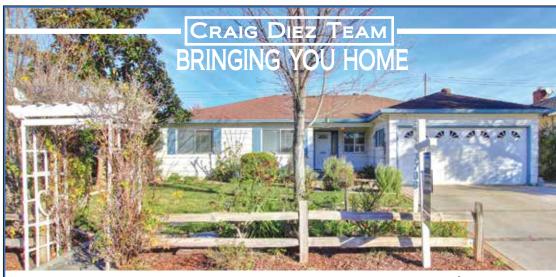
Another challenge was finding circa 1930s costumes. While the school prop box contained tuxes and gowns, they were more disco than Prohibition. "Out of the blue, a lovely Carmichael lady offered her late husband's tuxes," says the director. "He was a bandleader and kept dozens of dinner jackets. She also donated her own evening gowns for the girls. The cast was thrilled to look so authentic and elegant."

A free-standing tub for a bathroom scene posed another prop dilemma. "In the end," confides Santillanes, "we painted a horse trough white. We stuck it on casters, so it can roll round. It's

thing as a graceful drunk, Astaire not quite what we wanted but it works." Such a prop segues neatly to the director's next step: retirement. Santillanes owns horses and a Fair Oaks horse property. On his bucket-list is riding in a cattle drive near the Nevada border this

> Coaxing equines after coaching teenagers seems a quantum leap. "Like teenagers, horses can be temperamental," considers the thespian/equestrian. "But they don't talk back. And in the stables, you don't have to contend with cell phones."

To purchase tickets for "Nice Work If You Can Get It," visit El Camino High Schools Facebook page or call (916) 971-7453. ★



3709 Jo Ann Drive, Sacramento | \$369,900 LISTING!

Tucked away in a fantastic neighborhood, the possibilities are endless for this lovely 3 bedroom, 2 bath home! Enjoy original hardwood flooring, a completely remodeled kitchen with granite countertops and top of the line appliances, and bright and airy living spaces. Relax and unwind in the family room with doors thoughtfully opening to the backyard, and a wet bar for entertaining. The master invites total relaxation with a connected sunroom opening to a Jacuzzi tub in the private backyard. With a little TLC, you can make this your forever home!

River Cats Release Promotion Schedule for 2018 Season

23 Fireworks Shows, Specialty Jerseys, And Two Star Wars® Nights Headline New Promo Calendar

By Daniel Emmons

WEST SACRAMENTO, CA (MPG)

- The Sacramento River Cats are thrilled to announce the promotions schedule for the 2018 season, with the team's home opener on Tuesday, April 10. The 2018 promotions schedule is loaded with premium giveaways, guest appearances, new theme nights, specialty jerseys, and much more.

Over the course of the team's 70-game home schedule, the River Cats will host 23 fireworks shows - one for each Orange Friday and Sutter Health Saturday, plus another for the Independence Eve celebration. In addition, fans can look forward to three exciting giveaways, including a Madison Bumgarner Jersey T-Shirt (April 13), a River Cats jungle camo hat (May 25), and a Willie Mays bobblehead (July 27), plus appearances by two San Francisco Giants alumni.

The River Cats will wear six unique specialty jerseys this season. Farm to Fork Night presented by Raley's (June 9) will feature a brand new jersey and theme which will continue to serve as a nod to the region's agricultural and culinary prominence. Other specialty jerseys include a Mother's Day pink



jersey (May 13), a custom camouflage jersey for Salute to Armed Forces (May 26), a patriotic jersey for Independence Eve (July 3), and a "Cap City" jersey (August 25). STAR WARS® Night returns (July 14) with the final special themed jersey, but new for 2018 is a second STAR WARS® Night, which will take place Friday, August 24.

Brand new for the 2018 season will be the addition of Wet Nose Wednesdays to the Weekly Promotions Schedule. The River Cats will continue the success of the annual Bark in the Ballpark presented by Lagunitas, which will take place Sunday, April 15, and fans will now be able to bring their dogs to the ballpark for all Wednesday home games.

Orange Fridays return for the 2018 season. Fans are encouraged to break out their River Cats – or San Francisco Giants - orange and attend a pregame party featuring live music and drink specials before the team takes the field in orange Sactown jerseys. Orange

Fridays will continue to feature postgame fireworks shows. Also returning are Cache Creek Baseball Bingo on Mondays, Toyota Family Value Tuesdays, Thirsty Thursdays, and K-LOVE Sunday Funday.

Additional highlights include a Salute to First Responders (April 28) featuring a specialty hat auction, Superhero Night (May 12), Green Awareness Night presented by Commerce Printing (May 24), Equality Night presented by Lasher's Elk Grove Subaru (June 29), Princess & Pirate Night (July 28), and Fan Appreciation Night (August 30) among many others.

Single-game tickets go on sale during the River Cats annual Preseason Party on Sunday, March 4 at noon at the Round Table Pizza Ticket Office at Raley Field.

More details on all of the upcoming season's promotions can be found online at rivercats. com/promotions. Promotions and dates are always subject to

River Cats Season Tickets, Mini-Plans, and Flex Plans can be purchased for the upcoming 2018 season by calling the River Cats Ticket Hotline at (916) 371-HITS (4487). For more information about the River Cats, visit www.rivercats.com.



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5321 Awapaho Road, Pilot Hill | \$785,000

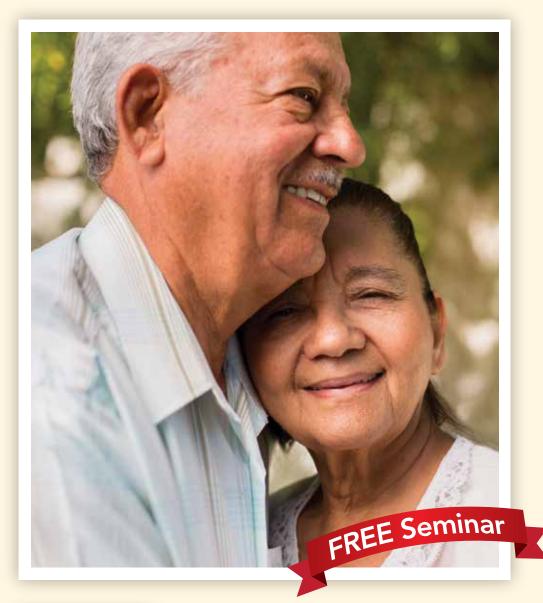
This custom home features a single-story floor plan with 4 bedrooms, 3.5 baths and an upstairs bonus room. Enjoy 10 rolling acres with sweeping Sierra views, an exquisite master suite and bath, and a gourmet kitchen with granite countertops and upgraded appliances. Agricultural use, horses and adding structures on the property are just a few of the possibilities for this Pilot Hill retreat. Located just 15 minutes from El Dorado Hills!

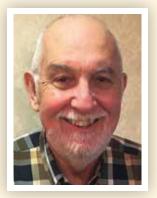
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Senator Gaines Introduces Bill to Help Families Save for College

By Betsey Hodges

SACRAMENTO, **CA** (MPG) - Senator Ted Gaines (R-El Dorado) today announced Senate Bill 1218, legislation that will help families save money for college by making contributions to 529 plans tax deductible in California.

"The cost to send kids to college has skyrocketed over the past several decades. Students who work, receive scholarships and/or financial aid, and get help from their parents still manage to graduate with tens of thousands of dollars racked up in student loans," said Senator Gaines. "My hope is that by allowing the ability to deduct 529 contributions, it will increase savings and decrease the amount needed in student loans."

A 529 savings plan is an investment account meant for tems have tripled over the last

education costs. The plans are usually sponsored by states and offer various benefits. Many states give the account owner full or partial state income tax deductions for their contributions to the state's 529 plans. California is currently one of only nine states that do not offer a state income tax deduction or tax credit for contributions to the state's 529 college savings plan.

Senate Bill 1218 will make contributions to 529 plans of up to \$20,000 per year tax deductible in California. This limit will be adjusted each year for inflation.

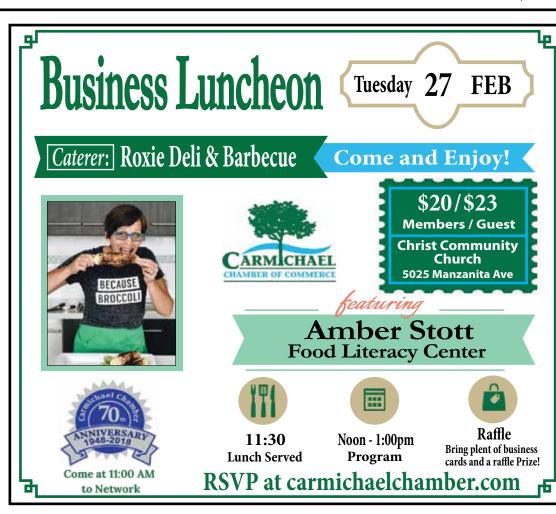
For reference, tuition and related costs (books, living expenses, etc.) at both the University of California and California State University sys-

college tuition and other higher- 15 years. The average cost for one year at a California State University is approximately \$25,000. The average cost for one year at a University of California is nearly \$35,000.

To attend the private University of Southern California, tuition alone will cost more than \$50,000 per year. Data from The Institute for College Access & Success shows that the average borrower from California has \$22,191 worth of student loan debt that still needs to be paid.

Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, El Dorado, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, Shasta, Sierra and Siskivou counties.

Source: Office of Ted Gaines ★



10 Questions to Ask Before You Hire a **Carmichael Real Estate Agent**

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- 1) WHEN THINGS ARE GOING WELL. This may sound silly, but people with good teeth go and see their dentist every six months. It's a checkup. Mental health checkups help vou maintain and/or build a relationship with your therapist so when the world crashes in on you, you already have a trusted therapist that knows you.
- 2) WHEN SOMEONE THAT KNOWS YOU AND **CARES ASKS IF YOU"RE** ALRIGHT. They may even tell you they are concerned

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with Mary Jane Popp

about you (i.e. something is different about you and are you okay)?

- 3) Y O U RELY ON SUBSTANCES TO COPE. You need a drink to relax or go to sleep more often than not.
- 4) YOU START THINKING ABOUT DEATH OR HURTING YOURSELF. This is a very severe path to be on. Seek help immediately and if the pressure seems too great to resist, call 911 right then.
- 5) YOU ALWAYS ASSUME THE WORST. Worrying and stressing about what might happen tends to overwhelm people and they tend to get nothing done. 99% of what might happen never does.
- YOU S E EYOURSELF TAKING RESPONSIBILITY FOR OTHER PEOPLE'S **PROBLEMS.** You are always overwhelmed trying to help other people cope with their problems. Like when a family member is always calling to talk about what is bothering them and how you need to help them with their depression or relationship.
- 7) YOU FEEL HELPLESS WHEN STRESS HITS YOU. Many individuals have a problem with an "external locus of control". This is the belief

they are not able to exercise any change in their environment. The perception is that it doesn't matter what they do, they cannot change the problem or their situation.

- 8) YOU FIND YOURSELF TRYING TO MEET **EVERONE ELSE'S IDEA** OF WHAT YOU SHOULD **BE.** When you live your life for the praise of others, you might find yourself making compromises that aren't true to yourself. Mentally healthy people make decisions from the inside out. They don't put their beliefs and goals up for a
- 9) NOTICE YOU ARE FEELING JUST "NOT YOURSELF." You may usually love being with your friends, but suddenly find vourself wanting to be alone most of the time. Maybe you find yourself getting angry often, when you never used to feel angry. It can be healthy to want alone time, but becoming isolated is not.

Need more info? Check out www.mainstreammentalhealth. org for some great things to think about from

Dr. John Huber and stay healthy in every way! Get ready! Get set! And live your life to the fullest! You deserve the BEST! ★

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25 lb Rag Limit 2 Rags •Grain Free Lamb •Grain 25 Lb. Bag Limit 2 Bags

20 Lb Box Limit 2 Boxes Cat Attract

PENGUIN 100B 20 Gal.

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Cat Large (Purple)

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FRISKIES **PARTY MIX CAT TREATS**

BONUS COUPON

2.1 Oz • Selected Varieties Limit 2 Pkgs Per Family **Limit One Coupon Per Family** Price Valid Only With Coupon Effective 2/21/18 - 2/27/18

BONUS COUPON JONNY CAT

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Crossword Puzzle on Page 9

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Sudoku Puzzle on Page 9

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6

9 3

8

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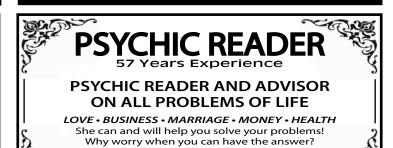
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FICTITIOUS BUSINESS NAME STATEMENTS FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00095 JKS Ventures Inc. 1775 Grass Valley Highway Suite A Auburn, CA 95603 is doing business under the Fictitious Business

Name(s) "Incredible Pets" at 4005 Manzanita Avenue #41 Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 4, 2018. Publish: February 2, 9, 16, and 23, 2018 PETS 180101 2-23-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00699 Stephen K. Rowland, 9165 Renee Ann Street Orangevale, CA 95662 is doing business under the Fictitious Business "Go Copious " at 9165 Renee Ann Name(s) Street Orangevale, CA 95662. Filed with the Clerk of Sacramento County January 25, 2018. Publish: February 2, 9, 16, and 23, 2018 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00769 Tim Martinez, 517 Simlax Avenue West Sacramento, CA 95605 is doing business under the Fictitious Business Name(s) "TMC" at 5816 Roseville Road # 10 Sacramento, CA 95842. Filed with the Clerk of Sacramento County January 29, 2018. Publish: February 2, 9, 16, and 23, 2018 2-23-18 180101

FICTITIOUS BUSINESS NAME STATEMENT A.J.H. LLC. 5640 Whitelock FBNF2018-00374 Parkway #120 Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Modern Beauty" at 5640 Whitelock Parkway #120 Elk Grove, CA 95757. Filed with the Clerk of Sacramento County January 16, 2018. Publish: February 2, 9, 16, and 23, 2018 2-23-18 MODERN 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00669 Nancy Taylor Gamroth, 10209 Rockingham Drive Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Acupuncture 2Day" at 10392 Rockingham Drive Sacramento, CA 95827, Filed with the Clerk of Sacramento County January 24, 2018. Publish: February 2, 9, 16, and 23, 2018 **ACUPUNCTURE** 180101 2-23-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00589 Sung Kyo Ryu and Jae Soon Ryu, 3317 Lowther Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Country Oaks Cleaners" at 8711 Elk Grove Boulevard Elk Grove, CA 95624. Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 2, 9, 16, and 23, 2018 COUNTRY

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00576 Gregory Reaume, 2640 Santa Cruz Way Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "Wallace Legal" at 2640 Santa Cruz Way Sacramento, CA 95817. Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 2, 9, 16, and 23, 2018 WALLACE 2-23-18

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00565 Natasha Nelson and Graeme Pawson, 3008 61st Street Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Sacramento Popup Wedding, Sac Popup Wedding at 3008 61st Street Sacramento, CA 95820, Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 2, 9, 16, and 23, 2018 180101 SACRAMENTO 2-23-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00553 Shendall Enterprises Inc. 11354 White Rock Road #125 Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Sign A Rama" at 11354 White Rock Road Suite 125 Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 19, 2018. Publish: February 2, 9, 16, and 23, 2018

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00094 Clark Heating and Air, Inc. 4046 Wayside Lane Suite T Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Clark Heat and Air, Inc and Clark Heating and Air, Inc" at 4046 Wayside Lane #T Carmichael, CA 95608, Filed with the Clerk of Sacramento County January 4, 2018. Publish: February 2, 9, 16, and 23, 2018

STATEMENT FBNF2018-00401 Malkiat Sangha, 8545 Oxford Hill Court Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "GDA Express" at 8545 Oxford Hill Court Sacramento, CA 95828, Filed with the Clerk of Sacramento County January 16, 2018. Publish: February 2, 9, 16, and 23, 2018

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00326 Lalu Fitness LLC, 8361 Hidden Valley Circle Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "9 Round Arden-Arcade" 2344 Butano Drive Sacramento, CA 95825, Filed with the Clerk of Sacramento County January 12, 2018. Publish: February 2, 9, 16, and 23, 2018 180101 2-23-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00590 JBAJJ, LLC, 9441 Eagle Springs Court Roseville, CA 95747 is doing business under the Fictitious Business Name(s) "Ultra Shine Car Wash" at 7515 Auburn Boulevard Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 2, 9, 16, and 23, 2018 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00419 Nicholas Utter, 4940 Emerson Road Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Utter Professional Sales" at 4940 Emerson Road Sacramento, CA 95820. Filed with the Clerk of Sacramento County January 17, 2018. Publish: February 2, 9, 16, and 23, 2018

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00641 Ralph Gordon, 500 N Street Unit 506 Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Dreamland Dining & Catering" at 500 N Street Unit 506 Sacramento, CA 95814. Filed with the Clerk of Sacramento County January 23, 2018. Publish: February 2, 9, 16, and 23, 2018

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DREAMLAND 180101 FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00614 Pacifika Repair Services, Inc. 2701 Del Paso Road Suite 130-261 Sacramento. CA 95835 is doing business under the Fictitious Business Name(s) "Sameday Appliance Repair" at

3605 Viader Way Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 23, 2018. Publish: February 2, 9, 16, and 23, 2018 SAMEDAY 180101 FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00670 Myrtle Avenue Sacramento, CA 95841 is doing

T & T Retail Inc, 4505 business under the Fictitious Business Name(s) "Victory Motors" at 1450 Sproule Avenue Suite 102 Sacramento, CA 95811. Filed with the Clerk of Sacramento County January 24, 2018. Publish: February 2, 9, 16, and 23, 2018 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00661 North Highlands Self Storage, 625 Terra California #4 Walnut Creek, CA 94595 is doing business under the Fictitious Business Name(s) "Q Street Storage" at 3037 Q Street North Highlands, CA 95660. Filed with the Clerk of Sacramento County January 24, 2018. Publish: February 2, 9, 16, and 23, 2018 QSTREET

FICTITIOUS BUSINESS NAME STATEMENT BEST Service Dogs, 4310 Hussey Drive Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "BEST Service Dogs" at 4310 Hussey Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 11, 2018. Publish: February 2, 9, 16, and 23, 2018 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00675 Katko, Aleksev, 3556 Husch Way Rancho Cordova, CA 95670 and Katko, Mikhail, 3463 Cattle Drive Sacramento, CA 95834 and Andrey Katko, 2434 Walerga Road #126 Antelope, CA 95843 are doing business under the Fictitious Business Name(s) "K Quality Exteriors" at 3556 Husch Way Rancho Cordova, CA 95670, Filed with the Clerk of Sacramento County January 24, 2018. Publish: February 2, 9, 16, and 23, 2018 2-23-18 QUALITY 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2017-09467 Martin Vo. 9000 Devon Crest Way Elk Grove, CA 95624 and Ming Yang, 3412 Alwood Court Sacramento, CA 95624 are doing business under the Fictitious Business Name(s) "NuRome" at 9000 Devon Crest Way Elk Grove, CA 95624. Filed with the Clerk of Sacramento County December 21, 2017. Publish: February 2, 9, 16, and 23, 2018 NUROME 2-23-18 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00082 Kara Michelle Lavoie, 4270 Mustic Way Mather, CA 95655 is doing business under the Fictitious Business Name(s) "Stride55" at 4036 Sunrise Boulevard #140 Rancho Cordova, CA 95742, Filed with the Clerk of Sacramento County January 3, 2018. Publish: February 2, 9, 16, and 23, 2018 180101 **STRIDE**

NAME STATEMENT FICTITIOUS BUSINESS FBNF2018-00442 Ahmad Samir, 7730 Goldfinch Way Antelope. CA 95843 is doing business under the Fictitious Business Name(s) "Kabul Snooker" at 3530 Auburn Boulevard Suite 16 Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 17, 2018. Publish: February 9, 16, 23, and March 2, 2018 KABUL 180101

NAME STATEMENT FICTITIOUS BUSINESS Sigma-Z Inc, 7208 FBNF2018-00541 Lindale Drive Sacramento. CA 95828 is doing business under the Fictitious Business Name(s) "Bollywood Fashion & Design" at 7208 Lindale Drive Sacramento, CA 95828. Filed with the Clerk of Sacramento County January 19, 2018. Publish: February 9, 16, 23, and March 2, 2018 BOLLYWOOD 180101 3-2-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00802 Selysa Marshall, 2121 I Street Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Selysa Love" at 2528 I Street Sacramento, CA 95816. Filed with the Clerk of Sacramento County January 29, 2018. Publish: February 9, 16, 23, and March 2, 2018 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00567 Dellanthony Bradford and Anastasia Beauchamp, 1223 E Street #16 Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Kingdom Not of This World Clothing" at 1223 E Street #16 Sacramento, CA 95814. Filed with the Clerk Sacramento County January 22, 2018. Publish: February 9, 16, 23, and March 2, 2018 KINGDOM 180101 3-2-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00380 Joel Brenghause, 1771 Torino Loop Lincoln, CA 95648 is doing business under the Fictitious Business Name(s) "California Enterprises" at 1771 Torino Loop Lincoln, CA 95648. Filed with the Clerk of Sacramento County January 16, 2018. Publish: February 9, 16, 23, and March 2, 2018

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00141 Judith Odipo, 336 Cruise Way Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Zoobera" at 336 Cruise Way Sacramento, CA 95831. Filed with the Clerk of Sacramento County January 5, 2018. Publish: February 9, 16, 23, and March 2, 2018 700BERA 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2017-09092 Gerardo Cardenas, 3454 Bridgeford Drive Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Cardena's Handyman Services" at 3454 Bridgeford Drive Sacramento, CA 95834. Filed with the Clerk of Sacramento County December 6, 2017. Publish: February 9, 16, 23, and March 2, 2018 180101 CARDENA'S

FICTITIOUS BUSINESS NAME STATEMENT Steven Wade, 1088 Clinton FBNF2018-00627 Road Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Kings Customs" at 1088 Clinton Road Sacramento, CA 95825, Filed with the Clerk of Sacramento County January 23, 2018. Publish: February 9, 16, 23, and March 2, 2018 KINGS 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00647 Gregory Alexander Grunwald, 6950 Bobolink Way Sacramento, CA 95831 and John Chris Hatzis, 7863 Royal Down Circle Sacramento, Ca 95829 are doing business under the Fictitious Business Name(s) "Aquarium Maintenance Service" at 6950 Bobolink Way Sacramento, CA 95831. Filed with the Clerk of Sacramento County January 24, 2018. Publish: February 9, 16, 23, and March 2, 2018 AQUARIUM 180101

FICTITIOUS BUSINESS NAME STATEMENT AMP Inc. 2791 Napa FBNF2018-00475 Valley Corporate Drive, Napa CA 94558 is doing business under the Fictitious Business Name(s) "Enriching Lives" at 2934 Gold Pan Court Suite 1 Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County January 18, 2018. Publish: February 9, 16, 23, and March 2, 2018 **FNRICHING** 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00543 Geoff Zimmerman Enterprises Inc, 2425 Fair Oaks Boulevard Suite 1 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Dunnigan Sierra Oaks Referrals" at 2425 Fair Oaks Boulevard Suite 1 Sacramento, CA 95825. Filed with the Clerk of Sacramento County January 19, 2018. Publish: February 9, 16, 23, and March 2, 2018 DUNNIGAN 3-2-18 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00784 AB Jordan Group, Corp. 2808 X Street Suite A Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "Petra Motors" at 1950 El Camino Avenue Sacramento, CA 95815. Filed with the Clerk of Sacramento County January 29, 2018. Publish: February 9, 16, 23, and March 2, 2018 180101 PETRA

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00638 West Coast Supplies, 2750 Mercantile Drive Suite 100 Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "West Coast Stretch Film Distributers" at 2750 Mercantile Drive Suite 100 Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 23, 2018. Publish: February 9, 16, 23, and March 2, 2018 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00539 Sherman Island LLC, 1061 Via Del Gato Alamo, CA 94507 is doing business under the Fictitious Business Name(s) Belle Vie Vineyard" at 19900 Sherman Island Cross Road Rio Vista, CA 94571. Filed with the Clerk of Sacramento County January 19, 2018. Publish: February 9, 16, 23, and March 2, 2018 180101 3-2-18 FICTITIOUS BUSINESS NAME STATEMENT Claudia T Saldana, 7366 Kara FBNF2018-00231 Drive Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Torres Landscaping" at 7366 Kara Drive Sacramento, CA 95828. Filed with the Clerk of Sacramento County January 9, 2018. Publish: February 9, 16, 23, and March 2, 2018 TORRES 180101 3-2-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00520 Toni Ann Breshears, 522 Shawn Vines Avenue Oakdale, CA 95361 and Nancy Karvonen, 771 Adare Way Galt, CA 95632 are doing business under the Fictitious Business Name(s) "Hand In Hand Women's Day of Unity" at 771 Adare Way Galt, CA 95632. Filed with the Clerk of Sacramento County January 19, 2018. Publish: February 9, 16, 23, and March 2, 2018 HAND 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00445 Steven and Koyo Kimura, 7297 Pocket Road Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Japan Automotive Specialists" at 2023 Q Street Sacramento, CA 95811. Filed with the Clerk of Sacramento County January 15, 2018. Publish: February 9, 16, 23, and March 2, 2018 180101 **JAPAN** 3-2-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00795 Curtis M Takechi and Mindy S Takechi, 11648 Red Gulch Court Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Sand Dollar Investment Club" at 11648 Red Gulch Court Gold River, CA 95670. Filed with the Clerk of Sacramento County January 29, 2018. Publish: February 9, 16, 23, and March 2, 2018

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00716 Emily Nielsen, 5217 Heather Ranch Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Vista Oaks Realty" at 5217 Heather Ranch Way Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 25, 2018. Publish: February 9, 16, 23, and March 2, 2018 3-2-18 VISTA 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00619 Teresa A Kanotz, 1212 Souza Way Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Aim Creative Marketing" at 1212 Souza Way Folsom, CA 95630, Filed with the Clerk of Sacramento County January 23, 2018. Publish: February 9, 16, 23, and March 2, 2018 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00932 Michael Huckleberry, 10840 Bianco Court Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "WebSpinner SEO" at 10840 Bianco Court Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 2, 2018. Publish: February 9, 16, 23, and March 2, 2018 WEBSPINNER 180101

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00842 HH-Sacramento, LLC, 8484 Wilshire Boulevard Suite 900 Beverly Hills, CA 90211 is doing business under the Fictitious Business Name(s) "Hustler Hollywood" at 2285 Arden Way Sacramento, CA 95825. Filed with the Clerk of Sacramento County January 30, 2018. Publish: February 16, 23, March 2, and 9, 2018 3-9-18 HUSTLER 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00970 Ofelia Garcia, 4539 Swindon Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Sierra Building Management Co" at 4539 Swindon Way Antelope, CA 95843. Filed with the Clerk of Sacramento County February 5, 2018. Publish: February 16, 23, March 2, and 9, 2018 SIFRRA 180201 3-9-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00917 Meifeng Li, 821 V Street Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Chinese Medicine Health Spa" at 6830 Stockton Boulevard #150A Sacramento, CA 95823. Filed with the Clerk of Sacramento County February 1, 2018. Publish: February 16, 23, March 2, and 9, 2018 3-9-18 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01190 Jason Cortez, Riverside Boulevard Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Jason's Pool Service" at 6660 Riverside Boulevard Sacramento, CA 95831. Filed with the Clerk of Sacramento County February 9, 2018. Publish: February 16, 23, March 2, and 9, 2018 JASON'S 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00829 BSAM Auto Loans, LLC. 4508 Atlantic Avenue Suite 811 Long Beach, CA 90807 is doing business under the Fictitious Business Name(s) "Broad Street Auto Loans" at 3431 Cherry Avenue Long Beach, CA 90807. Filed with the Clerk of Sacramento County January 30, 2018. Publish: February 16, 23, March 2, and 9, 2018 BROAD 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00609 Kenniya McCall, 2900 Calderwood Lane #116 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Sheltering Hearts, Run for Shelter" at 2900 Calderwood Lane #116 Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 16, 23, March 2, and 9, 2018 SHELTERING 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00725 Alex S. French and Scott A. French, 4210 53rd Street Sacramento, CA 95820 are doing business under the Fictitious Business Name(s) Marble Mining" at 4210 53rd Street Sacramento, CA 95820. Filed with the Clerk of Sacramento County January 26, 2018. Publish: February 16, 23, March 2, and 9, 2018 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00480 Barinder Singh, 4850 Natomas Boulevard Apt #318M Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Nationwide Transport" at 4850 Natomas Boulevard Apt #318M Sacramento, CA 95835. Filed with the Clerk of Sacramento County January 18, 2018. Publish: February 16, 23, March 2, and 9, 2018 NATIONWIDE 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00659 Mandeep Singh, 3545 Mather Field Road Apt #45 Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Dhillon Carriers" at 3545 Mather Field Road Apt #45 Rancho Cordova, CA 95670, Filed with the Clerk of Sacramento County January 24, 2018. Publish: February 16, 23, March 2, and 9, 2018 DHILLON 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01032 Sean Reed, 5216 Rimwood Drive Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Above All Pool & Spa" at 5216 Rimwood Drive Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 6, 2018. Publish: February 16, 23, March 2, and 9, 2018 ABOVE 180201

FICTITIOUS BUSINESS NAME STATEMENT Cindie Wilding and Greg FBNF2018-00888 Reaume, 2640 Santa Cruz Way Sacramento, CA 95817 are doing business under the Fictitious Business Name(s) "New Beginnings Divorce Ceremonies" at 2640 Santa Cruz Way Sacramento, CA 95817. Filed with the Clerk of Sacramento County January 31, 2018. Publish: February 16, 23, March 2, and 9, 2018 180201 NEW

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00592 Peter Torres, 8300 Maverick Court Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Reach Out and Meet" at 333 University Avenue Suite 200 Sacramento, CA 95825. Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 16, 23, March 2, and 9, 2018 REACH 180201 3-9-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01095 Vannsook Tiv, 5100 Kudu Runway Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Bowinkle's Drive Thru" at 10423 Folsom Boulevard Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 7, 2018. Publish: February 16, 23, March 2, and 9, 2018 BOWINKLE'S 180201

FICTITIOUS BUSINESS NAME STATEMENT Samer Wardi, 5434 Highview FBNF2018-01028 Lane Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Family Restaurant" at 7329 Greenback Lane Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County February 6, 2018. Publish: February 16, 23, March 2, and 9, 2018 **FAMILY** 3-9-18 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00857 GLP Stores, LLC, 5980 88th Street Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Salon Guys" at 5980 88th Street Sacramento, CA 95828. Filed with the Clerk of Sacramento County January 30, 2018. Publish: February 16, 23, March 2, and 9, 2018 SALON 180201 3-9-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00939 Tara and William Burton, 8168 Point Loma Way Sacramento, CA 95828 is doing business under the Fictitious Business "Khaos Clothing" at 2251 Florin Road Name(s) #115 Sacramento, CA 95822. Filed with the Clerk of Sacramento County February 2, 2018. Publish: February 16, 23, March 2, and 9, 2018

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00416 R&D Restaurants LLC. 5741 48th Avenue Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Burgerim" at 7423 Fair Oaks Boulevard Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 17, 2018. Publish: February 16, 23, March 2, and 9, 2018 BURGERIM

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00569 Tuvet T Nguven, 8821 Sailfish Bay Circle Sacramento, CA 95828 and Hai T Le. 8340 Elk Grove Florin Road Apt #124 Sacramento, CA 95829 are doing business under the Fictitious Business Name(s) "Yuki Hair Cuts" at 2432 Mission Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 16, 23, March 2, and 9, 2018 YUKI 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00933 William Paul Pantel, 1620 C Street Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Mossbrook Construction" at 1620 C Street Rio Linda, CA 95673. Filed with the Clerk of Sacramento County February 2, 2018. Publish: February 16, 23, March 2, and 9, 2018 MOSSBROOK 180201 3-9-18

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00555 Sandeep S. Brar, 8786 Owlet Court Elk Grove, CA 95624 and Baljinder S. Cheema, 7549 Franklin Boulevard #6 Sacramento. CA 95823 are doing business under the Fictitious Business Name(s) "DMWMSKAD" at 8786 Owlet Court Elk Grove, CA 95624. Filed with the Clerk of Sacramento County January 19, 2018. Publish: February 23, March 2, 9, and 16, 2018 3-16-18 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00626 Carmen B. Castro Ceballos Ortega, 2201 Northview Drive #109 Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "One Stop Cleaning" at 2201 Northview Drive #109 Sacramento, CA 95833, Filed with the Clerk of Sacramento County January 23, 2018. Publish: February 23, March 2, 9, and 16, 2018 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01336 Samantha Bruton, 3000 Rosemont Drive Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "The Zen Bookkeeper, Zen Bookkeeping" 3000 Rosemont Drive Sacramento, CA 95826, Filed with the Clerk of Sacramento County February 16, 2018. Publish: February 23, March 2, 9, and 16, 2018

180201 FICTITIOUS BUSINESS NAME STATEMENT Deborah Sue Mitchell, 10501 Dolecetto Drive Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Mitchell's Realty & Loan Services" at 10501 Dolecetto Drive Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 16, 2018. Publish: February 23, March 2, 9, and 16, 2018

MITCHELLS 180201 FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01316 Dana Byrd-Stubblefield, 6111 Via Casitas Carmichael. CA 95608 is doing business under the Fictitious Business Name(s) "Boiz Unlimited, BU" at 5150 Fair Oaks Boulevard #101-342 Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 15, 2018. Publish: February 23, March 2, 9, and 16, 2018

FICTITIOUS BUSINESS NAME STATEMENT FRNF2018-01369 Sarah Short, 790 Woodside Lane East Unit 8 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Trust Bakery" at 790 Woodside Lane East Unit 8 Sacramento, CA 95825. Filed with the Clerk of Sacramento County February 16, 2018. Publish: February 23, March 2, 9, and 16, 2018 180201

180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01301 Maurice Scot, 4334 Reveil Lane Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Animal Play Ground" at 4334 Reveil Lane Sacramento, CA 95827. Filed with the Clerk of Sacramento County February 15, 2018. Publish: February 23, March 2, 9, and 16, 2018

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01289 Chan Trading LLC, 910 2nd Street Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Cali Tees" at 1008 2nd Street Sacramento, CA 95814. Filed with the Clerk of Sacramento County February 14, 2018. Publish: February 23, March 2, 9, and 16, 2018 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01288 Chan Trading LLC, 910 2nd Street Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "California Gifts and Shirts" at 910 2nd Street Sacramento, CA 95814. Filed with the Clerk of Sacramento County February 14, 2018. Publish: February 23, March 2, 9, and 16, 2018 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01305 Mark Thompson, 8522 Las Brisas Roseville, CA 95747 is doing business under the Fictitious Business Name(s) "Ultimate Goal Consulting" at 3310 El Camino Avenue Suite 300 Sacramento, CA 95821, Filed with the Clerk of Sacramento County February 15, 2018. Publish: February 23, March 2, 9, and 16, 2018 ULTIMATE 180201 3-16-18 FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01304 Ana Carina Castro, 312 Vazquez Court Dixon, CA 95620 is doing business under the Fictitious Business Name(s) "Estetica Nueva Era" at 3647 Elkhorn Boulevard North Highlands, CA 95660. Filed with the Clerk of Sacramento County February 15, 2018. Publish: February 23, March 2, 9, and 16, 2018 **ESTETICA** 180201

FICTITIOUS BUSINESS NAME STATEMENT LTT Chinese Restaurant, Inc. FBNF2018-00924 7323 Fair Oaks Boulevard Carmichael, CA 95608 doing business under the Fictitious Business Name(s) "Blue Sky Chinese Restaurant" at 7323 Fair Oaks Boulevard Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 2, 2018. Publish: February 23, March 2, 9, and 16, 2018 BLUE 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00615 Scott Francabandera 10808 Oakton Way Bancho Cordova, CA 95670 is doing business under the Fictitious Business "City Printz" at 10808 Oakton Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County January 23, 2018. Publish: February 23, March 2, 9, and 16, 2018 180201 CITY 3-16-18

FICTITIOUS BUSINESS NAME STATEMENT The Northern California FBNF2018-01268 Chapter of URISA, 2538 El Tonas Way Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "NorCal URISA" at 2538 El Tonas Way Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 14, 2018. Publish: February 23, March 2, 9, and 16, 2018

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00741 Ruzanna Aragyan, 3605 Steam Court Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Planet of Parts" at 3701 Omec Circle Suite B Rancho Cordova, CA 95742, Filed with the Clerk of Sacramento County January 26, 2018. Publish: February 23, March 2, 9, and 16, 2018 PLANET 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01280 Nicholas Ian Roberts, 7635 Westover Court Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Strebor, Strebor Construction" at 7635 Westove Court Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 14, 2018. Publish: February 23, March 2, 9, and 16, 2018 **STREBOR** 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00648 Alenna Thi Nguyen, 7442 CA 95823 is Circle Parkway Sacramento, doing business under the Fictitious Business Name(s) "Beauty By Alenna" at 7442 Circle Parkway Sacramento, CA 95823. Filed with the Clerk of Sacramento County January 24, 2018. Publish: February 23, March 2, 9, and 16, 2018 **BEAUTY** 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00580 Leslie A Rhodes and Anita M. Jones, 1540 Coit Place West Sacramento, CA 95691 doing business under the Fictitious Business Name(s) "PLUSH Flooring & Design" at 9901 Horn Road Suite A Sacramento, CA 95827. Filed with the Clerk of Sacramento County January 22, 2018. Publish: February 23, March 2, 9, and 16, 2018 **PLUSH** 3-16-18 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01309 Bi Xin Cao. 2127 Promise Way Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Yo-Go Frozen Yogurt" at 3551 Truxel Road Suite 2 Sacramento, CA 95834. Filed with the Clerk of Sacramento County February 15, 2018. Publish: February 23, March 2, 9, and 16, 2018 YO_GO 180201

FICTITIOUS BUSINESS NAME STATEMENT Juan Moreno, 4041 Wesporter Driver Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Builders Recruiter" at 4041 Wesporter Drive Sacramento, CA 95826. Filed with the Clerk of Sacramento County February 15, 2018. Publish: February 23, March 2, 9, and 16, 2018 BUILDERS 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-00808 Rajdip Singh, 9 Nellis Court Sacramento, CA 95835 and Suresh Kumar, 5090 vionetta Lane Sacramento. CA 95835 is doin under the Fictitious Business Name(s) "Muir Way Market" at 2736 Muir Way Sacramento, CA 95818, Filed with the Clerk of Sacramento County January 29, 2018. Publish: February 23, March 2, 9, and 16, 2018 180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2018-01209 Peyman Shirali, 4400 Shandwick Drive #194 Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Your Furniture" at 4400 Shandwick Drive #194 Antelope, CA 95843. Filed with the Clerk of Sacramento County February 13, 2018. Publish: February 23, March 2, 9, and 16, 2018 YOUR 180201

ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00225380 WHEREAS Edward Laszlo Csontos has filed a petition

with this court for a decree changing the name(s) Edward Laszlo Csontos to Edward Laszlo Pfeifer. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 5. 2018. in Department 54. located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 17, 2018 Christopher E. Krueger, Judge of the Superior Court

Publish: February 2, 9, 16, and 23, 2018 PFEIFER 180101

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00225803

WHEREAS Gurbir Kaur has filed a petition

with this court for a decree changing the name(s) Gurbir Kaur to Gurbax Kaur. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 13, 2018, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 23, 2018 Christopher E. Krueger, Judge of the Superior Court Publish: February 2, 9, 16, and 23, 2018

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226093 WHEREAS Jeffrey Todd Hayward has filed a petition

with this court for a decree changing the name(s) of Jeffrey Todd Hayward to Todd Hayward Nario. IT IS ORDERED that all persons interested in

the above entitled matter appear before this court at 2:00 p.m. on April 19, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 26, 2018 David I. Brown, Judge of the Superior Court Publish: February 2, 9, 16, and 23, 2018 2-23-18 NARIO 180101

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226056

WHEREAS FNU Nilofar has filed a petition with this court for a decree changing the name(s) of FNU Nilofar to Nilofar Khawarin IT IS ORDERED that all persons interested in

the above entitled matter appear before this court at 2:00 p.m. on April 18, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted Dated: January 25, 2018 David I. Brown, Judge of the Superior Court Publish: February 2, 9, 16, and 23, 2018

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226424 WHEREAS FNU Jan Ali and FNU Shakila have filed a

petition with this court for a decree changing the name(s) of FNU Jan Ali to Jan Ali Ahmadi, FNU Shakila to Shakila Mary Ahmadi, and FNU A Omid to Omid Dean Ahmadi. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 24, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted Dated: February 1, 2018

David I. Brown, Judge of the Superior Court Publish: February 9, 16, 23, and March 2, 2018 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226265 WHEREAS Polinar Miranda Punzalan has filed a petition with this court for a decree changing the name(s)

of Kwin Rio Mutya to Kwin Rio Mutya Punzalan IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 23, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted

Dated: January 30, 2018 David I. Brown, Judge of the Superior Court Publish: February 9, 16, 23, and March 2, 2018

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226455 WHEREAS Valentina Vladimirovna Chebotareva has filed a petition with this court for a decree

changing the name(s) of Valentina Vladimirovna Chebotareva to Valentina Vladimirovna Gotishan. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 25, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento. CA 95814, and show cause, if any, why the petition for Change of Name should not be granted

Dated: February 2, 2018 David I. Brown, Judge of the Superior Court Publish: February 9, 16, 23, and March 2, 2018 180101

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2017-00224541

WHEREAS Mohammad Hussaini has filed a

petition with this court for a decree changing the name(s) of Mohammad Hussaini to Flias Azad. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on March 20, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 28, 2017 David I. Brown, Judge of the Superior Court

Publish: February 9, 16, 23, and March 2, 2018 03-2-18 180101 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2017-00211199 WHEREAS Roziin Lor has filed a petition with this court for a decree changing the name(s) of Roziin Lor to Roziina Lor. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 16, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition

Dated: January 23, 2018 David I. Brown, Judge of the Superior Court Publish: February 16, 23, March 2, and 9, 2018 LOR 180101

for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226779

WHEREAS Ullubiy Osmanov has filed a petition with this court for a decree changing the name(s) of Ullubiy Osmanov to Ullubiy Zaurbeck R Osman.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 30, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

David I. Brown, Judge of the Superior Court Publish: February 16, 23, March 2, and 9, 2018 OSMANOV 180101

Dated: February 8, 2018

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226652

WHEREAS Shante Renee Sturgis has filed a petition with this court for a decree changing the name(s) of Shante Renee Sturgisto Monique Shante Renee Sturgis.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 27, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: February 6, 2018 David I. Brown, Judge of the Superior Court Publish: February 16, 23, March 2, and 9, 2018 **STURGIS** 180101 03-9-18

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226797 WHEREAS Mui Eng Tiv has filed a petition

with this court for a decree changing the name(s) of Mui Eng Tiv to Eng Heng. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on May 1, 2018, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition

for Change of Name should not be granted. Dated: February 8, 2018 David I. Brown, Judge of the Superior Court Publish: February 16, 23, March 2, and 9, 2018

180101

TIV

8 • Carmichael Times FEBRUARY 23, 2018

23 Employees Recognized For Outstanding Service at Eskaton Village Carmichael

Continued from Page 1

performances, speakers and outings, as well as 4,200 rides to doctor appointments and shopping.

Icon award recipient Anita Cambridge who joined Eskaton in 1985 said, "We all support each other and believe in the mission."

"We have an incredible amount of longevity and loyalty here at the Village," said Klick. "Every single staff member plays an essential role in enriching the lives of our residents."

Pristina Zhang, Life Enrichment Coordinator in Memory Care, received a standing applause when her name was called for the Team Member of the Year. She thanked everyone in her department, noting she could not have done it alone. "Every day I am inspired by how hard the memory care team works," said Zhang. "We work together to make the best out of every situation, to go above and beyond for the residents."

- Alexa Gutierrez, Memory Care Team Member of the Year
- Jinnah Francisco, Assisted Living Team Member of the Year
- Ermi Craddock, Care Center Nurse of the Year
- Mara Theresa Lozano Romero, Care Center (Non-Clinical) Team Member of the Year
- Carol Nickelberry, Care Center CNA of the Year
- Laila Joelson, Therapy Team Member of the Year
- Jesse Adams, Administration Team Member of the Year
- Kim Strong, Sales and Marketing Team Member of the Year



wins Team Member of the Year award. Photo courtesy Eskaton Village

- Eloina Lopez, Resident Services Team Member of the Year
- Debra Lewis, Manager of the Year
- Linda Neal, Icon Award Recipient for 25+ Years of Service
- Anita Cambridge, Icon Award Recipient for 25+ Years of Service

Lucy Ward, Icon Award

Recipient for 25+ Years of Service

• Linda Owens, Icon Award

Recipient for 25+ Years of

Service

- Joven Russell, Icon Award Recipient for 25+ Years of Service
- Angie Tritz, Legend Award Recipient (awarded posthumously) for 25+ Years of Service
- Bob Houghton, Executive Director's Award of Excellence

For a complete list of career opportunities available at Eskaton Village Carmichael, please visit careers.eskaton.org. ★



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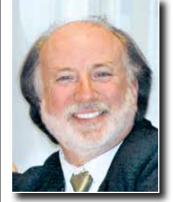
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Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us

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Carmichael Times

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Rejecting the Cloudy **Logic of EPA Ozone Rules**

Commentary by Merrill Matthews

SACRAMENTO REGION, CA (MPG) - The Environmental Protection Agency just missed a court-ordered deadline to announce which regions of the country are complying with an Obamaera ozone rule. The agency says it needs more time to make that determination.

Green activists are livid. The Environmental Defense Fund accused the agency of "allowing vulnerable communities to suffer the consequences of polluted air while Administrator Pruitt stalls."

Ozone is the main ingredient in smog. So one might assume that the nation's city dwellers are struggling to breathe. Only the activists' rhetoric is breathless, though. Ozone levels have dropped by a third since

This precipitous drop didn't stop the Obama administration from issuing a strict new ozone rule in 2015. The regulation requires states to limit ground-level ozone concentrations to 70 parts per billion. Previous standards issued in 2008 had set acceptable ozone levels at 75 ppb. States are poised to waste billions adhering to these new rules -- all to address a problem that has been getting better for a

Regulators are working with states to ease the comown. Only Congress can do

The new regulations aren't needed. The United States has already slashed air pollution dramatically. Since 1970, levels of six common air pollutants have dropped by an average of 70 percent across the nation, even as economic output jumped over 240 percent. Levels of carbon monoxide alone have fallen by 84 percent since 1990, while lead concentrations have dropped by 85 percent.

The 2015 regulation, known as the National Ambient Air Quality Standards for Ozone, would create an immense compliance burden on many regions of the country. In roughly 180 counties, ozone levels still exceed the 2008 requirement of 75 ppb. The new 2015 standard would move the goalposts. More than 958 counties -- roughly onethird of all counties -- could be classified as "nonattainment" areas if the standard is changed to 70 ppb.

They'll face severe penalties for failing to meet the new standards. The federal government can freeze funding for transportation projects. And it can force factories and other buildings in nonattainment areas to install expensive emission reduction technologies.

As a result, local economies would pay a Follow him on Twitter @ pliance burden as much as significant price. In 2015, possible. But the EPA can't the EPA claimed that

nix the regulation on its compliance would cost states, excluding California, \$1.4 billion by 2025.

The actual costs will likely be far higher. As recently as 2011, the agency calculated the annual cost of meeting the 70 ppb standard at between \$19 and 25 billion. An analysis from the economic consulting firm NERA estimates that new ozone standards could cost the economy \$270 billion annually between now and 2040.

Why would federal regulators choose to ignore the crippling costs associated with their rules? Because they're required to. The Clean Air Act prohibits the EPA from considering costs when determining air-quality standards.

Congress knows the updated ozone rules will devastate the economy. This summer, the House passed the Ozone Standards Implementation Act of 2017 to delay the 2015 standards. It's now up to the Senate to do the same.

Over the last few decades, America has made extraordinary progress in ridding the air of harmful pollutants -- including ozone. Imposing draconian ozone standards -- at immense economic cost -- is irrational and irresponsible.

Merrill Matthews is a resident scholar with the Institute for Policy Innovation in Dallas, Texas. MerrillMatthews.

Another Budget Deal Bites the Dust

by Dr. Mark Hendrickson

SACRAMENTO REGION, CA (MPG) -Back in September I wrote about our "ethically challenged" democratic system. I said, "We are

caught in a downward, self-

destructive [debt] spiral."

If you doubted me then, those doubts should have been exploded last week. Congressional leaders agreed to increase federal spending by nearly \$300 billion above the already-rising limits stipulated by the Budget Control Act of 2011, and President Donald Trump signed the deal into law last Friday

morning. We've seen this picture before: Congress and the White House feel a twinge of conscience, enact a law to end deficit spending, and struggle to adhere to it for a few years. Inevitably, though, political pressures to spend more become too great, the floodgates of federal spending are opened wider, and the anti-deficit law is swept away.

Following are several earlier versions of this process:

- 1) Congress passed Public Law #95-435, The Bretton Woods Agreement Act, on October 10, 1978. Intended originally to amend the U.S. Treasury's collaborations with the International Monetary Fund, Congress added Section 7. It explicitly states, "Beginning with fiscal year 1981, the total budget outlays of the Federal Government shall not exceed its receipts." Voilà! End of deficits, right? Alas, if only... The actual federal government deficit for FY 1981 was nearly \$79 billion. That was the last year until 1997 that the federal deficit was less than \$100 billion.
- Congress tried to legislate itself into fiscal responsibility again in the mid-1980s. It passed the verbosely named

"Gramm-Rudman-Hollings Balance Budget and Emergency Deficit Control Act of 1985," followed by the "Balance Budget and Emergency Deficit Control Reaffirmation Act of 1987." As already noted, those long-abandoned laws never succeeded in getting annual federal deficits below \$100 billion.

- 3) The Omnibus Budget Reconciliation Act of 1993 (alternatively known as the "Deficit Reduction Act of 1993") is sometimes given credit for the four-year interlude from red ink in FYs 1998-2001. (Actually, there were only two small onbudget surpluses in those years. In the other two years, the "surplus" appeared only by adding the Social Security surplus to the regular federal budget.) However, it wasn't the 1993 act that achieved a short-lived reprieve from massive deficits. Instead, it was a one-time, neverto-be-repeated "perfect storm" of confluent events that I have explained elsewhere.
- 4) Another anti-deficit law was the plainly labeled Deficit Reduction Act of 2005. Although the federal deficit did decrease for three vears after the passage of this law, bottoming out at \$160 billion in FY 2007, the financial crisis that started that year blew that law to smithereens as federal spending and deficits skyrocketed to as high as \$1.4 trillion in FY 2009 (the year of the Obama "stimulus" plan).
- 5) The 2011 law that last week's law supersedes did not even pretend to be working toward a balanced budget. It had the more modest goal of reducing annual deficits. Yes, the growth of federal spending slowed for a few years after FY 2011, and with the slow but steady economic

recovery, federal revenues increased enough to reduce deficits. The deficit bottomed out at \$438 billion in FY 2015. Now, with last week's law, both parties have consented to burgeoning deficits that could soon approach \$1 trillion again.

The lessons are clear:

First, no law, or even constitution, has the power to thwart the will of a people who don't want to abide by that law.

Second, the political reality is that deficits are here to stay—at least, unless the financial system (and possibly the political system) blow up from the accumulating financial stress, although as hyperindebted Japan has shown, such an absurd situation can persist for a surprisingly long time.

Third, neither of the two major parties can be counted on for fiscal responsibility. Democrats believe that the government should oversee economic activity, and so there is no limit to what they want to spend. Some Republicans understand there are economic and ethical reasons for limiting government spending, but ever since the Nixon presidency over 40 years ago, they've learned that the American electorate has no stomach for "austerity" or "belttightening." Thus, when push comes to shove, their political survival instinct kicks in and enough Republicans will cave to public pressure and give the voters what they want—more spending and the large deficits that go with it.

Given those partisan dynamics, red ink is here to stay and the mountain of national debt will continue to grow.

Dr. Mark W. Hendrickson is an adjunct faculty member, economist, and fellow for economic and social policy with The Center for Vision & Values at Grove City College.

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SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2018-00226627

WHEREAS Johnny Ray Hickman has filed a petition with this court for a decree changing the name(s) of Johnny Ray Hickman to Johnny Ray Wilson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 26, 2018, in Department 54,

located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: February 6, 2018 Christopher E. Krueger, Judge of the Superior Court

Publish: February 16, 23, March 2, and 9, 2018

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF LEE WIGINTON, FKA SUSAN LEE WIGINTON

CASE No. 34-2018-00226310 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Lee Wiginton fka Susan Lee Wiginton. A Petition for Probate has been filed by Valerie Lynn Toney in the Superior Court of California, County of Sacramento, requesting that Valerie Lynn Toney, be appointed as personal representative to administer the estate of 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 authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority 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. A hearing on the petition will be held in this court as follows April 24, 2018 9:00 a.m. in Dept 129 at Superior Court of California, County of Sacramento 3341 Power Inn Road Sacramento, CA 95826. 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 the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A

Request for Special Notice form is available from the court clerk. The name, address and telephone number of Attorney for Petitioner: Robert J. Busch, Jr., Attorney at Law 9245 Laguna Springs Drive, Suite 200 Elk Grove, CA 95758 Publish: February 9, 16, and 23, 2018 WIGINTON

SUMMONS CASE NUMBER: 34-2014-00170583 NOTICE DEFENDAN

Brianne Cofer. YOU ARE BEING SUED PLAINTIFF: Artem Akhramenko NOTICE! You have been sued. The decide against you without may your being heard unless you respond within Read the information below. have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo. ca.gov/selfhelp [1]), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org [2]), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp [1]), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. The name and address of the court is: Superior Court of California, County of Sacramento Gordon D. Schaber 720 9th St Sacramento CA 95814 The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: Artem Akhramenko 6946 Sutter Avenue Carmichael, CA 95608

916-944-1929 DATE: 10/23/2014 Clerk, by P. Vue Publish: February 9, 16, 23, and March 2, 2018 **AKHRAMENKO** 170620

SUMMONS (CITACION JUDICIAL): NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): RUSSELL G. SEAR: ROBERT SEAR:ROBERT SEAR, SUCCESSOR CO-TRUSTEE OF THE RUSSELL G. SEAR REVOCABLE TRUST DATED AUGUST 20, 2003; TERRY SPENCER SEAR; TERRY SPENCER SEAR, SUCCESSOR CO-TRUSTEE OF THE RUSSELL G. SEAR REVOCABLE TRUST DATED AUGUST 20, 2003: THE UNKNOWN HEIRS, ASSIGNS, AND DEVISEES OF RUSSELL G. SEAR: and DOES 6 THROUGH 20, inclusive. YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DEMANDANTE): FEDERAL NATIONAL MORTGAGE ASSOCIATION. NOTICE! You have been sued. The court may

decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www. courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waive form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www. lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/ selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. iAVISO! Lo han demandado. Si no responde dentro de 30 dias, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte v hacer que se entreque una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www. sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagarla cuota de presentacion, pida al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org,), en el Centro de Ayuda de las Cortes de California, (www.sucorte. ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que

la corte pueda desechar el caso. Case Number

(Numero del Caso): 34-2017-00209085. The

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ACROSS 1. Can't stomach

Styling goo 9. Hightailed it 13. Ten million, in India

takers? 15. Like a girl 16. Spanish small plates

17. School of thought suffix 18. Pay hike

19. *Oscar nominated meet the-parents thriller

*He played Getty 23. Right-angle building

24. Splints site 25. Mammoth site, e.g.

28. Write on a tombstone

30. Self-centeredness

35. Land measure 37. Crucifix

39. "Sesame Street" regular

40. *In 1992 De Niro was nominated for "Cape ____ 41. *Best category

43. Tiresias in "Oedipus Rex 44. Desert mirage 46. S-shaped molding

47. Dionysus' party _the unexpected"

50. Celestial bear

52. Rolodex abbr. 53. Purple precipitation

55. Before, old English 57. *Evacuation location

61. *Olympic hopeful's story 64. Deprive of weapons

65. *Sarandon was nominated for "Lorenzo's

in 1993 67 Unfit

69. Like anchor aweigh 70 7ilch

71. *Cathy Bates' or Louise

Fletcher's role

72. Google 73. Bro's sibling

2. Toot one's horn

6. Manner of walk

9. Thailand, once

7. Ensign, for short

5. Fix a shoe

8. Bodily fluid

11. Additional

20. Extremist

22. Bald-faced

27. Comprehend

32. Apathetic

26. Mountaineer's tool

12. Indigo user 15. Nirvana genre

74. Had supper

*18-time Oscar host

4. Speak from a podium

_ and proper

24. "I call passenger seat!"
25. *"The Florida Project" nominee

29. *Best Animated Feature and

__ to a castle

Best Original Song nominee

31. Guesstimate phrase

34. *21-time nominee 36. Albany-Buffalo canal

42. Button on electrical outlet

38. Opposite of talker?

1. *Do this and hope for an Oscar?

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49. Feather glue 51. Ray Charles' "Mess

54. Paintings in an Orthodox church 56. Boredom 57. Two of the same

58. "Do _____ others...' 59. Narcotics agent

60. "Me and Bobby McGee" singer-songwriter

61. Ailments 62. Spinner's product

63. Altar location 66. *J. Paul Getty's grandson

68. Ideas worth spreading, acr.

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name and address of the court is: (El nombre y direccion de la corte es): SUPERIOR COURT OF CALIFORNIA 720 9TH STREET SACRAMENTO. CA 95814. The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): LAUREL I. HANDLEY (SBN 231249) (858) 750-7600 (619) 590-1385 CHARLES A. CORREIA (SBN 86123) ALDRIDGE PITE, LLP, 4375 JUTLAND DRIVE SUITE 200 SAN DIEGO, CA 92177-0935. DATE

(Fecha): NOVEMBER 3, 2017. Clerk, (Secretario) by A. WOODWARD Deputy (Adjunto) A-4647603 02/23/2018, 03/02/2018, 03/09/2018, 03/16/2018 ASAP#4647603 180222







Lessons Learned from Oroville Disaster

Commentary by Senator Jim Nielsen (R-Tehama)

Sunday, February 12, 2017 was a day many of us will forever remember.

I was working on our property when an aide called to inform me that the integrity of the Oroville Dam Spillway was compromised that an estimated 30-foot wall of water was about to uncontrollably rush out of the spillway, and that Butte County Sheriff Kory Honea had called for a mandatory evacuation.

Knowing Sheriff Honea to be a measured person, I knew he would not call for such an order without strong evidence. He must have weighed all the factors in his thoughts and deliberation.

Immediately, I contacted him to offer my full support.

Soon thereafter, nearly 200,000 people of the North State, from Plumas Lake to Oroville, quickly loaded their treasured possessions and pets and evacuated via congested highways.

Despite heavy traffic, residents – no doubt fearing the unknown and dealing with anxiety – evacuated without chaos.

Law enforcement officials and volunteers directed citizens to where they needed to go. Hundreds of first responders assisted and transported those who were most vulnerable. Residents of neighboring regions opened their homes to displaced families

In this time of high stress and unease, the citizens of our region held their heads high and acted admirably.

Over the next few days, Assemblyman James Gallagher (R-Yuba City) and I visited residents at the evacuation centers. We talked and shared cookies



Senator Jim Nielsen (R-Tehama)

and donuts with our friends and neighbors.

Between the visits, I called the Governor's Office and the director of the Department of Water Resources (DWR) for status updates.

After this alarming incident, thousands of workers from Kiewit Corporation and its subsidiaries descended onto Oroville to make the necessary repairs to the spillway. Their hard work is greatly appreciated.

But there's more to be done.

A year later, sediment and debris from the spillway disaster still clog the channels of the Feather River and are strewn along the riverbanks. This disregard for the environment forced Butte County, the City of Oroville and local jurisdictions to file lawsuits against the state. Penalties can be as high as \$51 billion.

At the state level, I have held many meetings in my office to discuss repair and communication efforts with state officials and community members. My staff and I continue to work with Sutter Butte Flood Control Agency to get funding to shore up the levees.

Along with Congressman Doug LaMalfa (R-Richvale), the Oroville Strong Coalition, Assemblyman Gallagher and I travelled to Washington, DC to lobby federal officials. Our request to have the Federal Energy Regulatory Commission (FERC) delay the license renewal is pending.

This disaster has united our community. We are now stronger than ever.

On the one-year anniversary of the evacuation, community members and leaders, businesses, and public officials affected by the order gathered on the steps of the Capitol to commemorate the event and call for efforts to prevent any similar disaster in the future.

In the coming year, we will continue to encourage the Governor to sign Assembly Bill 1270 (Gallagher), a measure to require more thorough dam inspections which I shepherded in the Senate.

I will continue my efforts to push for \$100 million in state funding for flood control efforts and to clean up the Feather River system.

It is also my goal to have DWR include our community in their decision making process. We want a seat at the table when DWR decides to either send more water to Los Angeles or hold back water, among the other decisions they make.

That's why I authored Senate Bill 955. This measure would create a citizens advisory commission for Oroville Dam and the Feather River system. This commission would allow for participation by the residents who are directly affected by the dam's operations and strategic plans.

With the strength and support of the community, I am optimistic that we will achieve these goals for the safety of our people and the prosperity of our local economy.

Sacramento County DA Reports

Defendant Sentenced for Attempted Murder in Drug Deal

DATE: February 8, 2018

CASE: Damien Tardy (Case #16

CASE: Damien Tardy (Case #16FE015244)

PROSECUTOR: Deputy District Attorney

James Wax, Career Criminal Prosecution Unit

The Honorable Timothy Frawley sentenced Damien Tardy to 32 years to life in prison. On July 26, 2017, a jury convicted Tardy of attempted murder. The jury also found true the allegations that Tardy intentionally discharged a firearm causing great bodily injury, and that the offense was committed willfully, deliberately and with premeditation.

Shortly after midnight on August 2, 2016, the victim met Tardy at a South Sacramento motel to purchase heroin. When the victim determined the heroin was poor quality, he went back to the motel to get his money back. The men then drove to the north area of Sacramento and purchased better quality heroin. After they sat in the car for a few minutes, Tardy said he had to get something out of the trunk and exited the car. When the victim exited the car, Tardy drew a gun and fired two shots, striking the victim in his head and neck. The victim fell to the ground and tried to crawl away from Tardy, who then fired several additional shots. The victim was struck twice in his torso and leg. Police were called to the scene and the victim was transported to a hospital where, after undergoing several surgeries, he survived.

Defendant Sentenced for Felony Auto Insurance Fraud

DATE: February 9, 2018

CASE: Sarkis Varpetyan (Case #16FE001622) PROSECUTOR:Deputy District Attorney Richard Ilharreguy, Insurance Fraud Unit

Sarkis Varpetyan pled no contest to felony insurance fraud. The Honorable Geoffrey Goodman sentenced Varpetyan to 180 days in county jail, 3 years formal probation and ordered him to pay \$43, 527.83 in restitution (\$5,485.86 to Farmers Insurance and \$38,041.97 to State Farm).

On May 21, 2015, Varpetyan was driving on Sunrise Boulevard when he suddenly hit his brakes for no reason, causing the car behind him to rearend Varpetyan's vehicle. Several witnesses stated that it appeared Varpetyan intentionally caused the accident. On June 11, 2015, Varpetyan filed an insurance claim stating he had come to a stop because of traffic and was not liable for the accident. The claim was ultimately denied based on the witness statements and the CHP report that found Varpetyan to be at fault for the accident.

This case was prosecuted by the Sacramento County District Attorney's Office Insurance Fraud Unit.

Defendant Convicted of Multiple Child Sexual Assault Charges

DATE: February 13, 2018

CASE: Richard Craig Torres (Case #07F10409)
PROSECUTOR: Deputy District Attorney Catrina
Skor, Special Assault & Child Abuse Unit

Richard Craig Torres was convicted by a jury of 18 counts of forcible lewd act upon a child, one count of lewd act upon a child and one count of forcible rape.

Torres sexually assaulted the female victim on a regular basis over the course of one year, starting in June 2005 when the victim was 13 years old. In May 2007, the victim disclosed the sexual abuse to her mother. In November 2007, Torres was notified about a warrant for his arrest. The next day, he fled to Mexico, where he lived under an alias for 7 years. In December 2014, the FBI received information about Torres' whereabouts, which ultimately led to his apprehension. In August 2015, Torres was extradited back to the United States to face charges.

Torres faces a maximum sentence of 160 years in prison. Sentencing is set for March 23, 2018, at 9:00 a.m. in Department 39 before the Honorable David Abbott.

Chiropractor Pleads to Felony Practicing Medicine without License, Grand Theft

DATE: February 14, 2018

CASE: Anthony Johnson (Case #16FE015230) **PROSECUTOR:** Deputy District Attorney David

Brown, Consumer & Environmental Protection Division
James Joseph Martin pled guilty to three counts
of practicing medicine without a license, four
counts of grand theft by false pretenses and misdemeanor charges of illegally using 'MD' and
'physician' in advertisements.

Martin regularly appeared on a local television program, Sac & Co. His infomercials were designed to look like an interview. Martin, a licensed chiropractor, portrayed himself as a functional neurologist who practiced metabolic or pastoral medicine, specializing in treating conditions of the thyroid, neuropathy and other health conditions. Many of Martin's patients thought he was a medical doctor. Some patients paid thousands of dollars for his treatment, which primarily consisted of Martin prescribing over the counter supplements and then selling them at a significant mark up.

Martin will be sentenced to 1 year in jail and ordered to pay restitution to all victims named in the complaint. Additionally, he will be on felony probation for 5 years, required to surrender his chiropractic license and prohibited from portraying himself as someone who practices functional or pastoral medicine.

Sentencing is set for May 29, 2018, at 8:30 a.m. in Department 62 before the Honorable Patrick Marlette.







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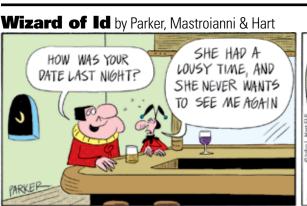


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BC by Mastroianni & Hart



Hole Molé by Rick Hotten THEY SAY YOU CAN ONLY STOP TIME BY LIVING IN THE MOMENT



OH, WOW... I'D REALLY I'VE INVENTED LIKE TO SHARE THAT WITH THE "MEME! MY FRIENDS!





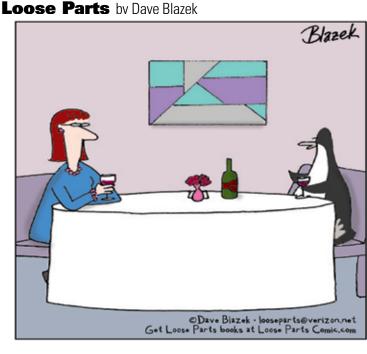


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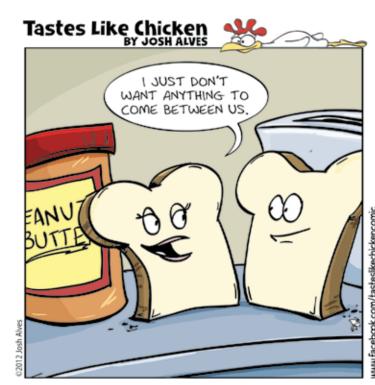


Funday Morning by Brad Diller





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EVENTS CALENDAR



VA Mather Farmers' Market

Date: Wednesdays **Time:** 9am-1pm Place: Sacramento VA Medical Center. 10535 Hospital Way Mather, CA

Contact:

Info: The VA Mather Farmers' Market occurs yearround every Wednesday and offers special deals for veterans.

Cork & Fork

Date: 3-2-18 **Time:** 6:30pm-9:00pm Place: Rancho Cordova City Hall. 2729 Prospect Park Drive Rancho Cordova, CA 95670

Contact: THEFCCP.org **Info:** Join us for our annual fundraiser benefiting the Folsom Cordova Community Partnership. Live music by Doug Brewer. Tickets are on sale now at corkfork.org

Mather Golf Course Crab Feed

Date: 3-2-18 **Time:** 7pm

Place: Mather Gold Course 4103 Zinfandel Drive Mather, CA 95655

Contact: Asa Jennings 916-364-4354 ex 8

Info: Proceeds go to Mather "Kids in the community" golf program. \$45 per person includes Crab, Pasta, Salad & Rolls

Spring Fling Date: 3-18- 2018

Time: 2:30pm Place: Crowne Plaza Sacramento. 5321 Date Avenue Sacramento, CA

95841

Contact: www.sacwinds.org **Info:** The Sacramento Symphonic Winds is a 60piece adult symphonic band conducted by Timothy M. Smith. This concert features trombone soloist, Tony Collins, playing Colloquy by W. L. Goldstein. Also The Hounds of Spring by Alfred Reed, Symphonic Dance Music from West Side Story by Leonard Bernstein, Mock Morris by Percy Grainger and more dance music!

Boy Scout Troop 144 Community Yard Sale

Date: 3-10- 18 **Time:** 8-1:00pm Place: Christ the King Lutheran Church. 5811 Walnut Avenue Orangevale, CA 95662

Contact:

bstroop144@gmail.com **Info:** Community yard sale, come by to shop, purchase a spot, or donate items. Bake sale- various baked goods for sale. SF Giants Tickets (Raffle) Snacks and drinks available.

PROMOTE YOUR EVENTS

CALL 773-1111

Free Open Garden

Date: 3-10-18 **Time:** 9am-12:00pm **Place:** Horticulture Center. 11549 Fair Oaks Blvd Fair Oaks, CA 95628

Contact: UC Cooperative 916-875-6913 **Info:** At 10:00 am watch

mini

demonstrations on: Managing grape pests and early season vine growth. Fertilizing fruit trees. Ongoing: Preparing raised vegetable beds for summer. Compost activities: turning, shifting and harvesting. Pruning herbs for better summer growth. Selecting water efficient landscape plants for seasonal bloom. Fruit trees: summer pruning to thin crops. Bring your gardening questions to the Ask the Master Gardeners table.

9th Annual Person of the **Year Awards Dinner**

Date: 3-16-18 **Time:** 6:00-9:30pm Place: Arden Hills Club Resort and Spa.1220 Arden Hills Lane Sacramento, CA 95864

Contact:

carmichaelchamber.com Info: No hot bar 6-7pm. Tickets are \$100.00. Tina Macuha will be the MC.

Your retirement. your money

Dear Dave,

I've been following your plan, and I'm ready to start investing. Do employer contributions count toward the 15 percent you recommend putting into retirement?

Dear Brenda,

income in retirement accounts is Baby Step 4 of my plan. That means you've already paid off all your debt, except for your home, and you've increased your \$1,000 beginner's emergency fund to a fully-funded emergency fund of three to six months of expenses. Way to go!

I want you to control your destiny, so employer contributions do not count toward the 15 percent I recommend setting aside for retirement. The first thing you should put money into is a matching retirement account. If

Dave Says

you've got access to a 401(k)

To make up the remainder,

you could look at a Roth IRA.

Then if the Roth, plus what you

invested previously to get the

match doesn't equal 15 percent,

you could see about a 403(b) or

go back to your 401(k) to com-

You're doing great, Brenda.

Precisely detailed

My mother wants everything,

except for her home, left to my

brother and I when she dies. She

would like her long-time bov-

friend to have her house. We

don't have a problem with this,

but it has not been written into

her will. Her mind is still sound,

so does she need to officially

plete the 15 percent.

—Dave

Dear Dave,

update the will?

- Dawn

Keep up the good work!

— and your employer offers a Yes, the will needs to be match — you should do that up changed to reflect her wishes to the match before anything where the house is concerned. Since she's still able to make It's nice if your company will decisions independently, the match up to a certain point, but will should be legally updated to chances are that will still mean reflect exactly what she wants to you've got some work to do. have happen with every piece of

> her estate. It's fine if she wants to give her boyfriend the house. It's your mom's will, and her estate, so she can do pretty much whatever she wants. She could also leave what's called a life estate that says her boyfriend gets use of the home while he's alive. Technically, in this kind of situation the house would be left to you, but he would legally have use of it during his life. Upon his death, the home could then revert to you or your brother.

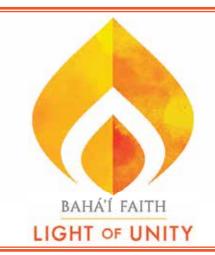
—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

- Brenda

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Carmichael Times • 13 FEBRUARY 23, 2018

Trump Administration Works to Give Relief to Americans Facing High Premiums, Fewer Choices

Proposed Rule to Allow Short-Term, Limited-Duration Insurance for Longer Periods Providing Increased Choice at a Lower Cost

Commentary by Jack Cheevers, Center for Health Journalism

SACRAMENTO REGION, CA (MPG) - In direct response to President Trump's October 2017 Executive Order, the Departments of Health and Human Services (HHS), Labor, and the Treasury (the Departments) issued a proposed rule today that is intended to increase competition, choice, and access to lower-cost healthcare options for Americans. The rule proposes to expand the availability of short-term, limited-duration health insurance by allowing consumers to buy plans providing coverage for any period of less than 12 months, rather than the current maximum period of less than three months. The proposed rule, if finalized, will provide additional options to Americans who cannot afford to pay the costs of soaring healthcare premiums or do not have access to healthcare choices that meet their needs under current law.

"Americans need more choices in health insurance so they can find coverage that meets their needs," said Health and Human Services Secretary Alex Azar. "The status quo is failing too many Americans who face skyrocketing costs and fewer and fewer choices. The Trump Administration is taking action so individuals and

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families have access to quality, affordable healthcare that works

for them." Short-term, limited-duration insurance, which is not required to comply with federal requirements for individual health insurance coverage, is designed to provide temporary coverage for individuals transitioning between healthcare policies, such as an individual in between jobs, or a student taking a semester off from school. Access to these plans has become increasingly important as premiums have more than doubled - PDF between 2013 and 2017 in health plans on the Federal Health Insurance Exchange. And half of the counties in America have only one insurance carrier to choose from.

"Americans who find themselves between jobs or simply can't afford coverage because prices are too high will be helped by President Trump's Healthcare for All Executive Order," said Centers for Medicare & Medicaid Services (CMS) Administrator Seema Verma. "In a market that is experiencing double-digit rate increases, allowing short-term, limitedduration insurance to cover longer periods gives Americans options and could be the difference between someone getting coverage or going without coverage at all."

This announcement builds

on the President's October 2017 Executive Order 13813, "Promoting Healthcare Choice and Competition Across the United States," which directs the Departments to consider proposing regulations or revising guidance to expand the availability of short-term, limited-duration insurance and allow it to cover longer periods. The Departments published a final rule in 2016, which restricted short-term, limited-duration insurance to less than three months. Key stakeholders, including state regulators, have expressed concerns that the current limit could cause harm to some consumers, limit consumer options, and have little positive impact on the risk pools in the long run. Today's proposed rule would address these concerns by reverting to the previous definition of short-term, limited-duration insurance which permits coverage for nearly a full

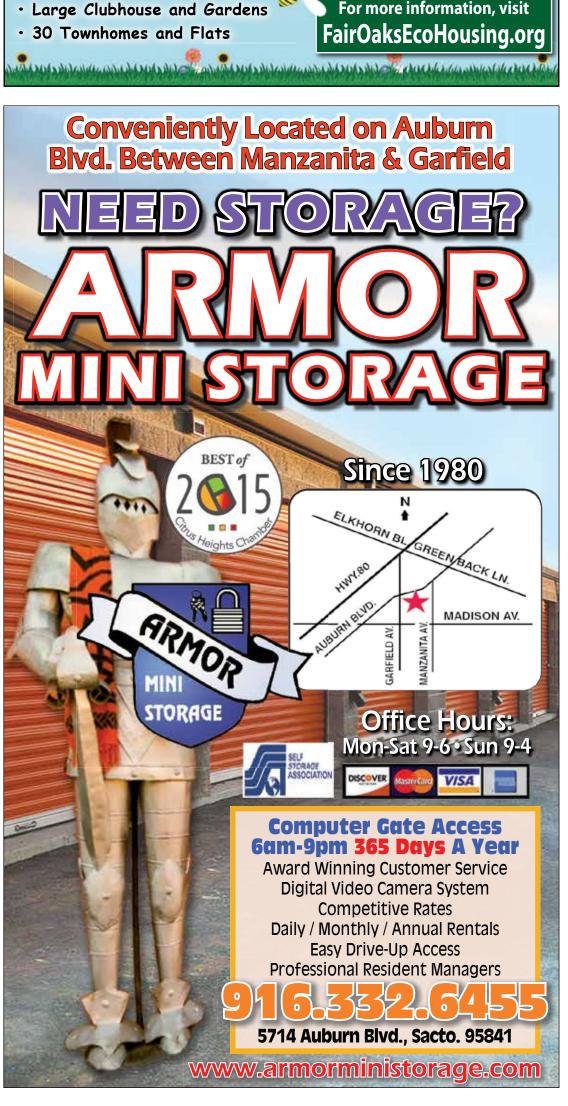
A fact sheet on today's proposed rule can be found here: https://www. cms.gov/Newsroom/

12 months.

MediaReleaseDatabase/ Fact-sheets/2018-Fact-sheetsitems/2018-02-20.html.

The link to the proposed rule can be found here: https:// www.federalregister.gov/documents/2018/02/21/2018-03208/ short-term-limited-durationinsurance.







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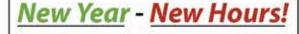
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14 · Carmichael Times FEBRUARY 23, 2018

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