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Carmichael Times

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Serving Carmichael and Sacramento County since 1981

AUGUST 25, 2017

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EMPOWERMENT
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Mayor's Race Heats Up

*Words and picture
by Susan Maxwell Skinner*

CARMICHAEL, CA (MPG) - Enter the candidates for Carmichael's 2018 honorary mayoralty. The "ruthless" campaign (money buys all votes) is a Carmichael Chamber of Commerce tradition. Three local businesspeople are contesting the volunteer office.

Hoping to end a long run of female mayors, Austin Schlocker has his eye on the role. The New York Life financial professional was raised in Carmichael, graduating from El Camino High School. He then attended CSUS to gain his communications degree.

Schlocker's ambitions for the mayoralty include "bringing business leaders and community together to ensure more prosperity for Carmichael." Schlocker will donate 10 percent of his campaign fundraising to California Coalition for Youth.

Fellow candidate Kelli Foley was also raised locally. "Our town means more to me than a place to hang my hat," she says. "I'm passionate about Carmichael and everything it has to offer - its people, its parks and gardens, its unique sense of place." A veteran realtor, she owns Trillium Real Estate on Marconi Avenue. Part of Foley's fundraising will support the Alzheimer's Association to aid in research and development of Alzheimer's and dementia.

Third contender Rebecca Johnson moved to Sacramento from the Bay Area for college. With a social work degree, she served San Juan District schools as a prevention/intervention specialist.

She now co-owns Care First Resources in Carmichael. The company offers free assistance to people needing help with senior care. "It's my mission to plant deep roots in the Community and do all I can to



Carmichael Honorary Mayor Katie Pexa (front) poses with 2018 candidates Austin Schlocker, Kelli Foley and Rebecca Johnson.

make it a better place to eat, shop, work, play and live," says the candidate. Part of Johnson's fundraising will assist the Crohn's & Colitis Foundation.

All three candidates will join

forces for a "Mayoral Mingle" on Wednesday, September 20. Oakmont of Carmichael retirement community (4717 Engle Rd) will host the fundraiser event, providing appetizers,

beer and wine for \$20 admission. Festivities begin at 5:30 pm. Anyone may attend.

To donate or assist the candidates in their campaigns, visit www.carmichaelchamber.com ★

County Working Toward No Place Like Home Grant

Sacramento County, CA (MPG) - No Place Like Home (NPLH) is a new State program that will provide counties with grants in 2018 to provide critically needed housing for chronically homeless individuals who are also struggling with mental illness. Sacramento County will be applying for NPLH funding as an essential piece of our "housing first" approach to reducing homelessness.

As a first step toward pursuing those funds Sacramento County will be working with a consultant to lay the groundwork for a plan that will align with No Place Like Home specifications.

"Permanent supportive housing options are critical to people experiencing homelessness and who are also in need of mental health services," said Patrick Kennedy, Sacramento County District 2 Supervisor and Governor Brown's appointee to the No Place Like Home Advisory Committee. "Securing these funds will be a critical component of success in addressing the needs of this vulnerable population in the Sacramento region."

Paul Lake, Sacramento County's Deputy County Executive for Social Services, worked to ensure collaboration with key stakeholders when the planning committees began to meet in late 2016.

"Broad representation from advisory bodies, advocates and cities was essential for ensuring the appropriate people were sitting at the table," Lake said. "Collaboration is imperative as we move forward to successfully address issues around homelessness in the Sacramento region."

The NPLH Steering Committee includes Sacramento County's Director of Homeless Initiatives as well as representatives from the County's Departments of Human Assistance and Health and Human Services, the Mental Health Services Act Steering Committee and the City of

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Man with a Horn Plays His Last Post



Carmichael-based John Skinner was an iconic Sacramento band-leader. (Picture, family source.)

By MPG Staff

CARMICHAEL, CA (MPG) - Carmichael resident and musical legend John Skinner died last weekend. He was 71.

For decades, the trumpeter powered the most go-to band organization in Sacramento. An Air Force veteran and airline pilot, Skinner juggled two long and successful careers. He was also a champion for music education and supported many local community causes. "Johnny Trumpet" (as he jokingly dubbed himself) had fronted bands since teenage days as a trumpet prodigy in Orland CA. His bands also backed shows with show-biz giants like Ray Charles, Luciano Pavarotti and Ann Murray.

In recent years, mobility issues forced the leader off-stage. His popular Skinner Band nevertheless played

on, with Skinner cracking the whip from the sidelines. At a Carmichael Park concert this month, he was greeted affectionately by hundreds of fans. Playing his trumpet from the audience, Skinner performed a vibrant final solo.

He and his singer wife Susan last week travelled to Ohio for a musical convention. The bandleader suffered a heart attack and died in the hospital. He is survived by Susan and his daughter Kathryn. Skinner.

A full tribute to this larger-than-life Sacramento figure will appear in next week's Carmichael Times. A musical celebration of his life will be presented at the La Sierra Center, 5325 Engle Road in Carmichael, beginning at 2 pm, September 17. Anyone may attend. See John Skinner's Facebook page for more details. ★

Support Our Sisters Delivers Bras to Women In Need

Story and photos by Jacqueline Fox

SACRAMENTO REGION, CA (MPG) - Lynne Shelton and Sheryl Smith are busy stuffing suit case after suit case with vacuum packed bundles of support bound for underserved women on farms in South Africa.

Mesh bags of bras, yes, that kind of support, adorned in pink polka dots, purple lace, black on black, white, leopard print, red satin, padded, non-padded, wired and soft framed, are strewn across the entryway and much of the dining room in Shelton's Rancho Cordova home. Bras are pretty much everywhere.

By late August, Shelton and Smith, with the help of a few other volunteers, will board a plane on Emirates Airlines with roughly 1,000 donated bras bound for four different farms in Mokipane, roughly two hours from Johannesburg, where shopping can cost a woman roughly nine month's wages, not mention prove an aggravating experience for many there who

are well-endowed and know only the pains of wearing bras that are as much as two or three sizes too small for them, that is if they have ever even owned one.

"You would be surprised by the number of women working on these farms that either have never worn a bra, or are wearing bras that are too small for them," says Shelton, founder of Support Our Sisters™ (SOS), which delivered 522 donated new and gently used bras to South African women in need in August of 2016. "It's something that we take for granted here, but getting a bra for the first time, to these women, is a huge deal."

This year, the number of bras being packed into air tight packages and stuffed into roll on suitcases is nearly double the year prior, which is a good thing, because this year SOS will be serving roughly 400 women on four different farms, nearly double the number of women served in 2016.

"That's how fast this is taking off," says Shelton, a business attorney and owner of Shelton Law



Sheryl Smith and Lynne Shelton have helped organize the group for a worldly cause.

when the tanker hit a snag that would delay it for weeks. Shipping the bras via air is not cheap: Emirates charges \$175 for each suitcase, but offers SOS a discounted price of \$158 and donates the full cost of carrying five suitcases.

Sheryl Smith, a broker and owner of Smith Real Estate Services, Inc., also in Gold River, got involved through the same congregation. She serves as treasure for SOS. She says the growth of the initiative is supported by pure, grass roots energy.

"This is very close to my heart," says Smith. "I've always been drawn to helping women in crisis of some kind, so I love what I'm doing. And by no means are we doing this alone. It's a pure grass roots effort. I'm even calling up my clients and saying 'Hey, I'm doing this. Would you like to be involved?' And they are all in."

Some are jumping in via the SOS Facebook page, coming on board to help with little or no connection to the group but the simple urge to help. And, it's not just women.

"We had a male donor find us on Facebook who asked us what we needed," says Smith. "We said we needed money to ship the bras overseas on the plane. He asked how much. We told him and he just said 'done.'"

Employees at Harrah's Casino in Reno took up a collected and recently donated 100 bras to the cause and family and friends of SOS volunteers are making donations from as far away as Kansas.



This year, the number of bras being packed into air tight packages and stuffed into roll on suitcases is nearly double.

& Associates in Gold River. She launched SOS in 2015 as an initiative of her foundation Raising a Nation (RAN), which she also founded in 2015 to provide support to the Institute For Ministry Development (IMD) South Africa chapter, with which she got involved through a member of her church, Lakeside, Folsom.

"I was asked by the IMD to go to Bad Se Loop to speak at a conference and I learned about what they were doing and I decided to start a foundation to support them," Shelton said.

IMD International is headquartered in Denver and has chapters around the globe. IMD, South Africa, under the direction of Koos Basson and his wife, Jenny, is amidst building ministries in the townships near Mokipane, which will offer educational classes, as well as vocational and goal setting workshops, weekend camps and other resources for youth ages fourth grade and up to 30.

"The goal is to help these people learn about how their government works, how to advance their skills and better their lives," Shelton says. "You have to think about South Africa, or villages and farms outside of the major cities, as just coming out of a third-world scenario," she adds. "It has only been just a little over a couple of decades since the end of Apartheid and they don't have the kind of access to governmental information and education that we have."

An older, South African woman and farmworker was introduced to Shelton on that trip and, when it was learned she'd been suffering from severe pain a little investigation proved the culprit to be the size of the woman's bra.

"When she bent over she'd wince in this terrible pain," says Shelton. "We learned that she'd been wearing a bra that was way too small for her. But that's how it is there. If you can get the money for a bra, you're lucky. These women often can't even afford one, let alone get their hands on the size they need because the sizes available to them are limited."

With Raising a Nation barely off the ground, Shelton decided

to launch its first initiative, Support Our Sisters™, with a mission to bring donated bras to these women. And it turns out there is a lot of support out there for the cause.

"These women have little money and they are often living in the kind of bunkers you'd associate with plantations or farms of the south decades ago," Shelton says. "Also, because a lot of these women are mothers



Volunteers jumped in to help with the packaging and shipping.

who have had several children, they are very well-endowed. Our largest size was a 54 DDD. The smallest was 28DDD."

SOS accepts new and gently used maternity and sports bras, as well as regular ladies bras. There is a high demand for sizes 32, 34 and 36 B or larger, Shelton said.

SOS had hoped to use a cargo liner for the 2017 shipment of bras, but that plan was derailed

SOS has also donated bras to local groups helping women in need, including 75 bras to WEAVE, a provider of crisis intervention services for survivors of domestic violence, sexual assault and sex trafficking in Sacramento County, and the Twin Lakes Food Bank.

For more information, call Sheryl Smith, (916) 472-0103, or visit www.raisinganations.org ★

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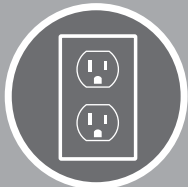
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Women's Empowerment Named CA Nonprofit of the Year

100 nonprofits honored at second annual California Nonprofits Day celebration

By Kristin Thébaud

SACRAMENTO, CA (MPG) - Women's Empowerment, along with 100 nonprofits from across the state, was honored recently at the second annual California Nonprofits Day celebration. Assemblymember Kevin McCarty (D-Sacramento) named Women's Empowerment Nonprofit of the Year. The award recipients were honored at a luncheon at Sacramento's Convention Center.

"Women's Empowerment is thrilled to receive this award from Assemblymember Kevin McCarty, who truly supports our vision of breaking the cycle of homelessness for women and children in Sacramento," said Lisa Culp, executive director, Women's Empowerment. "We also are proud to receive this award with other nonprofits across the state that are working hard to improve the lives of Californians. Partnership is vital in this sector, and we were honored to stand with so many valuable organizations."

The annual California Nonprofits Day event was formally recognized by Assembly Concurrent Resolution 54, authored by the chair of the new Assembly Select Committee on the Nonprofit Sector Assemblywoman Monique Limon (D-Santa Barbara).



Women's Empowerment executive director Lisa Culp, board member Nikky Mohanna and graduate Chantay White join Assemblymember Kevin McCarty to receive the California Nonprofit of the Year award. Photo courtesy Women's Empowerment

Women's Empowerment was featured on NBC's The TODAY Show in 2015 for offering the most comprehensive job-readiness program in the Sacramento area designed specifically for women who are homeless and their children. The award-winning organization has graduated 1,437 homeless women and their 3,500 children since 2001. Last year, 92 percent of graduates found homes, and 81 percent

found jobs or enrolled in school or training. The program combines self-esteem courses, job training, health classes and support services to help homeless women across diverse ages, races and cultures. Women's Empowerment is funded through private donations from the community. To make a donation: www.womens-empowerment.org.

Source: Kristin Thébaud Communications ★

County Working Toward No Place Like Home Grant

Continued from page 1
Sacramento's Mayor's Office.

Additionally, the NPLH Advisory Committee includes the County's Homeless Services Manager, Veterans' Services Officer, and Behavioral Health Director as well as representatives from Mental Health and Alcohol and Drug Advisory Boards, the Homeless Continuum of Care Advisory Board, the Sacramento Housing Alliance, and the Steinberg Institute, among others. Members on the Program

Development Work Group include representatives from the Cities of Folsom, Elk Grove, Citrus Heights, Galt and Sacramento.

NPLH funding is vital for the County because in order to fund NPLH, the State will be withholding the County's Mental Health Services Act growth revenues, which will create shortfalls in funding mental health programs.

However, through prudent use of reserves, the County will continue to sustain those programs while pursuing new opportunities

the NPLH grant will provide to address chronic homelessness in the Sacramento region.

The permanent housing would be linked to on- or off-site flexible, voluntary and individualized services to retain housing, improve health, and live and work in the community.

The county's next step is submitting the grant application, due September 30. Project funding is anticipated to begin in 2018.

Source: Sacramento County Media ★

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OVER \$220K PRICE REDUCED

1233 Kingsford Drive, Carmichael | \$1,065,000

From its stunning entryway to its timeless contemporary design, this 5,000 square foot residence captures the best of fine living. A generous floor plan of 6 bedrooms and 5 baths allows everyone their own space. Vast view windows throughout the home soak up the natural light and create a warm and inviting atmosphere. Additional highlights include spacious living areas, a large sunroom, 3 fireplaces, an upstairs balcony, and a pool and basketball court.

PRICE REDUCED

2622 Wrendale Way, Sacramento | \$479,000

This charming 5 bedroom and 3 bath abode located in a welcoming tree-lined neighborhood. A generous floor plan provides plenty of room for easy living and entertaining. Additional highlights include a large lot with a pool and RV access, an updated kitchen, large separate family and living room quarters and a walk-friendly neighborhood.

5244 Fair Oaks Blvd., Carmichael | \$1,295,000

This custom home is a fusion of stunning architectural design and functionality. Situated behind its own private gate, the residence is surrounded by mature trees and extensive landscaping. Enjoy a welcoming foyer, huge family room with soaring ceilings and clerestory windows, and a beautifully appointed open-concept kitchen. 5+ bedrooms, office, game/media room.

NEW LISTING

6608 Stanley Avenue, Carmichael | \$409,000

Situated on a fantastic half-acre lot in a desirable area of Carmichael, this original farm house is truly one-of-a-kind. With just the right blend of character and space, the possibilities for this 2 bedroom and 1 bath home are endless. Enjoy a private backyard and lot, spacious floorplan and a lovely neighborhood within close proximity to Ancil Hoffman park and top-rated schools.

NEW LISTING

5915 Yeoman Way, Citrus Heights | \$329,000

This 3 bedroom and 2 bath abode is located on a corner lot in one of Citrus Heights most desirable areas. The home features updates throughout including gorgeous hardwood flooring, fully remodeled bathrooms and a partially remodeled kitchen and a freshly painted interior. Enjoy an open-concept floor plan with bright and airy rooms and a large backyard, ideal for entertaining.

NEW LISTING

3620 Scorpio Court, Sacramento | \$309,000

From its welcoming entryway to its polished interior with high-end finishes throughout, this 3 bedroom and 2 bath home captures the best of fine living. Enjoy an open-concept floor plan with an inviting great room, a newer kitchen, updated bathrooms with gorgeous custom marble finishes and detailing, and newer central heat and air. The home rests on a corner lot in a cul-de-sac in a walk-friendly neighborhood.

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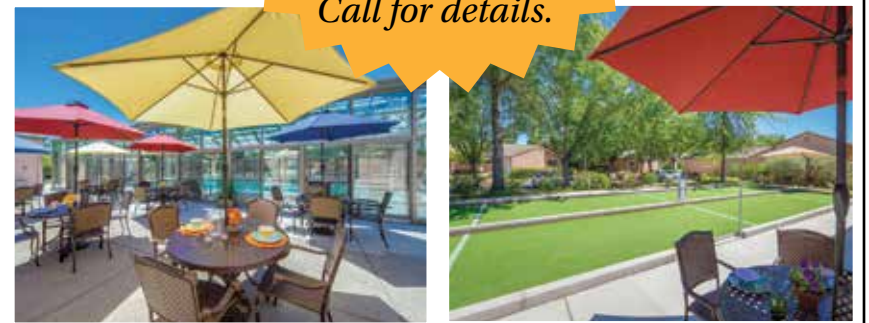
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Local United Way Builds Social Services with IBM Donations

SACRAMENTO REGION, CA (MPG) - United Way California Capital Region has received a SafetyNet technology grant from IBM valued at \$300,000 that will help improve services to the people of the greater Sacramento area. The local United Way was one of only a handful of organizations selected in 2017 by IBM for its new SafetyNet grant program. IBM SafetyNet provides customizable software, pro bono consulting and training services, and hosting in the digital cloud to store information securely, conveniently and reliably.

"As a United Way board member, I know the value that donors place on demonstrable outcomes in choosing where to give. SafetyNet is a foundational tool for evaluating the progress of United Way's work toward achieving desired outcomes," said Kim Hewitt, IBM executive in Sacramento. "As an IBMer, I am proud that we are making assets such as SafetyNet available to support the essential work of nonprofits in the communities where we live and work."

United Way California Capital Region will use IBM SafetyNet to measure outcomes of the Square One Project, United Way's 20-year

promise to significantly increase the number of local students who graduate from high school ready for success in college and beyond. Through nine decades of work and research across Amador, El Dorado, Sacramento, Placer and Yolo counties, the local United Way believes ending poverty starts in school and is working to ensure kids meet important milestones to prepare for success in college or career. To learn more or make a donation: www.yourlocalunitedway.org.

IBM SafetyNet is helping nonprofits document and evaluate the success of their programs more quickly and effectively – a prerequisite for receiving essential funding from the public and private sectors. Collecting and analyzing client, program and funding contract data can be a time-consuming and arduous task for many organizations. Data analysis offered by IBM SafetyNet enables social service providers to pinpoint and address possible gaps in services, and lead to better programming in support of their clients. To learn more about IBM SafetyNet: www.ibmsafetynet.org.

Source: Kristin Thébaud Communications ★

Taxpayers' Bill of Rights Meeting on August 29 in Sacramento

SACRAMENTO, CA (MPG) - Anyone with ideas, suggestions, or concerns about the administration and oversight of California's business taxes is invited to attend the California Department of Tax and Fee Administration's (CDTFA) annual Taxpayers' Bill of Rights meeting in Sacramento on August 29, 2017.

The meeting will be held to receive public input regarding business taxes including sales and use taxes, environmental fees, and fuel and other excise taxes. Those interested in attending are invited to contact the Taxpayers' Rights Advocate Office by calling

toll-free 1-888-324-2798, or online at www.boe.ca.gov/info/emailtra.htm. The meeting will also be webcast live and recorded for later viewing.

Enacted in January 1989, the Harris-Katz California Taxpayers' Bill of Rights ensures that the rights of California taxpayers are protected during the assessment and collection of sales taxes. The Taxpayers' Bill of Rights was expanded in 1993 to include special tax and fee programs such as fuel, tobacco, and other various tax and fee programs.

The California Department of Tax and Fee Administration

collects \$64.3 billion annually in taxes and fees, supporting state and local government services. For more information on other taxes and fees in California, visit the California Tax Service Center.

For more information contact CDTFA at 1-800-400-7115.

When: Tuesday, August 29, 2017, at 1:30 p.m.

Where: California Department of Tax and Fee Administration 450 N Street, Room 122 Sacramento, CA 95814

Source: California Department of Tax and Fee Administration ★

Tax Pros Warned of New Scam to Steal Their Passwords

By David A. Tucker, IRS Media

The Internal Revenue Service, state tax agencies and the tax industry recently warned tax professionals to be alert to a new phishing email scam impersonating tax software providers and attempting to steal usernames and passwords.

This sophisticated scam yet again displays cybercriminals' tax savvy and underscores the need for tax professionals to take strong security measures to protect their clients and protect their business. This is the time of year when many software providers issue software upgrades and when tax professionals are working to meet the Oct. 15 deadline for extension filers.

These types of phishing scams are why the IRS, state tax agencies and the tax industry, acting as the Security Summit, launched the 10-week Don't Take the Bait campaign currently underway. This awareness effort highlights the many tactics

of cybercriminals as well as the steps tax professionals can take to protect their clients and themselves.

This latest scam email variation comes with a subject line of "Software Support Update" and highlights an "Important Software System Upgrade." It thanks recipients for continuing to trust the software provider to serve their tax preparation needs and mimics the software providers' email templates.

The e-mail informs the recipients that due to a recent software upgrade, the preparer must revalidate their login credentials. It provides a link to a fictitious website that mirrors the software provider's actual login page.

Instead of upgrading software, the tax professionals are providing their information to cybercriminals who use the stolen credentials to access the preparers' accounts and to steal client information.

The Security Summit reminds tax professionals that software providers do not embed links into

emails asking them to validate passwords. Also, tax professionals and taxpayers should never open a link or an attachment from a suspicious email.

Tax professionals can review additional tips to protect clients and themselves at Protect Your Clients, Protect Yourself on IRS.gov.

Tax professionals who receive emails purportedly from their tax software providers seeking login credentials should send those scam emails to their tax software provider.

For Windows users, follow this process to help the investigation of these scam emails:

1. Use "Save As" to save the scam. Under "save as type" in the drop-down menu, select "plain text" and save to the desktop. Do not click on any links.
2. Open a new email and attach this saved email as a file.
3. Send a new email containing the attachment to the tax software provider, as well as a copy to Phishing@IRS.gov. ★

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The Secret to Being Organized

Pam Young's Corner

Let's Try to Be More Tolerant

Let's Try to Be More Tolerant

A few years ago my son Michael and his wife Meredith were invited by the FOX network to go to the Super Bowl and Terry and I were invited to babysit our two grandchildren Jack, age eight, and Brooklyn, age eleven. I have such fun with these two!

The first night we were with them, when it was bedtime they both wanted me to tell them a bedtime story. Since they slept in separate rooms I sat in the hallway with the light on so they could both see me if they sat up and it was easy for them to hear me. I love to make up bedtime stories because I never know what I'm going to say myself. I guess I should say Nelly (my inner child) loves to hear my stories or maybe she's the one who makes them up? Whatever, I love to do it.

Here's the story I told that night:

Rabbit Ears, Elephants, and Donkeys

Once upon a time there was a wonderful family that was happy and healthy. There was a mom and a dad and a boy, eleven and a girl eight. (I reversed the ages for the story so the kids wouldn't think this story was about them.) The family lived way out in the country and the mom home-schooled the two children (neither of them knew what that was). There was one small, genetic problem with the family; they were born with bunny ears. Beautiful, long soft bunny ears. The parents raised the children to be thankful for their ears. They showed them pictures of

human ears and of course their ears were much better looking because human ears are just plain ugly!

One day the parents told the children that Mom was going to have to go to work and she would no longer be able to home school them and they would have to go to public school. They explained to the children that when they got in school there probably would be some children who would be mean and tease them about their bunny ears, but that they should just ignore them.

Sure enough, on the first day of school, the boy was out on the playground and a nasty, mean girl came up to him and said, "Hey rabbit ears, want a carrot?" The boy ignored the wicked girl, but she wouldn't relent. "Hey, can't you hear with those big ears or are you just stupid?" She was just one of those people who is intolerant of people's differences.

At this point in my story, Jack, my sweet eight-year-old love, said, "Was she a republican?"

Now I was already sitting on the floor so I didn't have far to fall in my hysterics! I laughed till I couldn't breathe and then I said, "Jackie, did you know I'm a republican?" Both children sat up in bed and stared at me as if I'd said, "Did you know I'm a witch and I'm going to eat you alive?"

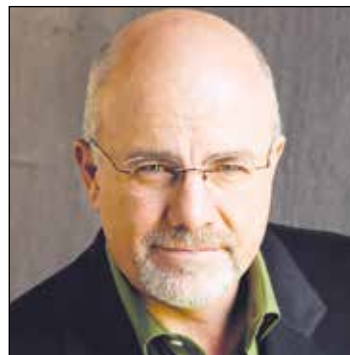
When their liberal parents came home, I forgot to tell them about the incident, but a few weeks later I was on the phone with Michael and remembered to tell him what happened. He laughed and said, "You know

Jack came to me a few days after you guys left and said, 'Dad, did you know Gramma's a republican?' I told him I did."

Then I said, "Michael, you know it might just be the right time to explain to the children that we need to respect each other's differences. You'd have thought I'd confessed to murder with the shocked reaction I received." It was quiet on the phone.

I love America! I am a republican and some of my best friends are democrats. My husband is a democrat and our votes probably cancel each other out, but that's what makes this country great! We can never go too far left or right. If you are a democrat, be nice to a republican today. If you are a republican, be nice to a democrat today. That's all I'm ever going to say about politics.

For more from Pam Young go to www.cluborganized.com. You'll find many musings, videos of Pam in the kitchen preparing delicious meals, videos on how to get organized, lose weight and get your finances in order, all from a reformed SLOB's point of view. ★



Dave Says

Home improvement debt?

Dear Dave,
I'm debt-free except for my home, and I'm considering having solar panels installed on the roof of the house. It would cost about \$27,000. I have \$80,000 in savings, but the company doing the installation will finance it all for just one percent interest. It's almost like free money. My electric bills average around \$310 a month, and I thought this would be a good way to save money in the long run. What do you think?
- Michael

Dear Michael,
If you have to finance the project, my answer is no. My guess is the break-even analysis you're trying to give me is the sales pitch your solar panel company gave you. That's how they sell solar panels, but it doesn't justify going into debt.

You told me you have around \$80,000 in savings right now. Why not just write a check? Let me ask you a question. What if you could borrow \$10 million at one percent interest and put it in

the stock market? Would you do that? Of course, not. It would be way too risky, right? Basically, we're talking about the same kind of thing. I made you feel the risk by scaling things up in my scenario. You're not feeling the risk right now because we're talking about \$27,000 instead of millions.

This move wouldn't bankrupt you, but wealthy people don't do the kind of thing you're talking about. Either pull the money out of your savings account and buy the panels, or don't buy them at all!

—Dave

Problem plan

Dear Dave,
I make \$48,000 a year, and I have \$35,000 in credit card debt. I owe \$25,000 on my home, and I was thinking about taking out a loan against my house to pay off the credit cards. Is this a good idea?
- Mike

Dear Mike,
I would never advise anything like this, unless it's to avoid bankruptcy. Here's the problem with that kind of plan. Most people who do that kind of thing don't change their financial

habits. In fact, they end up with a new mortgage and new credit card debt somewhere down the line.

You need to start building a track record of paying off debt. Cut up the credit cards, slash your spending, and start living on a tight, written, monthly budget. Prove to yourself that you're not going to take out a mortgage and turn around and run up a bunch of new credit cards.

I want to see you not take on any new debt and reduce that \$35,000 credit card bill dramatically over the next six months. If you can knock out half of it in a year, you can take care of the other half in another year or less. Then, you wouldn't need a second mortgage!

—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. ★

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The Widowed Persons Association of California encourages men and women to come to Sunday Support each Sunday from 3:00pm - 5:00pm. The Widowed Persons Association is designed to be of help to recently widowed men and women, but any and all widows and widowers are welcome as a community service. Participants do not need to be members and there is no charge.

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Crossword Puzzle on Page 9

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MAIL 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05196 Ali's Big Rig Repair, Inc, 8546 Weyand Avenue Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Ali's Truck Repair" at 8546 Weyand Avenue Sacramento, CA 95828. Filed with the Clerk of Sacramento County June 29, 2017. Publish: August 4, 11, 18, and 25, 2017.
ALIS 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05193 Ali's Truck Vault, Inc, 8546 Weyand Avenue Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Ali's Parking" at 8546 Weyand Avenue Sacramento, CA 95828. Filed with the Clerk of Sacramento County June 29, 2017. Publish: August 4, 11, 18, and 25, 2017.
ALIS 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05272 Cypress Avenue Baptist Church, 5709 Cypress Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "The Church on Cypress" at 5709 Cypress Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County June 30, 2017. Publish: August 4, 11, 18, and 25, 2017.
CHURCH 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05892 Janice Keller, 7001 27th Street Sacramento, CA 95822 and Kenneth Rhinehart, 6248 Logan Street Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "My Board & Care" at 7001 27th Street Sacramento, CA 95822. Filed with the Clerk of Sacramento County July 25, 2017. Publish: August 4, 11, 18, and 25, 2017.
BOARD 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05384 Kuhinke Consulting Inc, 10400 Twin Cities Road #20-141 Galt, CA 95632 is doing business under the Fictitious Business Name(s) "Kuhinke Consulting" at 12360 Clay Station Road Herald, CA 95638. Filed with the Clerk of Sacramento County July 6, 2017. Publish: August 4, 11, 18, and 25, 2017.
KUHINKE 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05736 Ken and Cheryl Rushing, 10241 Caballo Court Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Golden Valley Markets" at 4200 82nd Street Suite D Sacramento, CA 95828. Filed with the Clerk of Sacramento County July 18, 2017. Publish: August 4, 11, 18, and 25, 2017.
GOLDEN 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05857 Amy Anderson, 5905 Twin Creeks Court Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Cerise, Cerise Salon" at 588 La Sierra Drive Sacramento, CA 95660. Filed with the Clerk of Sacramento County July 24, 2017. Publish: August 4, 11, 18, and 25, 2017.
CERISE 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05733 Vanessa Stretton, 3145 Spoonwood Way Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Dr Fertility Goddess" at 3145 Spoonwood Way Sacramento, CA 95833. Filed with the Clerk of Sacramento County July 18, 2017. Publish: August 4, 11, 18, and 25, 2017.
FERTILITY 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05764 Dmitry Tkachuk, 4830 Watt Avenue #50 North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "TDA Handyman" at 4830 Watt Avenue #50 North Highlands, CA 95660. Filed with the Clerk of Sacramento County July 20, 2017. Publish: August 4, 11, 18, and 25, 2017.
TDA 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05688 Brent Sands, 5 Placid Court Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Poiz Events" at 5 Placid Court Sacramento, CA 95838. Filed with the Clerk of Sacramento County July 17, 2017. Publish: August 4, 11, 18, and 25, 2017.
POIZ 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05663 Altman Enterprises Inc, 8929 Oak Avenue Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "American Pool Service" at 8929 Oak Avenue Orangevale, CA 95662. Filed with the Clerk of Sacramento County July 17, 2017. Publish: August 4, 11, 18, and 25, 2017.
AMERICAN 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05776 Carol Wilkinson, 3440 Skyward Court Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Cater 2U Cuisine" at 3440 Skyward Court Sacramento, CA 95827. Filed with the Clerk of Sacramento County July 20, 2017. Publish: August 4, 11, 18, and 25, 2017.
CATER 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05697 Joshua Nedelcu, 4613 North Avenue Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Dutch Valley Floors" at 4613 North Avenue Sacramento, CA 95821. Filed with the Clerk of Sacramento County July 17, 2017. Publish: August 4, 11, 18, and 25, 2017.
DUTCH 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05596 J.E.P. Capital Inc, 9848 Business Park Drive Suite H Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Golden State Bond Exchange Inc." at 9848 Business Park Drive Suite H Sacramento, CA 95827. Filed with the Clerk of Sacramento County July 12, 2017. Publish: August 4, 11, 18, and 25, 2017.
GOLDEN 170710 8-25-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06087 Robert G. Lagomarsino, 1425 P Street #1 Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Lagomarsino Planning" at 2617 K Street Suite 240 Sacramento, CA 95816. Filed with the Clerk of Sacramento County August 1, 2017. Publish: August 11, 18, 25, and September 1, 2017.
PLANNING 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05601 Dennis Carter, 101 Tuscany Court Roseville, CA 95661 is doing business under the Fictitious Business Name(s) "Carter Painting" at 1485 Response Road Suite 100 Sacramento, CA 95815. Filed with the Clerk of Sacramento County July 13, 2017. Publish: August 11, 18, 25, and September 1, 2017.
CARTER 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06199 Marina Martinez, 10201 Spring Street Galt, CA 95632 is doing business under the Fictitious Business Name(s) "Tidy-Tnez Janitorial & Maintenance Services" at 10201 Spring Street Galt, CA 95632. Filed with the Clerk of Sacramento County August 3, 2017. Publish: August 11, 18, 25, and September 1, 2017.
TIDY 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06181 Pavel Borsov, 4405 Layburn Court Antelope, CA 95843 and Maksim Borsov, 7840 Walerga Road #427 Antelope, CA 95843 are doing business under the Fictitious Business Name(s) "Quality Image" at 4405 Layburn Court Antelope, CA 95843. Filed with the Clerk of Sacramento County August 3, 2017. Publish: August 11, 18, 25, and September 1, 2017.
QUALITY 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06170 Greg F. Marshall, 9413 Winewood Circle Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "GFM & Associates, Allvantage Agency" at 9413 Winewood Circle Elk Grove, CA 95758. Filed with the Clerk of Sacramento County August 3, 2017. Publish: August 11, 18, 25, and September 1, 2017.
GFM 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05642 Ralphyne Khani, 4606 Westlake Parkway Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "DARETODOOYOURHAIR" at 4606 Westlake Parkway Sacramento, CA 95835. Filed with the Clerk of Sacramento County July 14, 2017. Publish: August 11, 18, 25, and September 1, 2017.
DARE 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06043 Richard Dorsey Jr., 12801 Fair Oaks Boulevard Apt #168 Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Royal Roots Hair" at 12801 Fair Oaks Boulevard Apt #168 Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 31, 2017. Publish: August 11, 18, 25, and September 1, 2017.
ROYAL 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05694 Laura Gillies-Doherty, 2445 41st Street Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "GDC, Bio Chicanos" at 2445 41st Street Sacramento, CA 95817. Filed with the Clerk of Sacramento County July 17, 2017. Publish: August 11, 18, 25, and September 1, 2017.
GDC 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06042 Angela Khani, 4606 Westlake Parkway Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Thee Event Planner" at 4606 Westlake Parkway Sacramento, CA 95835. Filed with the Clerk of Sacramento County July 31, 2017. Publish: August 11, 18, 25, and September 1, 2017.
THEE 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05669 Bhubendra Pratap, 21 Massie Court Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Absolute Refrigeration & HVAC" at 21 Massie Court Sacramento, CA 95823. Filed with the Clerk of Sacramento County July 12, 2017. Publish: August 11, 18, 25, and September 1, 2017.
ABSOLUTE 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05549 Pavel Zubko, 7733 Cologne Lane Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Coffee Baker" at 7733 Cologne Lane Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County July 11, 2017. Publish: August 11, 18, 25, and September 1, 2017.
COFFEE 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05717 Joey Starrett, 105 Herrill Court Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Peak Design" at 105 Herrill Court Folsom, CA 95630. Filed with the Clerk of Sacramento County July 18, 2017. Publish: August 11, 18, 25, and September 1, 2017.
PEAK 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05822 Yu Jun Cho, 2071 Rockwood Drive Sacramento, CA 95864 and Corey Janecka, 2339 California Street San Francisco, CA 94115 is doing business under the Fictitious Business Name(s) "Kin Studio" at 2071 Rockwood Drive Sacramento, CA 95864. Filed with the Clerk of Sacramento County July 21, 2017. Publish: August 11, 18, 25, and September 1, 2017.
KIN 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05502 Yvonne Herrera, 9245 Laguna Springs Drive #200 Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Laguna Tax Service & More, Laguna Tax Services" at 9401 East Stockton Boulevard Suite 145 Elk Grove, CA 95758. Filed with the Clerk of Sacramento County July 10, 2017. Publish: August 11, 18, 25, and September 1, 2017.
LAGUNA 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05734 Herrera Commercial Properties Investments, LLC, 9401 E. Stockton Boulevard #145 Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Herrera Commercial Properties Investments, HCP Investments" at 9401 E. Stockton Boulevard #145 Elk Grove, CA 95624. Filed with the Clerk of Sacramento County July 10, 2017. Publish: August 11, 18, 25, and September 1, 2017.
HERRERA 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06117 Tiemin Dai Noriega, 807 Stuart Court West Sacramento, CA 95605 is doing business under the Fictitious Business Name(s) "Pink Rose Massage" at 2400 14th Street Sacramento, CA 95818. Filed with the Clerk of Sacramento County August 2, 2017. Publish: August 11, 18, 25, and September 1, 2017.
HERRERA 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06122 Laura Ortega, 200 P Street C33 Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "FTG Consulting" at 200 P Street C33 Sacramento, CA 95814. Filed with the Clerk of Sacramento County August 2, 2017. Publish: August 11, 18, 25, and September 1, 2017.
FTG 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06118 Nikki Maurice Nixon, 500 Baskins Way #634 Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Quick Chariot" at 500 Baskins Way #634 Sacramento, CA 95835. Filed with the Clerk of Sacramento County August 2, 2017. Publish: August 11, 18, 25, and September 1, 2017.
QUICK 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05904 Krishna Investments, Inc, 4355 Arden Way Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Baskin Robbins" at 4355 Arden Way Sacramento, CA 95864. Filed with the Clerk of Sacramento County July 26, 2017. Publish: August 11, 18, 25, and September 1, 2017.
BASKIN 170710 9-1-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06357 Nicholas M.A. Beebe, 8056 Dana Butte Way Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Spa Transport Specialist" at 8056 Dana Butte Way Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County August 11, 2017. Publish: August 18, 25, September 1, and 8, 2017.
SPA 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06235 Dolores Slaton and Christopher K. Slaton, 3544 Misty Morning Circle Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "DRSLATONLIVE" Education and Science Save Our Youth" at 11015 Olsen Drive Unit 9 Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County August 4, 2017. Publish: August 18, 25, September 1, and 8, 2017.
SLATON 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06358 Patrick and Katherine Moneybrake, 6320 Westbrook Drive Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Sacramento Chimney Sweep" at 6320 Westbrook Drive Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County August 11, 2017. Publish: August 18, 25, September 1, and 8, 2017.
SACRAMENTO 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06333 Pink Rose LLC, 4721 Waterstone Drive Roseville, CA 95747 is doing business under the Fictitious Business Name(s) "Green Carwash" at 5123 Madison Avenue Sacramento, CA 95841. Filed with the Clerk of Sacramento County August 10, 2017. Publish: August 18, 25, September 1, and 8, 2017.
GREEN 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06320 Samuel M. Splinter, 9421 Cedarview Way Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Bernuda Music Group" at 9421 Cedarview Way Elk Grove, CA 95758. Filed with the Clerk of Sacramento County August 9, 2017. Publish: August 18, 25, September 1, and 8, 2017.
BERMUDA 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06259 Lotus Garden Meditation Center, 7225 Lincoln Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Lotus Garden Yoga" at 9739-B Fair Oaks Boulevard Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County August 7, 2017. Publish: August 18, 25, September 1, and 8, 2017.
LOTUS 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06340 Chris Johnson Company, 400 Capital Mall Suite 2140 Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "The Johnson Group" at 400 Capital Mall Suite 2140 Sacramento, CA 95814. Filed with the Clerk of Sacramento County August 10, 2017. Publish: August 18, 25, September 1, and 8, 2017.
JOHNSON 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06300 Manjit Kaur, 8221 Triste Court Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Manjit Kaur Farmer Insurance Agency" at 7651 Daly Avenue #D Sacramento, CA 95842. Filed with the Clerk of Sacramento County August 9, 2017. Publish: August 18, 25, September 1, and 8, 2017.
MANJIT 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06224 BFK Services, LLC, 6900 Whyte Avenue Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Diamond Billards" at 10303 Folsom Boulevard Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County August 4, 2017. Publish: August 18, 25, September 1, and 8, 2017.
DIAMOND 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-05400 Brenda Rodriguez, 10201 Spring Street Galt, CA 95632 is doing business under the Fictitious Business Name(s) "I-Shine Maintenance" at 10201 Spring Street Galt, CA 95632. Filed with the Clerk of Sacramento County July 6, 2017. Publish: August 18, 25, September 1, and 8, 2017.
SHINE 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06249 Tigon LLC, 48 Cedar Lane San Jose, CA 95127 is doing business under the Fictitious Business Name(s) "Fujita Sushi" at 1976 Fulton Avenue Sacramento, CA 95825. Filed with the Clerk of Sacramento County August 7, 2017. Publish: August 18, 25, September 1, and 8, 2017.
FUJITA 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06286 Catherine Corella, 5369 Otter Pond Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Essence of You Designs" at 5369 Otter Pond Way Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County August 08, 2017. Publish: August 18, 25, September 1, and 8, 2017.
ESSENCE 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06074 Omar Solorzano, 2452 Berywood Drive Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Solorzano Trucking" at 2452 Berywood Drive Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County August 1, 2017. Publish: August 18, 25, September 1, and 8, 2017.
SOLORZANO 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06250 Wesley S. Herman, 2350 Gunn Road Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "HCX" at 2350 Gunn Road Carmichael, CA 95608. Filed with the Clerk of Sacramento County August 7, 2017. Publish: August 18, 25, September 1, and 8, 2017.
HCX 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06094 Elensburg Lamb Company Inc, 2530 River Plaza Drive Suite 200 Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Superior Farms" at 2530 River Plaza Drive Suite 200 Sacramento, CA 95833. Filed with the Clerk of Sacramento County August 1, 2017. Publish: August 18, 25, September 1, and 8, 2017.
SUPERIOR 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06258 Alecia Campbell, 4408 Truxel Road Apt #45 Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Rockyard Jamaican Restaurant & Entertainment" at 7609 Fair Oaks Boulevard Carmichael, CA 95608. Filed with the Clerk of Sacramento County August 7, 2017. Publish: August 18, 25, September 1, and 8, 2017.
ROCKYARD 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06180 7400 24th Street LLC, 7400 24th Street Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Double Tree Post Acute Care Center" at 7400 24th Street Sacramento, CA 95822. Filed with the Clerk of Sacramento County August 3, 2017. Publish: August 18, 25, September 1, and 8, 2017.
DOUBLE 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06242 Robert Ram, 6400 Valley Hi Drive Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Clean Away Janitorial" at 6400 Valley Hi Drive Sacramento, CA 95823. Filed with the Clerk of Sacramento County August 7, 2017. Publish: August 18, 25, September 1, and 8, 2017.
CLEAN 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06261 Lucky and Rose Okorocha, 4817 Flox Way Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Favorite Room and Board" at 7012 Usa Parkway Sacramento, CA 95823. Filed with the Clerk of Sacramento County August 7, 2017. Publish: August 18, 25, September 1, and 8, 2017.
FAVORITE 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06004 Craig, Phillip, Carter, Custer, 4901 Winter Oak Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Halo Aerial, Drone Works" at 4901 Winter Oak Way Antelope, CA 95843. Filed with the Clerk of Sacramento County July 31, 2017. Publish: August 18, 25, September 1, and 8, 2017.
HALO 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06557 Tyrell Knox and Kunta Benjamin, 7206 Gloria Drive Apt 9 Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Kenge Foods, Kenge Foods & Catering" at 7206 Gloria Drive Apt 9 Sacramento, CA 95831. Filed with the Clerk of Sacramento County July 14, 2017. Publish: August 18, 25, September 1, and 8, 2017.
KENGE 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06329 Sulaiman Isaqzoy, 7617 Black Bear Drive Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Feonix Event Planning and Management" at 7617 Black Bear Drive Antelope, CA 95843. Filed with the Clerk of Sacramento County August 10, 2017. Publish: August 18, 25, September 1, and 8, 2017.
FEONIX 170710 9-8-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06220 Ashley and Michael Piorun, 8217 Cripple Oak Court Citrus Heights, CA 95610 are doing business under the Fictitious Business Name(s) "323 Photography, Middle One Photography" at 8217 Cripple Oak Court Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County August 4, 2017. Publish: August 25, September 1, 8, and 15, 2017.
323 170810 9-15-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06435 Beverly Ann Akin and Kevin Akin, 4405 Crestridge Road Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Fiddles and Quills" at 4405 Crestridge Road Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County August 15, 2017. Publish: August 25, September 1, 8, and 15, 2017.
FIDDLES 170810 9-15-17

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2017-06539 Sergiu Cecan, 4700 Marconi Avenue #240 Carmichael, CA 95608 and Ruslan Cecan, 3931 Queenston Court #1 Carmichael, CA 95608 are doing business under the Fictitious Business Name(s) "S&R Auto Detailing" at 6529 32nd Street #1 North Highlands, CA 95660. Filed with the Clerk of Sacramento County August 21, 2017. Publish: August 25, September 1, 8, and 15, 2017.
S&R 1708

“I Fear Going to College”



**Commentary by
Harold Pease, Ph. D**

Student unrest in many colleges last spring demonstrated what is becoming obvious; institutions of higher learning are becoming radicalized and project intolerance for anything but a liberal view. Too few permit conservative or libertarian speakers and far fewer a constitutional speaker. I was not surprised, some years ago, to hear a mother share with me her son's fear that he did not wish to attend college because he did not wish to be politically indoctrinated. Parents increasingly worry about the radicalization of their children as well. As the years go by I hear this more frequently. Often when asked my profession, a political science professor, I get that look, “Oh! You're one of those.” So, the assumption is that professors, especially those in political science, are socialists or worse. But it is largely true. College is supposed to be a big tent housing all types of thinking so that the student can gravitate to what he thinks best after all sides are presented. Although everyone gives lip service to this statement, there still exists a preferred philosophy. Most colleges insist that they adhere to the idea of intellectual diversity, but the literature suggest otherwise, that the vast majority of colleges and universities are weighted in favor of one ideology and professors to one political party. This is not hidden. Many political science textbooks acknowledge this. There exists a consensus of what a “good education” consists. Students are immersed in race consciousness, feminism, multiculturalism, environmentalism, collectivism, globalism, political activism, class warfare, global warming, acceptance of

sexual deviations as normal, and minimization of the importance of Christianity. The end product, the student, must come to accept the above script. It is also in virtually all textbooks. It's not that any of these notions are bad, in and of themselves, but it is the nearly universal absence of the opposing view that is most troubling parents/students who do not want the indoctrination. All this reminds me of a 1960's tune with lyrics. “Little boxes on the hillside. Little boxes made of ticky-tacky... And they all look just the same. And the people in the houses, all go to the university... And they all look just the same.”

It's not fear of political science classes alone in most colleges and universities. Students can escape the indoctrination across the hall in a history or sociology class. Not so! Such bias permeates most academic areas. An English professor from a large Midwestern university, who did not wish to be identified because of possible retribution, spoke of English classes giving less emphasis on grammar, punctuation, or sentence structure and more on the political correctness. “Everything from Theater to Philosophy to History to English has, in effect, become sociology,” he wrote. “Teaching subject matter has become less important than teaching a very political perspective.” In the end, “They get taught the same thing over and over: a radical critique of the entire American social structure, an indictment of capitalism, anti-Christian propaganda, and collectivism over individuality.”

Of course, additional classes reinforce the “good education” and the result is that if students have not learned to think for themselves, or have some opposing information from home or church to think with, they graduate and carry the indoctrination into every segment of society as gospel. New teachers from kindergarten to the universities will pipe the same, or similar, message. Age and experience may alter the indoctrination but the twig is already bent in a prescribed direction and the student, like the twig, will give first consideration to returning to the indoctrination when confronted with anything in opposition. Colleges have so much

power over “right” thinking. An extreme example of this years ago, was a French Language and Culture class at Penn State University that required students to view the Michael Moore film Sicko, which focused on the inadequacies of the U.S. healthcare system and promoted Obamacare. In a French language class?!

The indoctrination begins immediately in some colleges, critics say, “with orientation where students begin by learning about the evils of ‘white privilege’ in a program called the ‘tunnel of oppression’ and sit through lectures informing them that they are part of a ‘rape culture.’” University of Delaware forced incoming freshmen to participate in a “treatment” program a part of which informed them that the word racism applies only to “all white people.” It also “blamed whites for having created the term racism” in the first place “to deny responsibility for systemic racism.” At Hamilton College in New York, fall 2010, male students were required “to attend a ‘She Fears You’ presentation to make them aware of the ‘rape culture’ of which they were allegedly a part and of the need to change their ‘rape supportive’ beliefs and attitudes” (New American, Aug. 5, 2013, pp. 23-27).

No wonder the young man did not wish to be subjected to what he saw as indoctrination. Because he knows that there exist other views there is hope for him, more especially if he selects professors who attempt to give alternative views of which there are still many, he will be fine. This is especially true at the community college level. It is students who have no idea that there exist alternative views that are most in danger. Parents too, realizing the danger to their children, can better prepare them against the indoctrination.

Dr. Harold Pease is a syndicated columnist and an expert on the United States Constitution. He has dedicated his career to studying the writings of the Founding Fathers and applying that knowledge to current events. He has taught history and political science from this perspective for over 30 years at Taft College. To read more of his weekly articles, please visit www.LibertyUnderFire.org. ★

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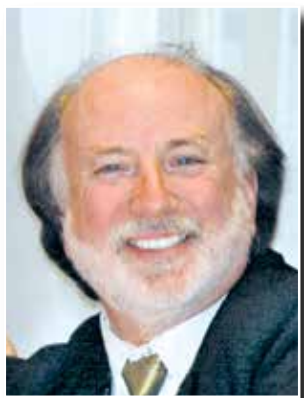
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SMUD and GridX Roll Out the First Bill Analysis Tool to Help Customers Transition to Time-of-Day Rates

SACRAMENTO REGION, CA (MPG) - SMUD and GridX, Inc. will partner to roll out a new bill scenario analysis tool that will allow SMUD's customer service representatives (CSRs) to help customers learn more about how the transition to time-of-day rates (TOD) will impact their bills.

GridX is a provider of big data billing and billing quality analytics solutions for energy companies using smart grid infrastructure. Its advanced technology enables utilities to design, promote and operationalize new energy products and programs.

Under a traditional tiered rate system, bills are calculated based on the volume of energy customers use. Under time-of-day rates, when customers use energy will be just as important as how much they use.

After SMUD transitions all of its customers to time-of-day plans by the end of 2019, about 44 percent of customers will pay less over the course of a year than they do under the current system, even if they make

no changes to their energy use. About 49 percent of customers will pay about \$2 more per month on average under the new plan, and about 8 percent will pay about \$6.80 more per month. If these customers make adjustments to when they use energy, they may be able to reduce their bills and save money on a time-of-day plan.

The new bill scenario analysis tool will allow a SMUD CSR to accurately calculate a specific customer's bills on a new rate. It will also allow the CSR to discuss various energy use scenarios with the customer and calculate how their bills will be impacted by shifting energy use to different time periods, adding or removing programs, deploying rooftop solar, adding an electric vehicle or possibly switching to SMUD's fixed rate option. The bill scenarios are personalized to each customer and calculated in real time while customers are on the phone.

"As we transition our customers to time-of-day rates, we want to help them learn as much

as possible about how their bill may be impacted and what they can do to control their energy costs," said Nicole Howard, SMUD's chief customer officer. "By working with GridX, we'll be able to roll out an accurate, responsive tool that will allow us to provide specific numbers to our customers so they can make informed choices."

"Transitioning an entire customer population to TOD rates is a significant undertaking," said Jian Zhang, CEO of GridX. "SMUD clearly recognizes the needs for, and benefits of, a real-time billing scenario analysis tool to help customers make more informed decisions about their rates and energy use. We are thrilled to partner with SMUD, a long-recognized industry leader in customer service, to deploy this solution and, ultimately, develop best practices supporting the transition to TOD rates."

To learn more about GridX, visit gridx.com. To learn more about SMUD, visit smud.org.

For more information, visit smud.org. ★

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Thurs., Aug. 3 (Dinner @ 6:30 pm)

Thurs., Sept. 7 (Dinner @ 6:30 pm)
11:30 am to 12:30 pm

East Lawn Memorial Park & Crematory
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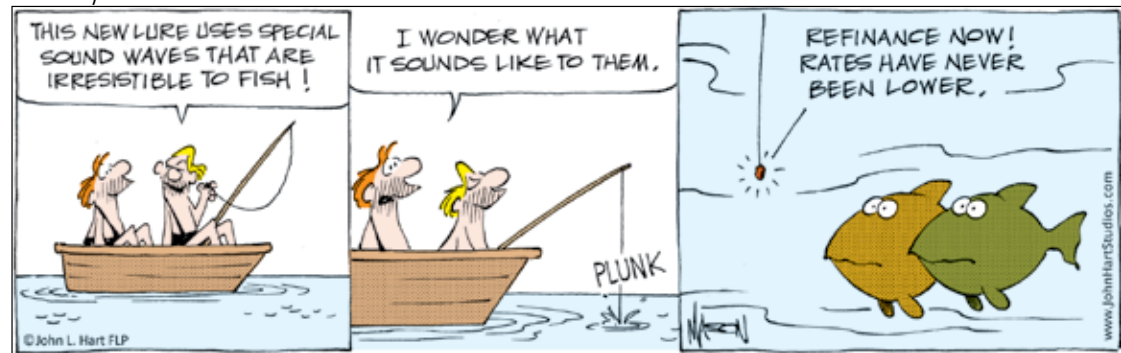
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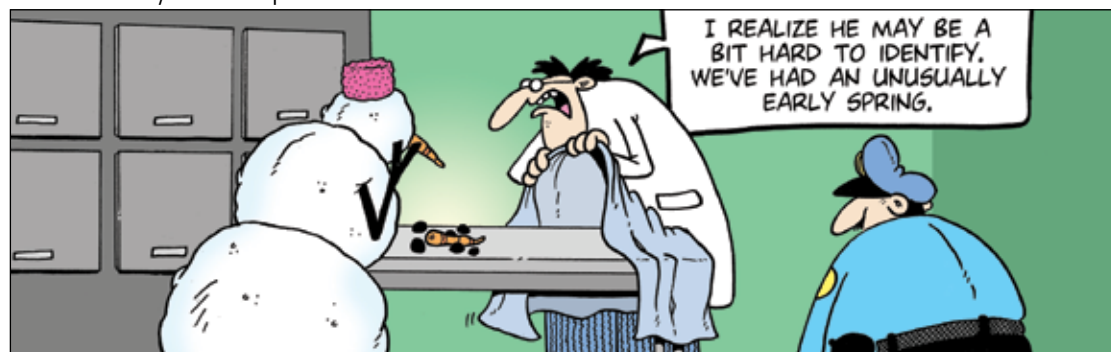
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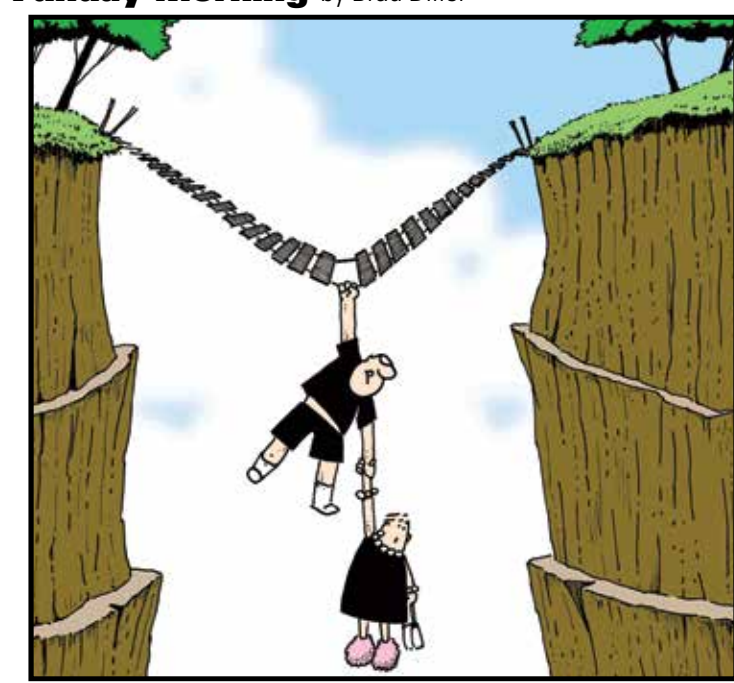
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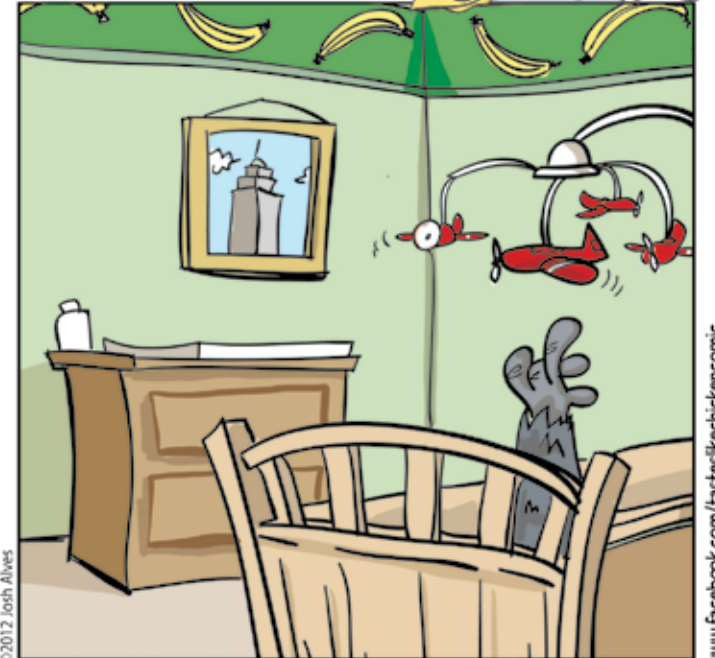
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FOREIGNER: HOT BLOODED AT 40

Story by Jacqueline Fox
Design & Layout by David Jayne

SACRAMENTO COUNTY CA. (MPG) - Wanna know what love is? Just ask Tom Gimbel about Rock-and-Roll and his 25 years as a member of the platinum-selling, British-America rock band, Foreigner, celebrating its 40th anniversary with a best hits album and a nation-wide tour, which includes a stop at the Toyota Amphitheater in Wheatland September 1.



"I love rock and roll and being a part of this amazing band," says Gimbel, 57, a Berklee College of Music graduate who plays rhythm guitar, sax and a number of other instruments. Gimbel joined the band on a "temporary" basis in 1992 after a short stint with that other, quintessential 1970s and early 80s rock and roll outfit, Aerosmith. Obviously the love between Gimbel and Foreigner founder and, according to Gimbel, the mastermind behind the band's longevity, Mick Jones, was mutual.

Foreigner's 1976 debut included break-out hits, such as "Cold as Ice" and "Feels Like the First Time."

In celebration of the tour and the anniversary of its founding, the band have released a new CD titled "40-Forty Hits from Forty Years," which includes popular tunes such as "Long, Long Way From Home," "Hot Blooded," and perhaps one of the band's most popular, softer rock hits of the 1980s, "I Want To Know What Love Is," which is on



Current Foreigner members are (left to right): Chris Frazier – drums; Tom Gimbel – rhythm guitar, saxophone, flute, backing vocals; Kelly Hansen – lead vocals; Mick Jones (founding member) – lead guitar, keyboards, backing vocals; Jeff Pilson – bass, backing vocals; Michael Bluestein – keyboards, backing vocals; Bruce Watson – rhythm and lead guitar. Photo by Bill Bernstein

the Wheatland lineup and will be performed with back up from the Lincoln High School Choir.

"This is something we do on our tours every time," says Gimbel. "We have a contest for the local schools and our

publicist works with the choir's to submit their video performances and the winner gets to join us on stage and perform. It's an awesome experience, for them and also for the band."

Foreigner donates \$500 to each of the high school choirs selected for a performance on the tours and the choir in turn sells the new CDs during the shows to raise funds for Foreigner's charity partner, The Grammy Foundation, which provides support for music education in schools across the country, among other things.

"Our fundraisers help us support a cause that is very close to our hearts," says Gimbel. "It is very important for us to keep music education in schools strong. There are many kids out there who are in their school bands and that is the only thing that keeps them going back every day. Don't even get me started about the studies that have been done on the benefits of art and music on a young person's development."

The band will perform with Cheap Trick as well as Jason Bonham's Led Zeppelin Experience. Bonham is the son of late Led Zeppelin drummer, John Bonham. Cheap Trick also made its debut in the 1970s with hits including "Surrender" and "I Want You To Want Me."

So, now that we know what love is, what keeps it feeling like the first time?

"I think the key to our band's longevity and success is the fact that our original founder, Mick Jones is always steering the ship," Gimbel says.



Mick Jones (above) and Foreigner, are celebrating their 40th anniversary with a best hits album and a nation-wide tour, which includes a stop at the Toyota Amphitheater in Wheatland September 1. Photo courtesy Foreigner

"Foreigner was his vision and it has always been his vision. He is constantly overseeing the band and who is in it, how they are playing. It's very subtle, but he's in charge. If we get too far off the mark, he comes in and gets us back on course."

The band's music, in fact much of the music from the 1970s, including that of Led Zeppelin, Cheap Trick, Aerosmith and the Rolling Stones, among others, just as popular today among youth across the country and worldwide. Vinyl record sales of classic rock are strong, and the 1970s rock-and-roll genre, with loud, in-your-face guitar and strong rock vocals driving the beat, are as popular with many new music fans as they were upon their first release decades ago.

"It's the ultimate compliment," says Gimbel. "That gives me hope. I see the guitar as this faded image. The sax hangs around. It's in the music of the Rolling Stones, Bob Seger and Bruce Springsteen. But the guitar sound has been on vacation for a while. Rock music, per se, has not really dominated the airwaves for a while now, so it's great to know there is interest again."

And how long can the love go on?

"We're thinking as long as people want us to do this, we are going to keep playing," Gimbel said. ★

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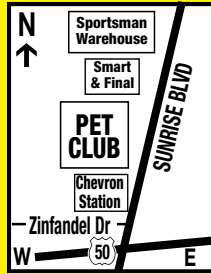
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