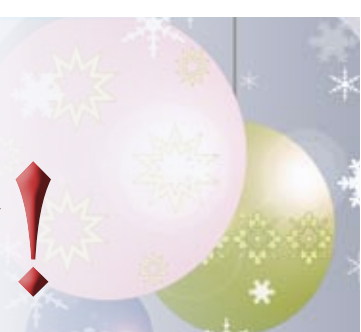




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Carmichael Times

Volume 34 • Issue 1

Serving Carmichael and Sacramento County since 1981

January 2, 2014

Women's Empowerment Graduates 1,100th Woman



Page 4

Average Student Debt: \$29,400



Page 4

BOE Honored for Work with Small Businesses



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Foster Youth Wishes Fulfilled



275 foster youth receive holiday gifts and stockings through United Way's Women In Philanthropy program.

SACRAMENTO REGION, CA (MPG) - One hundred sixteen local residents donated 200 stockings and 212 gifts through United Way's Women in Philanthropy so 275 local foster youth would have holiday wishes fulfilled. Seventy-five foster youth in Sacramento County's Child Protective Services received the holiday gifts they requested, and the community filled stockings for 200 foster youth with United Way's SenSe-Ability project partners: Amador-Tuolumne Community Resources, Child

Abuse Prevention Council of Sacramento, Koinonia Family Services and New Morning Youth and Family Services.

Dozens of volunteers with United Way's Women in Philanthropy, United Way's Emerging Leaders and the recipient nonprofits came together on Dec. 5 to wrap gifts and stuff stockings with Target gift cards, hats, blankets, first aid kits, yearly planners, socks, snacks and personal notes.

"This community really stepped up to ensure that kids

in the foster care system don't feel forgotten during what is supposed to be the most wonderful time of the year," said Ruth Miller, co-chair of United Way's Women in Philanthropy. "Thank you to everyone who made them feel special as they spend their holidays away from home."

United Way's Women in Philanthropy brings women together to foster the future, preparing foster youth for a successful adulthood. A dynamic group of businesswomen, homemakers and community leaders,

Women in Philanthropy members raise funds, hold drives and provide trainings focused on helping foster youth rise to their dreams. The group also is a partner in United Way's SenSe-Ability project, helping foster youth become financially self-sufficient through financial literacy courses and individual development accounts that provide a matched savings program. For more information, visit www.yourlocalunitedway.org/wip.

Sources: *Thébaud Communications*

Old Sac Hiring for Tour Guides

SACRAMENTO REGION, CA (MPG) - Looking for an interactive, engaging and fun part-time job in 2014? The Historic Old Sacramento Foundation (HOSF) is currently accepting applications for paid tour guide positions for its popular Old Sacramento Underground tour program that will resume in late March or early April 2014 (exact date TBD). In addition to the paid tour guide job openings, volunteer opportunities are available as well.

HOSF is looking to fill a minimum of six paid tour guide positions to staff the coveted Old Sacramento Underground tour program, which will start its fifth consecutive season in 2014. The underground tour program takes visitors into the city's underground and hollow sidewalk areas created when the streets were raised in the 1860s and 1870s due to devastating floods.

All available positions for the underground tours are part-time and include evening and weekend shifts. Applicants with public speaking or theatrical experience, a background in history or prior tour guide experience are strongly encouraged to apply. Interested applicants can review job requirements and/or download an online application at www.historicoldsac.org and resumes can be sent to tokmcalpin@cityofsacramento.org. The deadline to submit applications is January 27, 2014. No phone calls please.

The Old Sacramento Underground tour program is offered by the Historic Old Sacramento Foundation in partnership with the City of Sacramento, California State Parks, Old Sacramento Business Association and participating merchants and businesses.

The Historic Old Sacramento Foundation (HOSF) is a 501(c)3 public benefit corporation. Old Sacramento is a living historic district. More information is available at www.historicoldsac.org

Source: *T-Rock Communications*

Nine-Year-Old Entrepreneur Nicolas Come Presented Special Award: Among 2013's "Forty Under 40 to Watch"

From *Drisha Leggett*

SACRAMENTO, CA (MPG) - Nine-year-old Entrepreneur Nicolas Come, founder of the "Nicolas' Garden" Mobile Application and digital platform, was presented with a special, "Honorary Winner," Accolade at Sacramento's recent, 2013 "Forty Under 40" Awards. Presented by an independent group of judges and the Sacramento Business Journal, Nicolas was (by far) the youngest winner of the coveted, "Forty Under 40," Honor - a full 21 years younger than the next youngest honoree!

Nicolas is quite proud of the "Forty Under 40 Award," and his recent recognition as the "Student Entrepreneur of the Year," by North State Innovate. However, he is not resting on his laurels; he continues to build and promote his "Nicolas' Garden" company, to inspire all children to make healthier choices. Having already launched the "Nicolas' Garden" Mobile App (<http://nicolasgarden.com/pages/app>), and digital platform, (www.NicolasGarden.com),



Photo courtesy of Tia Gemmill, Riverview Media Photography

Nicolas also recently launched a YouTube, healthy kids news program known as, "NG-TV", which he updates every two weeks.

Nicolas hopes to release the next version of his Mobile App, launch a television show, and design his first, "Healthy Kids" Mobile App game in 2014.

"I'm very proud of receiving the, 'Forty Under 40,' Award," states Nicolas. "I know

everyone nominated for this honor has done amazing things for our community, and I feel really lucky to be included with them. I hope I can continue to help kids around the world be healthier. And I want to thank everyone who downloaded my App, followed me on Facebook or Twitter, or supported 'Nicolas' Garden' in other ways. It's great we are all working together to inspire children to be healthy!"

For further information and to see photos of Nicolas receiving the "Forty Under 40 Award," please check: www.NicolasGarden.com



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Arden Hills to Host Two Special Nutrition-Focused Wellness Seminars

To be Presented by Nationally Recognized Speaker and Author Dr. Joel Wallach

SACRAMENTO REGION, CA (MPG) - Arden Hills is proud to present two nutrition-focused Wellness Educational Seminars about the importance of minerals to the human body on Wednesday, January 15, and Thursday, January 16, 2014, beginning at 7 p.m. each evening. The complimentary seminars will be presented by nationally recognized speaker, author and syndicated radio talk show expert Dr. Joel D. Wallach, author of Dead Doctors Don't Lie and will include a question-and-answer period followed by a book signing opportunity.

A veterinarian for 30 years, the recipient of numerous prestigious awards in science and medicine and a Nobel Prize Nominee for his discoveries related to the use of trace

minerals to prevent catastrophic diseases in newborns, Dr. Joel D. Wallach, BS, DVM, ND, is now on a mission to educate people about the importance of minerals to the human body. Dr. Wallach has a varied and extensive educational background with highlights that include earning a Bachelor's Degree in Science of Agriculture and becoming a Doctor of Veterinary Medicine from the University of Missouri; completing a Post Doctoral Fellowship in comparative medicine/pathology at Washington University and becoming a Doctor of Naturopathic Medicine (ND) from The National College of Naturopathic Medicine in Portland, Oregon.

Presented by Arden Hills, these special Wellness Education Seminars support

their longstanding focus about the importance of sound nutrition, and also provide a forum for the community to discover, discuss and explore important topics about nutrition and overall wellness. For more information about these special Wellness Education Seminars at Arden Hills, please call 916-482-6111 or visit www.ardenhills.net/sports-fitness/nutrition/wellness-seminars/

For more than a half century, Arden Hills has been at the forefront of inspiring young and old to experience a more abundant life. To explore and experience the wide range of wellness offerings available to everyone, visit www.ardenhills.net or call 916-482-6111. ★

Source: T-Rock Communications



Announcements & Events

CARMICHAEL PARK MASTER PLAN PUBLIC MEETING

Be a part of the process and share your ideas for changes!
Saturday, January 11 from 10am-Noon
Held at the Carmichael Park Clubhouse.

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For registration & other information call the District at (916) 485-5322 or visit our web page at www.carmichaelpark.com.

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Subscriptions should be mailed to Carmichael Times, P.O. Box 14, Carmichael, CA 95609. Subscription rate is \$39 per year within Carmichael, \$49 within Sacramento County. The Carmichael Times is published weekly. Call 916-773-1111 for more information. (ISSN # 1948-1918).

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@CarmichaelTimes.com. Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at 916-773-1111.

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Dare to Live Without Limits

Intolerance and Diversity



by Bryan Golden

"The greatest problem in the world today is intolerance. Everyone is so intolerant of each other." - Princess Diana

Intolerance is usually thought of in broad terms such as intolerance of religion, race, gender, ethnicity, or beliefs. But it can also manifest itself in more subtle ways such as intolerance of one's lifestyle, friends, spouse, appearance, goals, or desires.

Being the target of intolerance is, at the very least, unpleasant. When in this position, there is pressure to conform. Since being accepted is an innate desire, you can find yourself acting in a manner contrary to your own beliefs to avoid rejection.

Intolerance begins forming during childhood. Examples set by parents, lessons learned in school, the influence of friends, and the impact of the media are all contributing factors. Intolerance can become so ingrained that the intolerant person has no idea of its existence.

Intolerance has an even more extreme impact when one person or group attempts to force their beliefs on others. This results in violence and suffering. The intolerant person believes they are right while those with differing views are wrong.

Then there are those who have the misconception that they can force others to be tolerant. Although it may be well

meaning, it is simply another form of intolerance. Tolerant behavior may be able to be encouraged through laws, but tolerant thoughts can not be imposed.

Although it's not at all desirable, there will always be intolerant people. Rather than attempting the impossible task of trying to change other people, we can all look in the mirror to assess and reduce our own level of intolerance.

To restate the obvious, each person is unique with their own thoughts, beliefs, values, dreams, and desires. This is what creates diversity, which is one of the elements contributing to the strength of our nations. You don't have to agree with, or like, someone else. You do have to respect their right to think and act any way they choose.

Diversity not only makes life rich and exciting, it's essential for society to function. Who would do the jobs you don't like if everyone thought and acted like you? It is truly a blessing that people have so many different interests and desires. We have such an incredible quality of life along with extraordinary technological developments because of the diverse makeup of our nation.

Tolerance begins by accepting people for who they are. You want to be accepted for who you

are, so it's only reasonable to reciprocate. Everyone reacts to life differently. Two people can experience the exact same event, at the same time, and yet each will have a unique perspective and emotions. Don't make your beliefs a standard by which others should follow.

A simple reason to be tolerant is that intolerance doesn't benefit you. Those who are intolerant tend to be angry, unhappy, and stressed out. Additionally, an attitude of intolerance repels the things you want while attracting undesirable circumstances.

When you are tolerant of others, and recognize the benefits of diversity, your own life will be enhanced. Your stress and frustration levels will drop. You will be happier and accomplish more by focusing your energy on your goals rather than criticizing others.

Intolerance is spread by example and so is tolerance. Let your attitude and actions be an inspiration to others. ★

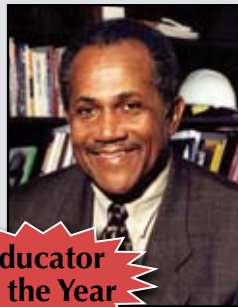
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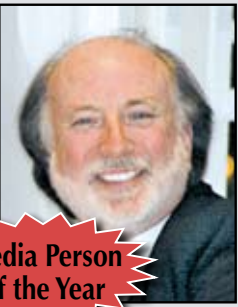
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Women's Empowerment Graduates 1,100th Woman from Job Readiness Program

SACRAMENTO REGION, CA (MPG) - Sacramento resident Vicki Brock had worked for 26 years until she lost her job last year and became homeless. Earlier this month, the 47-year-old became Women's Empowerment's 1,100th graduate and is now working to become a physical therapy assistant.

Brock graduated with 28 other women who are no longer homeless. More than 200 community members, including graduates' mentors and families, attended the graduation where each graduate shared her story and future plans through poetry and reflections centered around the theme, "We came, we saw, we conquered." Each woman received a new, donated handbag filled with a day planner and other items designed to help her succeed. Graduation was sponsored by NuStar Energy, and the reception was prepared by the Church of Jesus Christ of Latter-day Saints, Carmichael Stake.

"These women had a mountain to climb," said Lisa Culp, executive director, Women's Empowerment. "The fact is: The safety net in Sacramento is unraveling at an unprecedented rate. Yet despite even more services being cut in the community, the women in this session held onto each other and reached the top of the mountain. We are so proud of the graduates of Session 53!"



1,100th graduate Vicki Brock.

Women's Empowerment offers the most comprehensive job-readiness program in the Sacramento area designed specifically for women who are homeless and their children. The 2009 Nonprofit of the Year has graduated 1,115 homeless women and their more than 2,500 children. Last year, 90 percent of graduates found homes and nearly 80 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 solely through private donations from the community. To donate online: www.womens-empowerment.org ★

Source: Thébaut Communications



Dr. Bob Graykowski



What does it take to stay fit as we get older? What if you used to be really fit and now you're not? What if, as the years have gone by, you've added a couple of pounds here and there, and you suddenly notice you're 30 pounds heavier than you were at your 10th year high school reunion? Or, what if you've never enjoyed the idea of exercising and it was never part of your world-view, but you're not feeling as good as you'd like to feel and think that exercise might help improve your overall health and sense of well-being? All of these questions may be unresolved and so exercise as a "habit" never happens.

Many people want to get fit or want to regain a former level of fitness for a variety of considerations, including the above scenarios. But most of us need guidance in the process of getting fit. We need information and even instruction on what to do and how to do it. For example, it would be a serious mistake for someone older than 50, and even older than 40, to simply go out and try to run 4 miles if he had never run before. Muscle strains,

How to Stay Fit After Fifty

shin splints, or even a stress fracture of one of the bones in the foot would be a likely and unwanted result. Similarly, going to the gym and trying to "work heavy" would assuredly create various problems for an out-of-shape person who wanted to "get fit" as quickly as possible. The injured tendons and sprained ligaments resulting from trying to rush would set back your hoped-for progress by at least four to six weeks, further delaying achievement of improved health.

The best way to get fit or return to fitness after a long period of inactivity is to start slowly, progress in small increments, and gain an authentic, long-lasting level of fitness over months and years. Being a smart exerciser means not doing too much too soon, in other words, respecting your body's capabilities. Also, smart exercise involves engaging in a blend of activities, usually on alternating days. Persons who only bike or run and persons who only lift weights will never be as healthy and fit as those who do both aerobic activity and strength training. Developing a two-week schedule will provide a thorough, balanced fitness program. In week A you do aerobic exercise (walking, running, biking, swimming laps) on Monday, Wednesday, and Friday. You do strength training on Tuesday and Thursday. In week B you reverse activities, doing strength training Monday, Wednesday, and Friday and

aerobic exercise on Tuesday and Thursday. This alternating pattern ensures you are getting the full benefit of your valuable time spent exercising.

It is important to remember that what works for you, works for you. If your routine has become boring, sporadic or even nonexistent I recommend attending one of our energy exercise classes at Chiropractic USA. Each of us needs to find his or her best way forward to make movement a habit. Some methods of exercise will be experienced as intuitive and enjoyable. Others will be experienced as the opposite. You probably won't want to continue any of the latter. For example, the exercise program suggested by your friend may not be effective for your physical makeup and may even be harmful. Let us be your expert guide to teach you healthy exercises based on your fitness level and customize the activities that will be right for you.

Join us in 2014 for our monthly health and vitality classes; give us a call at (916) 973-1661 to reserve your seat. Learn more about our community office and FAN US on Facebook www.facebook.com/ChiropracticUSA or for weekly health tips visit our blog at www.applestozen.blogspot.com.

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Governor Brown Announces Hardy Appointment

SACRAMENTO, CA (MPG) - Governor Edmund G. Brown Jr. recently announced Terri Hardy, 51, of Sacramento, has been appointed special assistant for program review at the California Department of Toxic Substances Control. She has served in multiple positions at the California

Senate Office of Research since 2008, including principal consultant, consultant and assistant consultant.

Hardy was a senior reporter at the Sacramento Bee from 2000 to 2008 and a reporter at the Los Angeles Daily News from 1993 to 2000, at the Riverside Press-

Enterprise from 1989 to 1993 and at the Idyllwild Town Crier from 1988 to 1989. Hardy is chair of the Crocker/Riverside Elementary School Site Council.

This position does not require Senate confirmation and the compensation is \$109,740. Hardy is a Democrat.

Do We Want More Affordable Health Care?

Then we need to leave health care to the free market.

By Dr. Tracy Miller

The problems with the health-care.gov website offer a glimpse of the way the Affordable Care Act (ACA) is likely to fail at accomplishing its most important goals: providing affordable, high-quality health care to all Americans, without increasing the deficit. The ACA is the latest of a series of attempts by the federal government to use subsidies and regulations to make health care affordable for all Americans regardless of their health status. The ACA, like the regulations and subsidies that came before, only increase the problems resulting from the incentives created by our health care system. If Congress repealed the ACA, along with other regulations and subsidies that distort the market for health care, health care could become more affordable and provide better quality than it ever will be under the rules and subsidies of the ACA.

A major problem with our health care system is that it costs much more to insure people with major health problems than it does to insure the majority who are in reasonably good health. If health insurance premiums were determined by the market, they would be affordable for most who are in good health, but unaffordable for many who have serious health problems. Over the years, governments have used a variety of regulations and subsidies to make it easier for sicker members of the population to afford health insurance.

One way that the cost of health insurance is kept down for sicker people is through employer-sponsored health insurance plans. Although these plans arose in response to wage controls during World War II, they have grown in importance because of tax deductions and a variety of regulations. If the tax deduction was not limited to group health insurance plans offered by employers, many of the healthiest workers would buy their own low-cost health insurance in exchange for a higher wage from their employers, who would save

the cost of premiums on those workers.

Employer-sponsored insurance (ESI) works well for those working for large corporations. One drawback is that it discourages workers from changing jobs, particularly if they develop a health condition that will increase the likelihood that they will incur major health care expenses. To keep premiums from rising for ESI plans, health insurers may choose not to cover pre-existing conditions of newly hired workers. To protect those who change jobs from not being covered, several state governments require ESI plans to cover pre-existing conditions, sometimes allowing a short waiting period following the hiring of a worker.

Small companies that provide ESI have an incentive to hire only healthy workers if regulations do not permit insurance companies to exclude pre-existing conditions from the coverage they offer. A small firm also has an incentive to find an excuse to lay off a worker who develops costly health problems while employed, since insurers are likely to raise premiums for firms whose workers incur higher health costs.

Because all of the existing subsidies and regulations are not enough to keep those with chronic health problems from facing premiums that are much higher than average, the ACA requires insurance companies to provide full coverage for everyone who applies, regardless of health status, and prohibits companies from varying premiums except based on age or whether the insured smokes. It includes an individual mandate so that healthy people will not opt out of buying insurance. The greater the percentage of healthy people paying premiums, the lower the premiums for everyone, including those with chronic illnesses.

No existing government regulation or tax policy has succeeded in preventing many of those with high health risks from being charged more for their health insurance. Even with its mandate,

it is doubtful that the ACA will succeed at providing insurance that enables those with chronic health conditions to pay the same prices as everyone else and still receive high-quality health care. Government may be able to force insurance companies to provide affordable coverage to high-risk people, but without adequate incentives, don't be surprised if the insurance pays for care from a very limited network of health care providers, severely limiting the options of high-risk clients.

Rather than fighting market forces, the best way to promote affordable health care is to allow entrepreneurs competing in the market to devise a solution that would make it profitable for insurance companies to cover those with high health care costs. One solution, proposed by the Heritage Foundation, is health status insurance, whereby people insure against declines in their health status. If early in their lives people could pay extra for insurance against developing a chronic health condition in the future, then insurance companies could afford to cover everyone regardless of what happens to their health over their lives. Premiums for health status insurance would be affordable, even if set high enough to compensate insurance companies for the expected cost of providing high quality care for chronic illnesses, which some fraction of their clients would develop later in their lives.

Affordable health care remains the goal. To get there, let's leave it to the free market. ★

Dr. Tracy C. Miller is an associate professor of economics at Grove City College and fellow for economic theory and policy with The Center for Vision & Values. He holds a Ph.D. from University of Chicago.

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Sacramento County DA Reports

Recent cases of interest



CASE: Paul Anthony Harris (12/16/13)

PROSECUTOR: Deputy District Attorney Nancy Cochrane, Special Assault & Child Abuse Unit

District Attorney Jan Scully announced today that the Honorable Trena Burger-Plavan sentenced Paul Anthony Harris to 135 years to life in prison. On November 14, 2013, a jury convicted Harris of nine counts of lewd and lascivious conduct involving three young children.

Harris knew the children through their families. The molestations spanned a time period of almost five years. Deputy District Attorney Nancy Cochrane stated, "Hopefully, the three victims can continue their healing knowing that they and society are now protected from Mr. Harris."

CASE: Keith Williams (12/16/13)

PROSECUTOR: Deputy District Attorney Noah Phillips, Gangs & Hate Crimes Unit

District Attorney Jan Scully announced that Keith Williams was convicted by jury of first degree murder and that the special circumstances of lying in wait and committing the murder in furtherance of a street gang were found true. The jury also convicted Williams of attempted murder with premeditation on a separate victim.

On May 19, 2009, Williams, an active gang member, took part in a shooting which was precipitated by the exchange of gang signs.

Williams faces a maximum sentence of life in prison without the possibility of parole. Sentencing is scheduled for January 17, 2014 at 9:00 a.m. in Department 11 before the Honorable Trena Burger-Plavan.

CASE: John Murdock Pierce (12/13/13)

PROSECUTOR: Deputy District Attorney Morgan Gire, Gangs & Hate Crimes Unit

District Attorney Jan Scully announced today that the Honorable Patrick Marlette sentenced John Murdock Pierce to 59 years to life in prison. On November 6, 2013, Judge Marlette convicted Pierce of first degree murder and personal use of a firearm as well as felony assault with a firearm, personal use of a firearm, and inflicting great bodily injury. Pierce was also found to be sane at the time of the crime.

On February 13, 2011, Pierce summoned his wife, their 11-year-old daughter and two young boys into the living room of their home. Pierce and his wife then began to argue and he attempted to tie her up. As she resisted, he struck her in the head with the pistol and accused her of plotting to kill him. She screamed for her daughter to call 911. As their daughter grabbed the phone to dial, Pierce shot his daughter in the arm. She and her mother then ran to the front door, but only the daughter was able to run outside to a neighbor's house for help.

Before the wife was able to exit the house, Pierce shot her in the back of the head, killing her. Pierce then disassembled his pistol and threw it out of the house as police surrounded the home.

Neighbors testified that Pierce had been acting strangely for a few days prior to the shooting and he was admitted into the jail's psychiatric unit after his arrest. He subsequently entered pleas of not guilty and not guilty by reason of insanity and presented evidence of a mental disorder.

CASE: Ricardo G. Jimenez (12/09/13)

PROSECUTOR: Deputy District Attorney Kelly L. Mulcahy, Insurance Fraud Unit

District Attorney Jan Scully announced today that 25-year-old Ricardo Jimenez pled guilty to all charges of felony evading an officer, insurance fraud and misdemeanor charges of hit and run and driving under the influence (DUI) with one prior.

On April 4, 2012, Jimenez met his mother for drinks in downtown Sacramento and consumed the equivalent of 16 mixed drinks in a period of four hours. After leaving the last bar, Jimenez had a minor traffic accident. He pretended to pull over to the side of the road to exchange information with the other driver, but then fled the scene and engaged in a high speed chase in an attempt to avoid a second DUI arrest. After running several stop signs and red lights, a Sacramento police officer took over the pursuit. Jimenez continued to drive in excess of 65 mph through downtown Sacramento. The pursuit ended when Jimenez went northbound on southbound 12th Street. The victim of the hit and run obtained Jimenez's license plate number and later identified Jimenez in a photo lineup.

In order to get his car repaired and escape arrest on the felony evading charge, Jimenez reported his car stolen to the Sacramento Police Department as well as his insurance company.

During the investigation by the Sacramento County District Attorney's Office, the Department of Insurance and Anchor General Insurance, it was determined that although Jimenez had a sober designated driver in the car with him at all times, it was Jimenez who drove while under the influence of alcohol and attempted to evade an officer.

Jimenez was sentenced by the Honorable Ernest Sawtelle to 365 days in the county jail and ordered to pay \$8,948 to Anchor General Insurance.

CASE: Danny Valine (12/06/13)

PROSECUTOR: Deputy District Attorney Leland Washington, Homicide Unit

District Attorney Jan Scully announced today that the Honorable Eugene Balonon sentenced Danny Valine to 40 years to life in prison. On October 30, 2013, a jury convicted Valine of second degree murder with arming enhancements in the shooting death and marijuana theft of 60-year-old Kelly McClurg.

In the early morning hours of October 27, 2012, Danny Valine and co-defendant Kailan James went to Mr. McClurg's Wilton home to steal 20 marijuana plants he was growing inside his home. Once on the property, Valine shot Mr. McClurg twice in the face and once in the heart with a sawed-off shotgun. James then collected the marijuana plants and escaped in a car with Valine.

Co-defendant James was convicted by a separate jury of first degree murder with a special circumstance and first degree robbery. He faces a potential sentence of life in prison without the possibility of parole. His sentencing is scheduled for January 17, 2014.

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Adult Forum 11:30 a.m.
"On Domestic Violence"

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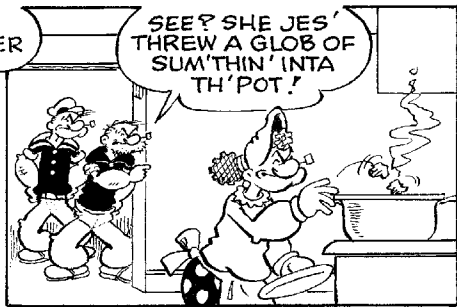
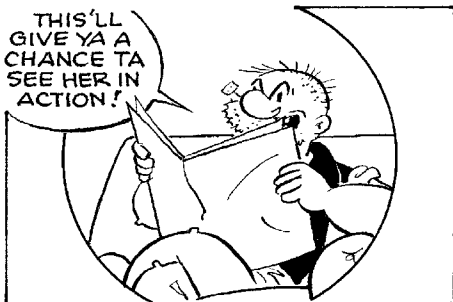
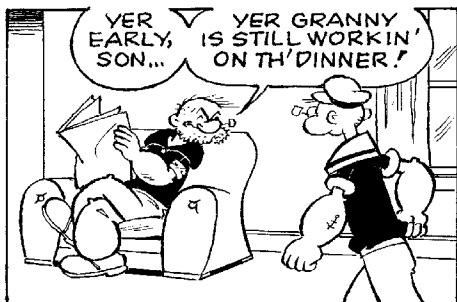
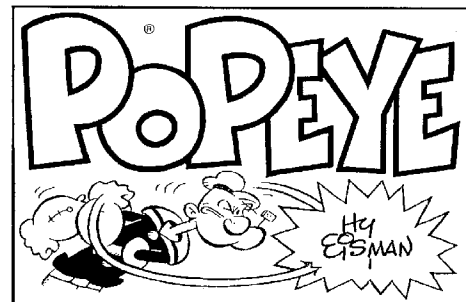
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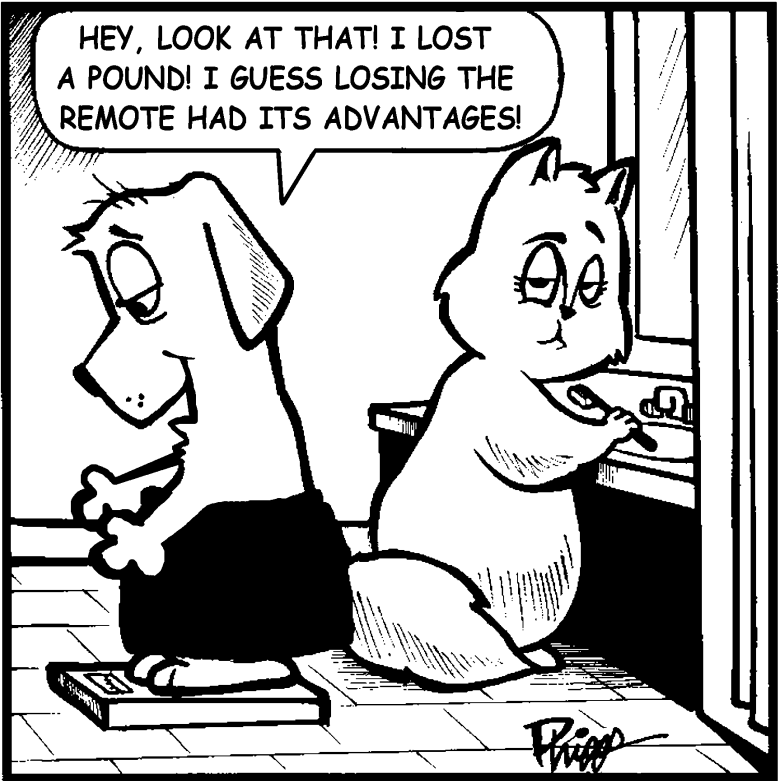
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3. Suite F is 2342 SF. (Coming Available)

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Aspiring Artist Debut & WASH High School Watercolor Competition
January 28 - February 15, 2014

Animal House Exhibit
Call to Artists
Entry January 31 and February 1
February 18 - March 8, 2014

WASH Inc. Next meeting is 1:30pm January 13, 2014
Gayle Rappaport-Weilands
NCA Next meeting is 7pm January 8, 2014
Lial A. Jones - Director of the Crocker Art Museum
Photo Club meets 4th Thursday 7pm
Fiber Arts Group meets 3rd Wednesday 10am

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Managing Your Money

Peer Pressure Can Lead To Bad Investments

(NAPS)—While an investment tip from someone you know can be tempting, you should always research an investment yourself.

That's the word from experts who say there's nothing wrong with getting investment ideas from friends and acquaintances, but believe you owe it to yourself to investigate any opportunity that comes your way. Before handing over any money, you need to check out the investment and the person selling it.

This is a lesson that cost Carolyn and Ray Thompson of Brewer, Maine, \$30,000.

Friends told them about a new and exciting green energy opportunity involving windmills small enough to install on rooftops. Their investment would get them exclusive territories where the Thompsons could lease windmills to homeowners and businesses.

Too Good To Be True

It sounded like a good idea to the Thompsons, so they invested \$30,000. They expected to receive shares in the windmill company, three territories where they could launch their business and three free windmills of their own.

But after traveling to Las Vegas for the initial shareholder meeting in 2008, the Thompsons realized they had been scammed—there were no innovative new windmills. The Thompsons and about 200 other investors were shown a full-size windmill, still being set up in the middle of the Nevada desert.

"When I saw that windmill," said Carolyn Thompson, "I couldn't stop the tears from rolling down my cheeks. It was nothing like what they were telling us."

The Basis Of Affinity Fraud

Cons regularly rely on word of



There's nothing wrong with getting investment ideas from friends. However, you owe it to yourself to investigate the opportunity that has come your way before you invest.

mouth to bring in new victims. Or they make their pitches to groups, knowing that subtle social pressure brings in more money.

Psychologists call it "social consensus," and it's the foundation of affinity fraud. The thinking goes that if everyone is doing it, it must be okay. But the problem is that no one looks behind the curtain to question the person working the levers.

In the Thompsons' case, they heard about the investment through friends at church, and didn't look into the investment or seller themselves. If they had, they would have found that he had a long history of alleged scams—and they might have been able to avoid this loss.

"What we really feel bad about," said Ray Thompson, "is that we talked to other people and got them into it, too. They lost \$10,000 each. My losses are my fault, but when I bring other people into it, I'm really sorry about that."

To learn more, visit the FINRA Foundation's website at www.SaveAndInvest.org/LearnMore.

NEWS OF VETERANS

Recognizing American Indian And Alaskan Native Veterans

(NAPS)—According to the U.S. Department of Veterans Affairs, there are more than 150,000 American Indian and Alaskan Native veterans throughout the United States. The Veterans History Project (VHP) of the American Folklife Center at the Library of Congress invites these men and women to share their unique stories of military experience.

Established by the U.S. Congress in 2000, VHP's mandate is to collect, preserve and make accessible the firsthand recollections of America's wartime veterans. Through a network of volunteers from across the country, the Project has collected nearly 89,000 stories, making it the largest oral history project in the country.

VHP seeks to increase the number of veteran interviews from all minority communities, including American Indian and Alaskan Native veterans. Among VHP's 250 oral histories from the American Indian and Alaskan Native veterans are the stories of Joseph Beimfohr and Marcella Ryan Le Beau, both American Indians who served in the U.S. military.

Joseph Beimfohr served in the Army during the Iraq/Afghanistan War. When he deployed to Iraq in January 2005, he was exposed to intense hostile fire. During his VHP interview, Beimfohr said, "You can't just sit there and be paralyzed with fear, because you're going to get everybody killed." What he learned from his experiences was that soldiers have to trust their training and instincts. He lost both legs to an explosion, and Beimfohr subsequently learned that the only limi-



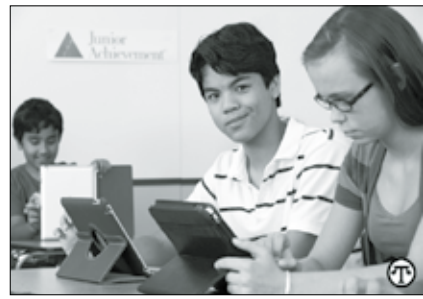
Thousands of veterans are helping a national program preserve their unique stories of military experience.

tations in his life were self-imposed.

In 1943, Marcella Le Beau had just finished her nurse's training in her native South Dakota and was working at a hospital in Pontiac, Michigan, when she heard about the Army's need for nurses. A year later, she was camped out in a cow pasture in Normandy, in the wake of the D-Day invasion, on her way to Paris. "I was young and I didn't know what war was... I guess in a way that was a saving grace," Le Beau said. She never encountered discrimination because of her background; in fact, when colleagues learned that her great-grandfather was a Chief, they assumed she must be an "Indian princess."

Beimfohr's and Le Beau's stories, along with thousands more, may be accessed on VHP's website, www.loc.gov/vets. The website also provides information on how to record and collect veterans' stories using VHP's free Field Kit, a how-to-record-a-story booklet.

Learning About Earning



The average student loan debt is about \$26,000 and not all careers generate enough income to pay that off easily - but a new app can help you plan.

(NAPS) - Amid the escalating costs in higher learning is a growing chorus of concern that students need helpful resources and tools to make the right financial decisions when mapping out their career path.

To that end, there's an app, for mobile phones and tablets with iOS or Android, designed to help teens explore potential future income from a desired career and assess the cost of education.

Called JA Build Your Future™, it was created by PwC US and Junior Achievement USA® (JA), a nonprofit that aims to financially empower youth; to assist teens, their parents and teachers in making responsible financial decisions based on future career choices.

The app describes 100 careers, covering the education and cost required as well as the potential income. Users determine the amount of money they can contribute and the student loans they'll need. A Return on Investment score shows how easy or difficult it's likely to be to pay off the debt in a timely manner based on future income.

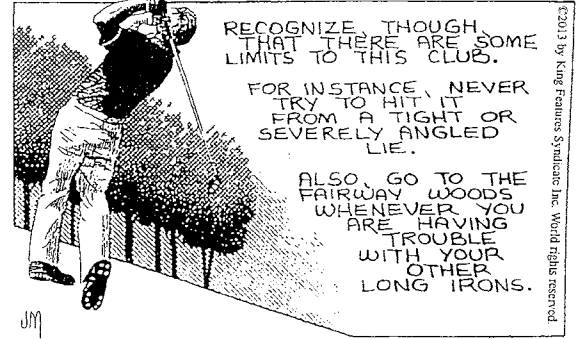
To learn more, visit www.ja.org and www.pwc.com/US

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ARIES (March 21 to April 19) It's a good time to take a much-needed break from your recent hectic schedule and spend some time in quieter surroundings. Important news could arrive early next week.

TAURUS (April 20 to May 20) The Taurean traits of reliability and thoroughness could be well-tested when decision-makers consider your proposals and/or requests. Be prepared to answer some probing questions.

GEMINI (May 21 to June 20) A sudden attack of boredom leaves you with some tasks undone. It's OK to take a short respite. But get back to work by week's end so that you have time for other projects.

CANCER (June 21 to July 22) Avoid prejudging a situation just because it looks bad. Facts could emerge that would make your position uncomfortable, to say the least. A relative has interesting news to share with you.

LEO (July 23 to August 22) This is a good time to begin reassessing some of your recent decisions about your long-range goals to see if they still have merit. Spend more time with loved ones this weekend.

VIRGO (August 23 to September 22) An unsettled situation at home or on the job early in the week could drain your energy levels, making it difficult to get your work done on schedule. But things improve by midweek.

LIBRA (September 23 to October 22) A temporary setback could give you time to go over your plans to find weaknesses you might have overlooked before. A romantic getaway with that special person is favored this weekend.

SCORPIO (October 23 to November 21) Professional and personal situations benefit once you set a positive tone in getting things off to a good start. Honest dialogue smoothes over any occasional display of balkiness.

SAGITTARIUS (November 22 to December 21) A problem with workplace colleagues or

family members seems to defy even your sage counsel. But be patient. Your words eventually will lead to a resolution.

CAPRICORN (December 22 to January 19) Don't just wait out that unexpected and unexplained delay in your career move. You could gain added respect if you ask why it happened and what you can do to move things along.

AQUARIUS (January 20 to February 18) Although your workplace strategies usually are accepted, you could be challenged by someone who isn't so favorably impressed. Be prepared to defend your positions.

PISCES (February 19 to March 20) Your friendship circle expands, with new people coming into your life at this time. Welcome them warmly. But don't neglect those cherished longtime personal relationships.

BORN THIS WEEK: You love to search for knowledge and share it with others. You would make an especially fine teacher.

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COUCH THEATER -- DVD PREVIEW

By Sam Struckhoff
EDITOR'S NOTE: DVDs reviewed in this column will be available in stores the week of Jan. 6, 2014.

PICKS OF THE WEEK



Willa Holland in "Tiger Eyes"

"Closed Circuit" (R) -- After a fictional terrorist attack in London, the trial of the only surviving attacker stirs up a stinky aroma of government conspiracy and corruption. The key piece of evidence for the prosecution is so classified that the defense can't see it. Only Claudia (Rebecca Hall) -- a special court person -- can view the top-secret evidence and advise the defense. The defense attorney (Eric Bana) turns out to be an ex-lover.

With all of that plot-twisting, the film would have to be a taut, paranoia-inducing thriller to keep you engaged. Well it's not, and it doesn't. The gray-clad leads don't bring a lot of chemistry to the screen. Every other piece of dialog is devoted to explaining the plot.

"Tiger Eyes" (PG-13) -- Davey (Willa Holland) is a 17-year-old girl who's been dealt a blow. She's new to the town of Los Alamos, N.M. (birthplace of the atom bomb), her father's murder still has some loose ends, her mother has withdrawn into grief and her pushy aunt is trying to fill the void. The film follows

her journey to make sense of it all -- with help from Wolf (Tatanka Means), a mysterious local.

This is the first novel by best-selling author Judy Blume to make it to film. Directed by her son, Lawrence Blume, the film preserves the book's thoughtful pacing and quiet appreciation of the landscape. The story captures the drama of trying to grow up while dealing with loss.

"The Act of Killing" -- During Indonesia's violent revolution in 1965, Anwar Congo orchestrated the execution of as many as 1 million people. When this documentary finds him, he's a kindly old grandfather with plenty of money and no guilt about his past. The documentary director offers Congo a great opportunity: He and his friends can star in and direct campy Hollywood-style short films about their exploits in the '60s. Watch as a mass murderer faces his past crimes -- which he says bring him no remorse -- and gradually comes to realize what he is.

"Birth of the Living Dead" -- Zombies have a cold, rigid grip on mankind's collective imagination, and George A. Romero's "The Night of the Living Dead" deserves a lot of the credit for that. It was a cheap flick in black and white (out of fashion for 1968), made in the backwoods and backyards of small-town Pennsylvania. This documentary sits down with the filmmaker, who gets enthusiastic about the production stories like he's back there with his makeshift crew all over again. The film also explores the social context, connecting the low-budget monster-movie phenomenon with the social tides of the time.

TV RELEASES

- "Top of the Lake"
- "Archer: The Complete Season Four"
- "Duck Dynasty Season 4"
- "Copper: Season 2"
- "The Following: The Complete First Season"
- "Being Human: Complete Third Season"

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Good Housekeeping

Creamy Scrambled Eggs for a Crowd

Short-order cooks seem to have a way of turning out delicious, creamy eggs cooked to everyone's liking. It's not difficult, but it does require good technique. Here's how: Cook the eggs slowly, gently pushing them into the center of the skillet as they cook, which makes soft, creamy curds.

- 14 large eggs
- 1/4 teaspoon ground black pepper
- 3 tablespoons butter or margarine
- 2 packages (3 ounces each) cream cheese, cut into 1-inch cubes

1. In large bowl, with wire whisk, beat eggs and pepper until well blended. In nonstick 12-inch skillet, melt butter over medium heat, add eggs. With heat-safe rubber spatula, gently push egg mixture into center as it begins to set to form soft curds, about 3 minutes.

2. When eggs are partially cooked, top with cream cheese. Continue cooking, stirring occasionally, until eggs have thickened and no visible liquid egg remains. Transfer to warm platter. Makes 8 main-dish servings.

• Each serving: About 243 calories, 13g protein, 2g carbohydrate, 20g total fat (10g saturated), 407mg cholesterol, 217mg sodium.

For thousands of triple-tested recipes, visit our website at www.goodhousekeeping.com/recipefinder/.

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top ten

HANGOVER EFFECTS

1. Headache
2. Tremors
3. Sweating
4. Rapid heartbeat
5. Muscle aches
6. Nausea
7. Dehydration
8. Light sensitivity
9. Fatigue
10. Depression, anxiety

Source: HealthPop

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THE ILLUSTRATED BIBLE

*A time to weep,
And a time to laugh;
A time to mourn,
And a time to dance...*

ECCLESIASTES 3:4

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These revolutionary infrared heaters are changing the lives for many that find it difficult to pay for the high cost of heating a home. Infrared heat warms in a way similar to the warmth we feel from the sun, it's been described by many as "bone warming" heat. It is completely safe and does not deplete oxygen from the air, which would make you tired, nor dry out the air, which irritates your skin. The iHeater brand is said to be the most sought after brand of infrared heaters. iHeaters have been selling strong for many years, they have in-house customer service located in Indianapolis, Indiana. The iHeater infrared heating elements are backed by a lifetime warranty and don't burn out, like other low-end brands of infrared heaters that use bulbs.

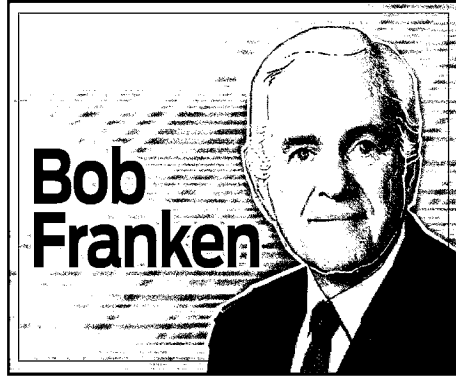
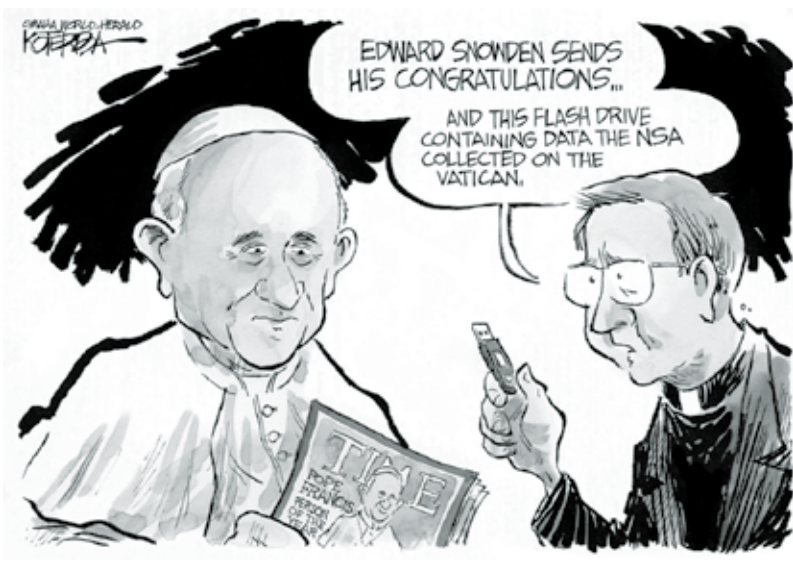
Similar infrared heaters of this quality are expensive, the suggested retail on this unit is \$399.95, but state residents are being urged to call the Toll Free hotline listed below because the first 785 callers who beat the 48-hour deadline will be able to claim one of these infrared iHeaters and have it delivered directly to their door for only \$159 and the shipping is free. This is an extraordinary opportunity for those in need of help on winter heating bills. "We're preparing ourselves for all the calls because a program like this, for a new infrared heater of this quality, has never been released before. So if the lines are busy, keep trying. We'll answer every call in the order they are received" Brinkman said.

■ **Simply Plug it in:** Saving money on heating bills is very easy with an iHeater infrared heater. Today's distribution is intended to help those in need of keeping warm this winter without spending too much on heating bills.

If you or a loved one has difficulty paying for heating bills, then this distribution of brand new portable infrared heaters is your chance to make life a little easier. These infrared heaters warm the room evenly and efficiently without drying out the air. They never get hot to the touch, like other heaters, so they are safe for pets and children.

Call toll free: 1-800-921-5970

The Toll Free Distribution Hotlines open at 9:00 am this morning for US residents only. You must be one of the first 785 callers who beat the 48-hour deadline to have your infrared heater delivered to your door for only \$159 and free shipping. (suggested retail: \$399.95)



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By Bob Franken

The List Swerve

This probably will not win me any friends, but I have never cared even a little about Time magazine's choice for Person of the Year. Even worse, I consider many of the lists that pop up all the time to be more trouble than they're worth. The Best Movies always leaves off some great films and includes some real dogs. Same with the Best Rock and Roll Hits of All Time, or whatever. Lists can be a pain. So you can imagine how I feel about Time's list of the 10 finalists for Person of the Year.

Before the announcement that Pope Francis was the winner, people the world over were holding their breath, barely able to wait to find out who'd be No. 1 -- the Pope, Edward Snowden (who was runner-up) or

Miley Cyrus. A tough choice if there ever was one.

To be fair, some lists are useful. Evidence that the annual rankings of colleges have some merit is the fact that they drive academics bonkers -- same with hospitals and their administrators. It's not all bad.

In fact, maybe we should consider a few of our own. So, without further ado, let's start by accepting nominations for 2013's Most Admired Politician in the United States.

Anyone? Who wants to go first?

Oh, c'mon, folks. Surely someone must have a favorite.... Why not? Look no further than the inane brouhaha over President Barack Obama's handshake with Cuba's Raul Castro at the Nelson Mandela memorial or the ridiculous commentary over the admittedly foolish "selfie" featuring Obama and the leaders of Britain and Denmark. Stir in real embarrassments like the government shutdown and the rollout of the Affordable Care Act, add the things that haven't gotten done, such as tightened gun control and immigration reform, and it's not hard to understand. The new AP/GfK poll tallies 86 percent disapproval of Congress and 58 percent for our president. Let's bag the Admired Politicians list.

We probably can do the same with Best Airline, Favorite Health

Insurance Company and Most Honest Major Bank. They may be "too big to fail," but when it comes to public esteem, they do fail, unless the standard of success is squeezing money out of customers while offering lousy service that gets worse with each passing day.

Let's not overlook the world of sports. We certainly don't need a list to determine the worst franchise these days. One doesn't even have to be a football fan to be entertained by the intrigue that fouls the air around the Washington NFL team, the one I call the Slurs. The "my way or the highway" head coach Mike Shanahan, the meddling owner Dan Snyder and the pampered quarterback Robert Griffin are involved in a very public, very ugly spat. When you think about it, maybe the team is just doing its job to reflect the D.C. area. Perhaps, with the constant fighting, and embarrassing record, they should change their name to the Washington Government.

I'd suggest a list of favorite pundits and columnists, but the ego hit for not being on it would be hard for me to take. Let's suffice with a list of foolish lists. The problem is that there are far too many to count.

Rich Lowry is editor of the National Review.
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 - Former French currency
 - "Poor man's caviar"
 - Walk through slush
 - "He's ___ nowhere man" (The Beatles)
 - Mike's sugary partner
 - These lips sink ships
 - "Cook briefly"
 - "Cook in oil"
 - Gabriel
 - Greek muse's strings
 - Before now
 - Le Corbusier's art
 - State further
 - "Coffee servers"
 - Clever tactic
 - Bristles
 - San Quentin, e.g.
 - Shocking gun
 - Inmate's blade
 - Full-length
 - Of higher order
 - Famous Amos
 - Three-dimensional sound
 - Tree branch
 - "Salt in cocina"
 - "In the ___ you can sail the seven seas"
 - OB-GYN test
 - "Firm pasta, not hard"
 - Not sidesaddle
 - Shade of purple
 - Bubble maker
 - Bushed
 - More eccentric
 - * ___ mode
 - ___ Zola
 - Astute
 - ___ degree
 - Pine product
- DOWN**
- Form of approval
 - Italian money
 - ___ and anon
 - Omani and Yemeni
 - To add another magazine
 - Brown part of apple seed, e.g.
 - *Chinese convex pan
 - Down and out
 - Pig food
 - "Pig part, often served pickled"
 - America's WWII ally
 - He plus she
 - Lodging ad: " ___ four"
 - Incompetent
 - Pitcher's stat
 - More or less
 - "For dipping"
 - Hollywood's legendary Cary
 - *Chilled
 - *Can be hard-shelled or soft-shelled
 - Boll weevil, e.g.
 - Distinctive spirit of a culture
 - Nigerian money
 - *Coat with hot seasoning
 - Result of too many drinks
 - Sasquatch's Asian cousin
 - Stadium walkways
 - Ten dollar bill, slang
 - *Bran source
 - *It's coated on fish of chicken before frying
 - *Strictly vegetarian
 - *Like standing rib roast
 - Crazily
 - *Serve soup, e.g.
 - City slicker on a ranch
 60. Balanced
 - Asian nurse
 62. Fleur-de-lis
 - *Cured meat and cold cuts
 - Genesis garden
 67. Final, abbr.

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Volunteers Needed

Real Estate

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Real Estate

Sutter Auburn Faith Hospice Thrift Store invites volunteers to work as cashiers, sales floor assistants, donation processors or printers. Training is provided; a four hour weekly commitment is requested. Location: 13342 Lincoln Way, Auburn. Call store coordinator, Kim Chase, 530-887-0561. (MPG 12-31-13)

Real Estate

Volunteers Needed: A Community For Peace, formerly the Domestic Violence Intervention Center, offers ongoing opportunity for volunteers. Call 728-5613 or visit our office at 6060 Sunrise Vista Dr, Suite 2340, Citrus Heights, CA 95610. (MPG 12-31-13)

Real Estate

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09004. Herbert Darnell Holloway and Maria Carmen Holloway, 8352 Cereus Ct., Antelope, CA 95843 are doing business under the Fictitious Business Name "Black Tie Sedan & Limousine" at 8352 Cereus Ct., Antelope, CA 95843. Filed with the Clerk of Sacramento County on November 15, 2013. Publish: December 4, 11, 18, 25, 2013 BLACKTIE 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09029. Eugene Ray McCann, 3872 Hwy 49, Placerville, CA 95667 is doing business under the Fictitious Business Name "Hot Tub Place of Sacramento" at 11255 Sunrise Gold Circle, Suite H, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on November 18, 2013. Publish: December 4, 11, 18, 25, 2013 HOTTUB 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-08989. Khong Singyey Xiong, 14 Clove Ct., Sacramento, CA 95842 is doing business under the Fictitious Business Name "KXYZ Real Estate Investment" at 1240 Ascot Ave., Rio Linda, CA 95673. Filed with the Clerk of Sacramento County on November 15, 2013. Publish: December 4, 11, 18, 25, 2013 KXYZ 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09023. Charles W. Sison, 6613 Buckhorn Dr., Sacramento, CA 95842 is doing business under the Fictitious Business Name "JKF Gum Reunion" at 6613 Buckhorn Dr., Sacramento, CA 95842. Filed with the Clerk of Sacramento County on November 15, 2013. Publish: December 4, 11, 18, 25, 2013 JFKGUAM 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09024. Marshall Lending & Real Estate, 5252 Alderberry Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name "MNT Investment Group" at 5252 Alderberry Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County on November 15, 2013. Publish: December 4, 11, 18, 25, 2013 MNTINV 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-07869. Elizabeth Mendiola, 7767 Reenal Way, Sacramento, CA 95832 is doing business under the Fictitious Business Name "Power Express Transport" at 2186 Woodlawn Dr., Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on October 2, 2013. Publish: December 4, 11, 18, 25, 2013 POWER 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-08654. Elizabeth Mendiola and Jose Cervantes, 7767 Reenal Way, Sacramento, CA 95832 are doing business under the Fictitious Business Name "Restaurant El Botanero" at 2186 Woodlawn Dr., Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on October 31, 2013. Publish: December 4, 11, 18, 25, 2013 ELBOTA 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09302. Adrian Petersen, 836 57th St., No. 203, Sacramento, CA 95819 is doing business under the Fictitious Business Name "Total Home Solutions" at 836 57th St., No. 203, Sacramento, CA 95819. Filed with the Clerk of Sacramento County on November 26, 2013. Publish: December 4, 11, 18, 25, 2013 TOTALHOME 131204 12-25-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-08623. Sima Khatamimoghaddam and Mozfar Hendess, 123 Mountain Oak Ct., Folsom, CA 95630 are doing business under the Fictitious Business Name "Fun Art" at 4096 Bridge St., Units 1 and 2, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on October 29, 2013. Publish: December 11, 18, 25, 2013, January 1, 2014 FUNART 140101 01-01-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09217. Chun Nam Park, 9319 Ridgeside Ln., Orangevale, CA 95662 is doing business under the Fictitious Business Name "Fountain Square Market" at 7340 Greenback Ln., No. 1, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on November 21, 2013. Publish: December 11, 18, 25, 2013, January 1, 2014 FOUNTAIN 140101 01-01-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09672. Chris Chandler, 6105 Merrywood Dr., Rocklin, CA 95677 is doing business under the Fictitious Business Name "NU Concepts Audio & Accessories" at 4635 Auburn Blvd., Sacramento, CA 95841. Filed with the Clerk of Sacramento County on December 13, 2013. Publish: December 18, 25, 2013, January 1, 8, 15, 2014 PERFORM 140102 01-08-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09584. Thomas P. Gonsalves, 701 48th St., Sacramento, CA 95819 is doing business under the Fictitious Business Name "Sharper Offices" at 5600 H St., Ste. 100, Sacramento, CA 95819. Filed with the Clerk of Sacramento County on December 10, 2013. Publish: December 18, 25, 2013, January 1, 8, 15, 2014 SHARPER 140102 01-08-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09052. Matthew T. Tynge, 3640 Astral Dr., Sacramento, CA 95827 is doing business under the Fictitious Business Name "Wild Tynge Fabrication and Restoration" at 5600 H St., Ste. 100, Sacramento, CA 95819. Filed with the Clerk of Sacramento County on November 18, 2013. Publish: December 18, 25, 2013, January 1, 8, 15, 2014 WILDTYNG 140102 01-08-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-08728. Woodfield Investments, LLC, 2900 Sienna Ln., Sacramento, CA 95862 is doing business under the Fictitious Business Name "Woodfield Patio Homes" at 2900 Sienna Ln., Sacramento, CA 95862. Filed with the Clerk of Sacramento County on November 4, 2013. Publish: December 25, 2013, January 1, 8, 15, 2014 WOODFIELD 140103 01-15-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09013. Nove Forward Inc., 3577 Loggerhead Way, Sacramento, CA 95834 is doing business under the Fictitious Business Name "Grant Jr. 'Pacer Rugby Club' and 'Grant Jr. Pacer Football'" at 3577 Loggerhead Way, Sacramento, CA 95834. Filed with the Clerk of Sacramento County on smber 15, 2013. Publish: December 25, 2013, January 1, 8, 15, 2014 PACER 140103 01-15-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09380. Roberta Lepid, 131 Ashwick Loop, Sacramento, CA 95823 and Michael Morris, 4900 Ehrhardt Ave., Sacramento, CA 95823 are doing business under the Fictitious Business Name "All The Cart Cafe & Catering" at 2721 Citrus Rd., Ste. C, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on December 2, 2013. Publish: December 25, 2013, January 1, 8, 15, 2014 ALLTHE 140103 01-15-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09699. Joseph Baba, 1522 Response Rd., No. 313, Sacramento, CA 958715 is doing business under the Fictitious Business Name "Ashur Motors" at 2516 Albattross Way, No. A, Sacramento, CA 95815. Filed with the Clerk of Sacramento County on December 16, 2013. Publish: December 25, 2013, January 1, 8, 15, 2014 ASHUR 140103 01-15-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09784. Smcco, Inc., 5828 Robertson Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Campbell Window and Door" and Campbell Construction at 5828 Robertson Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on December 19, 2013. Publish: December 25, 2013, January 1, 8, 15, 2014 CAMPBELL 140103 01-15-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09733. Brian Kellogg, 4263 Starlight Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "SACREP" at 4263 Starlight Way, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on November 17, 2013. Publish: December 25, 2013, January 1, 8, 15, 2014 SACREP 140103 01-15-14

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-09698. Jeannie Zhang and Steven Zhang, 6255 Calvine Rd., Sacramento, CA 95823 is doing business under the Fictitious Business Name "Cheesesteak & Grill Stop" at 1870 Prairie City Rd., No. 250, Folsom, CA 95630. Filed with the Clerk of Sacramento County on December 16, 2013. Publish: December 25, 2013, January 1, 8, 15, 2014 SACREP 140103 01-15-14

ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #FBNF2013-00611. The following individual has abandoned the use of the FICTITIOUS BUSINESS NAME OF "ENERNET", 2817 La Paz Way, Sacramento, CA 95821: Eugene E. Wetmore and Carlene A. Wetmore, 2817 La Paz Way, Sacramento, CA 95821

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #FBNF2013-08945. The following individual has abandoned the use of the FICTITIOUS BUSINESS NAME OF "Lisa Wiese and Associates" 6538 Via Sereno Dr., Rancho Murietta, CA 95683: Lisa A. Wiese, 6538 Via Sereno Dr., Rancho Murietta, CA 95683 and Eugene K. Wiese, 1212 Robertson Way, Sacramento, CA 95818

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #FBNF2013-0953760. WHEREAS, Frshita Abdul Malik has filed a petition with this court for a decree changing the name of Frshita Abdul Malik to Frshita Malik, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on January 22, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #FBNF2013-09553. Arturo Mendoza, 3917 Lusk Dr., Sacramento, CA 95864 is doing business under the Fictitious Business Name "A.M. Concrete" at 3917 Lusk Dr., Sacramento, CA 95864. Filed with the Clerk of Sacramento County on December 10, 2013. Publish: December 18, 25, 2013, January 1, 8, 15, 2014 AMCONC 140102 01-08-14

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #FBNF2013-08984. Scott Harrison Williams, 10823 Berwick Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name "Calstar Property Maintenance" at 10823 Berwick Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on November 14, 2013. Publish: December 18, 25, 2013, January 1, 8, 15, 2014 CALSTAR 140102 01-08-14

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00153718 WHEREAS, Andrea Corpus has filed a petition with this court for a decree changing the name of Sabrina Diane Corpus to Sabrina Gloria Hernandez, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on January 22, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154149 WHEREAS, John Scott Driver and Victoria Anne Lee have filed a petition with this court for a decree changing the name of Joss Allegra Lee Driver to Xiaoxiao Joss Allegra Lee Driver, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on January 24, 2014, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154135 WHEREAS, Artemisa Vega Heredia have filed a petition with this court for a decree changing the name of Artemisa Vega Heredia to Artemisa Vega De Green, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on January 28, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154108 WHEREAS, Taylor Lee Lane have filed a petition with this court for a decree changing the name of Taylor Lee Lane to Rosalia Theresa Calco, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on January 23, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00152151 WHEREAS, Herbert Glenn Lucas has filed a petition with this court for a decree changing the name of Herbert Glenn Lucas to Glenn Herbert Lucas, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on January 26, 2014, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154133 WHEREAS, Don W. McCullough have filed a petition with this court for a decree changing the name of Don W. McCullough to Brooke M. McCullough, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on January 24, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

MPG logo with text: The Law Firm provides the following legal services: Bankruptcy, Business and Corporate Matters, Trust and Trust Administration, Estate Planning, Probate and Conservatorship, Family Law. P: 916.965.6647 F: 916.965.4218

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00153021 WHEREAS, Whitney Strong has filed a petition with this court for a decree changing the name of Whitney Strong to Whyneil Strong, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on January 9, 2014, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154366 WHEREAS, Christie Anna Call has filed a petition with this court for a decree changing the name of Christie Anna Call to Christie Anna Harris-Call, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on January 29, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154111 WHEREAS, Rachael Delgado Mendez has filed a petition with this court for a decree changing the name of Rachael Delgado Mendez to Gabriel Delgado Mendez, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on January 23, 2014, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154146 WHEREAS, Torrey Cole Morris has filed a petition with this court for a decree changing the name of Torrey Cole Morris to Victoria Ariel Geisser, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on January 28, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154396 WHEREAS, Eric John Woodward has filed a petition with this court for a decree changing the name of Eric John Woodward to Walrus Eric-John Woodard, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on January 29, 2014, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SAN JUAN UNIFIED SCHOOL DISTRICT NOTICE OF PUBLIC HEARING PROPOSED EASEMENT FOR PUBLIC UTILITIES NOTICE IS HEREBY GIVEN that, pursuant to Education Code section 17556, et seq., the Board of Education of the San Juan Unified School District ("Board") has adopted a Resolution of Intent to convey to SMUD, in an exclusive manner, certain property within the La Entrada School site (hereinafter referred to as "Property") for the construction, use, operation and maintenance of underground utility conduits.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154126 WHEREAS, Shatrise Long and Levonzell Taylor have filed a petition with this court for a decree changing the name of Dezmond Jerome Nihem Long to Desmond Nihem Levonzell Taylor, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on January 23, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154795 WHEREAS, Michael Edmund McGowan has filed a petition with this court for a decree changing the name of Michael Edmund McGowan to Meghan Elizabeth McGowan, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on February 4, 2014, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00154782 WHEREAS, Muhammad Abdullah has filed a petition with this court for a decree changing the name of Muhammad Abdullah to Blake Clark, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on February 4, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00155263 WHEREAS, David Joseph Howard has filed a petition with this court for a decree changing the name of David Joseph Howard to Grey L. Farran, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on February 13, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00155255 WHEREAS, Jack Ngoc Phan has filed a petition with this court for a decree changing the name of Jack Ngoc Phan to Ba Ngoc Phan, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on February 11, 2014, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00155256 WHEREAS, Tye Joseph Harrington has filed a petition with this court for a decree changing the name of Tye Joseph Harrington to Tye Joseph Babayk, IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on February 11, 2014, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

ORDER FOR PUBLICATION OF AMENDED SUMMONS SUPERIOR COURT OF THE STATE OF CALIFORNIA COUNTY OF SOLANO UNLIMITED JURISDICTION AMENDED SUMMONS CASE NO. FCS041215 NOTICE TO DEFENDANT: LEROY BUCKNER YOU ARE BEING SUED BY PLAINTIFF: JAYUZLE ROBINSON-PIGA You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

NOTICE TO DEFENDANT: LEROY BUCKNER YOU ARE BEING SUED BY PLAINTIFF: JAYUZLE ROBINSON-PIGA 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.

NOTICE OF PETITION TO ADMINISTER ESTATE OF EDITH M. FAIRCLOTH (deceased) ESTATE NO. 34-2013-00154113 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of EDITH M. FAIRCLOTH (deceased): A petition has been filed by DAVID FAIRCLOTH in the Superior Court of California, County of Sacramento, requesting that DAVID FAIRCLOTH be appointed as personal representative to administer the estate of the decedent.

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Average Student Debt Climbing: \$29,400

SACRAMENTO REGION, CA (MPG) - College graduates who borrowed for bachelor's degrees granted in 2012 had an average student loan debt of \$29,400, according to a new report from the Project on Student Debt at The Institute for College Access & Success (TICAS). Seven in 10 college seniors (71%) who graduated last year had student loan debt. Even though the financial crisis caused a steep decline in private education lending while these borrowers were in school, one-fifth of their debt was in private loans, which are typically more costly and provide fewer consumer protections and repayment options than safer federal loans. From 2008 to 2012, average debt (federal and private loans combined) increased an average of six percent each year.

The report, Student Debt and the Class of 2012, includes lists of high- and low-debt states and colleges around the country and highlights significant differences among colleges and states. For example, new college graduates with loans owed almost twice as much on average in Delaware as in New Mexico, and in five states average debt was more than \$30,000. The odds of having student loans also differed from state to state, with 2012 graduates nearly twice as likely to have debt in South Dakota as in Nevada. At the college level, the share of graduates with loans and their average debt covered an even wider range.

Federal surveys only collect

the data needed to calculate national average debt figures for new graduates once every four years (including 2012), and colleges are not required to report their own graduates' debt. To estimate state-by-state averages and identify high- and low-debt schools for this report, TICAS used figures provided voluntarily by more than half of all public and private nonprofit four-year colleges. For-profit colleges, which accounted for seven percent of 2012 bachelor's recipients, are not included in these estimates because virtually none chose to share their data.

The findings come as unemployment remains high compared to before the financial crisis. In 2012, 7.7 percent of young college graduates were unemployed, and a broader measure capturing under-employment showed 18.3 percent were either unemployed, working fewer hours than they wanted, or had given up looking for a job. Still, young adults without college degrees face far worse job prospects: 17.9 percent of young high school graduates with no college were unemployed in 2012.

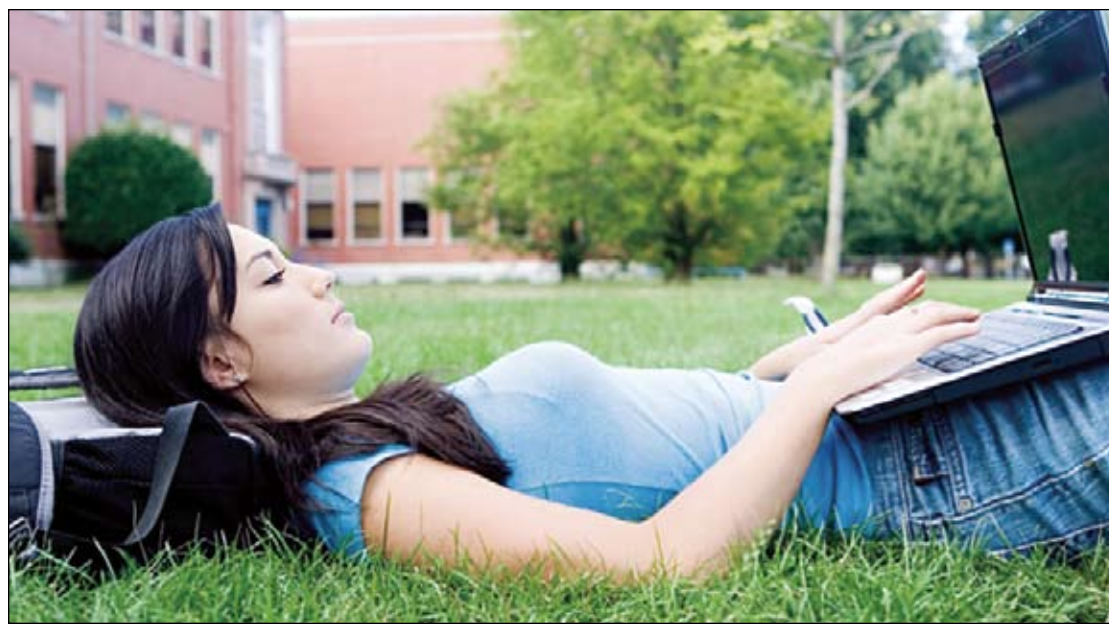
"Despite discouraging headlines, a college degree remains the best route to finding a job in this tight market. But students and families need to know that debt levels can vary widely from college to college," said TICAS president Lauren Asher. "If you need to borrow to get through school, federal student loans are the safest way to borrow.

Whatever you earn, income-driven plans like Pay As You Earn can help keep federal loan payments manageable."

State highs and lows: State averages for borrowers' debt at graduation in 2012 ranged from \$18,000 to \$33,650. High-debt states remain concentrated in the Northeast and Midwest, with Delaware the highest. New Hampshire, Pennsylvania, Minnesota, and Rhode Island also had average debt over \$30,000. Low-debt states were mainly in the West and South, with New Mexico the lowest. Other low-debt states include California, Arizona, Nevada, and Wyoming.

College highs and lows: At the campus level, average debt varied even more widely, ranging from \$4,450 to \$49,450, and the share of students graduating with loans ranged from 6 percent to 100 percent. Colleges with higher tuition tended to have higher average debt, but there are many examples of high-cost colleges with relatively low average debt, and vice versa.

The report notes that colleges that receive scrutiny for their voluntarily reported debt levels may be more likely to stop providing such data. For example, 20 percent of the schools on the list of high-debt public colleges in our 2011 report, and 30 percent of the schools on the list of low-debt colleges, chose not to report data in 2012. In comparison, overall only 10 percent of all the colleges that reported



The best national figures for public and nonprofit colleges combined show that 68 percent of their graduating seniors owed an average of \$27,850 in student loans.

debt data for 2011 didn't report for 2012.

Need for better data: Even for those colleges that do report voluntarily, the college-level debt figures in the report may understate actual borrowing because they don't include transfer students or any private loans the college is unaware of. The report's state estimates are based on the available college-level data, so actual state averages may be higher as well.

The best national figures for public and nonprofit colleges combined show that 68 percent of their graduating seniors owed an average of \$27,850 in student loans. These are lower than the overall national figures because they do not include for-profit college graduates, who are more likely to borrow and graduate with more debt.

The report contains several

policy recommendations to help ease student debt burdens, including collecting better college-level data on debt at graduation and private student loan borrowing, as well as more comprehensive data on graduation rates.

"Right now, some colleges escape accountability by opting not to report their graduates' debt, while those who do report are stuck on an unequal playing field," said Matthew Reed, the report's primary author. "Students, researchers, and policymakers need and deserve better and more complete information."

This issue is especially crucial as President Obama has proposed developing ratings before the 2015 school year aimed at helping consumers compare colleges' value and encouraging institutions to improve. "The success of the President's proposal to

rate colleges based on access, affordability, value, and student outcomes will depend on the quality of the data used in the ratings, underscoring the urgency of gathering better information," said TICAS research director Debbie Cochrane. ★

An independent, nonprofit organization, The Institute for College Access & Success (TICAS) works to make higher education more available and affordable for people of all backgrounds. Our Project on Student Debt works to increase public understanding of rising student debt and the implications for our families, economy, and society. For more information see www.ticas.org and www.projectonstudentdebt.org or follow us on Twitter at www.twitter.com/TICAS_org.

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Californians Who Short Sell Won't Face State Tax Penalty

SACRAMENTO REGION, CA (MPG) - Board of Equalization Member George Runner announced that the Franchise Tax Board (FTB) will follow the lead of the Internal Revenue Service and not impose a tax penalty on Californians who have sold their home via a short sale.

In a written response sent to Runner today, FTB Chief Counsel Joziel Brunett states, "Since California conforms to the relevant portions of the federal tax law governing the forgiveness of nonrecourse and recourse indebtedness, California would follow the federal treatment for the CCP section 580e transactions."

"This is welcome news for Californians who have had to short sell their homes this year," said Runner. "We learned last month they wouldn't face a federal tax penalty. We now know they won't face a state tax hit either."

In a September letter to FTB's Chief Counsel, Runner requested a legal opinion as to the potential tax consequences for a California resident who completes a short sale under existing California law.

Initially, FTB staff indicated they would need guidance from the IRS before providing an answer. That guidance arrived last month in an IRS letter to Senator Barbara Boxer regarding the expiration of the Mortgage Forgiveness Debt Relief Act. The IRS opined that debt forgiveness involving non-recourse loans held by California homeowners will not be viewed as taxable income.

"We are pleased with the recent clarifications issued by the IRS and the California Franchise Tax Board, which protect distressed homeowners from debt relief income tax associated with a short sale in California,"

said California Association of Realtors President Kevin Brown. "Distressed California homeowners can now avoid foreclosure or bankruptcy and can opt for a short sale instead, without incurring federal and state tax liability, even after the Mortgage Forgiveness Debt Relief Act of 2007 expires at the end of this year."

A legislative effort to extend tax protection for California short sales derailed this year. However, the FTB's announcement that it will conform with the IRS ensures continued protection for taxpayers without the need for legislation.

Elected in November 2010, George Runner represents more than nine million Californians as a member of the State Board of Equalization. ★

For more information, visit www.boe.ca.gov/Runner.

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DMV: Ask "George"

Expert Answers to Common DMV Questions



By George Valverde - Director, California Department of Motor Vehicles

Do you have questions about general driving related requirements like registration and insurance?

Are you unclear about laws and restrictions related to driving?

The California Department of Motor Vehicles has answers.

"Save Time by Going Online," at www.dmv.ca.gov.

SACRAMENTO REGION, CA (MPG) - Do you have questions about general driving related requirements like registration or insurance? Are you unclear about laws and restrictions related to driving? The California Department of Motor Vehicles has answers. "Save Time, Go Online," at www.dmv.ca.gov. You can submit any DMV-related questions at AskDMV@dmv.ca.gov

Q. I've seen recent news coverage of pedestrian and vehicle involved crashes. Do you have information online about pedestrian safety?

A. Pedestrian safety is a serious issue. In California, pedestrian deaths occur in approximately 19 percent of all traffic fatalities and pedestrian fatalities are on the rise. Drivers must respect the right-of-way of pedestrians and always stop for any pedestrian crossing at corners or other crosswalks. While every pedestrian is at risk, older adults and children have a higher likelihood of being injured or killed while traveling by foot, wheelchair or stroller.

The Department of Motor Vehicles is committed to providing customers with information on alternate modes of transportation and safe measures to incorporate while utilizing these alternative sources. To heighten the awareness of drivers, bicyclists and walkers alike, DMV offers a special area in our website with tips and advice for pedestrian safety and awareness. <https://www.dmv.ca.gov/about/pedestrian.htm>

Q. Is there a charge or cost to submit a Change of Address to the DMV?

A. There is no fee to submit a change of address. For faster processing, the Change of Address can be made online if you are a registered user; the form is available at: <http://www.dmv.ca.gov/online/coa/welcome.htm>. You can change your residence or mailing address for your California Driver License, Identification Card, vehicle, or vessel. A new driver license, identification card or registration card is not issued when changing your address and temporary mailing addresses are not allowed. You can also submit the form by mail the mailing address is provided at the bottom of the form.

Q. Do DMV field offices provide a designated counter specifically for disabled persons?

A. Each DMV field office has a counter specifically designated to accommodate disabled persons. The "Start Here" counter personnel can direct you to the counter designated with a disabled logo. For more information on this and other DMV services, visit us online at www.dmv.ca.gov or call 1-800-777-0133.

Q. I want to see which model and type of cars qualify for the stickers that allow you to drive in the HOV (carpool) lanes in California. Is there a list or website I can check before making my next car purchase?

A. You can learn more about the current

list of hybrid and electric vehicles that qualify for Green and White Clean Air Vehicle decals by visiting the California Air Resources webpage: <http://www.arb.ca.gov/msprog/carpool/carpool.htm>

Q. One of my license plates fell off and I received a citation for a missing plate. How can I get a replacement?

A. For regular series license plates, you can complete an Application for Replacement Plates Stickers Documents (REG 156). The completed form and \$19 will be required. You can make an online appointment or call 1-800-777-0133 to schedule an appointment. Be sure to also take the remaining plate and your current registration card to the DMV Field Office. ★

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BOE Honored for Work with Small Businesses and Disabled Veteran Enterprises

SACRAMENTO, CA (MPG) - The California State Board of Equalization (BOE) is proud to announce that it has been honored with three State Agency Recognition Awards for its outstanding work with California's small and disabled veteran owned businesses. The following awards were presented at the December Board meeting

in Sacramento: Most Notable Improvement for Disabled Veteran Business Enterprise Contracting; Advocate of the Year Silver Award; and, Secretary's Special Achievement Award. "We are proud of our dedicated team and its commitment to small businesses and disabled veterans in California," said BOE Executive Director Cynthia Bridges. "This acknowledgement from our peers is a testimony to the talent, dedication, and hard work of our contracting and procurement team."

The BOE was awarded Most Notable Improvement for Disabled Veteran Business Enterprise Contracting for increasing contract and procurements with the disabled veterans' business community by 400 percent. Also, BOE employee Linda Ferguson was presented the Advocate of the Year Silver Award for outstanding leadership and achievement in small business and disabled veterans advocacy and contracting. In addition, the BOE was honored as the recipient of the coveted Secretary's Special Achievement Award presented by the California State Government Operations Agency.

These three awards recognize the BOE's outstanding achievements and commitment to California's business community and its concerted effort to identify and award acquisitions to small businesses and disabled veterans, while significantly exceeding state participation goals.

The State Agency Recognition Awards (SARA) are hosted by the California Department of General Services, Procurement Division. ★



Linda Ferguson was presented the Advocate of the Year Silver Award.

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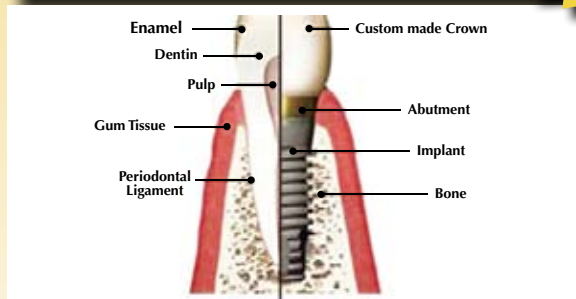


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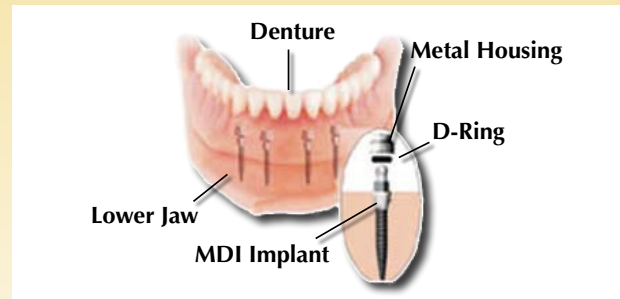
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