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Serving Carmichael and Sacramento County since 1981

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Annie Get Your Vote



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Dare to Live Without Limits Brick Walls



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Baby, You Can View My Car



Worried about Student Privacy?



We're facing unchecked data collection as part of a significant and sweeping federal educational mandate, creating a false sense of security.

Commentary by Dr. Paul Kengor

There's an intense debate right now over "Common Core," a major effort to implement a set of federal education standards in public schools nationwide. The Common Core State Standards thus far have been adopted by 45 states and the District of Columbia.

awareness," she writes, "is the changes to the FERPA regulations which have greatly expanded who has access to student data." FERPA is the Federal Education Rights and Privacy Act of 1974. Changes have been made to FERPA that (some believe) will leave parents uninformed as to how their children's ords are shared. "Parents seem totally unaware of what data is being collected," she adds. "In Pennsylvania it is collected under something called the PIMS system, but in other states it has different labels." There's more. There's also the problem of a rise in "outside vendors and providers to manage student data-again, without parental consent."

districts, state governments, and federal policymakers with more data to analyze trends in student achievement and improve educational efforts. While this might seem benign, notes my friend, we cannot ignore the sheer volume of data that will be collected and how that data might be misused. For instance, most parents have no idea that their child's "personal information" includes not just test scores but social security numbers, attendance records, records of interaction with school counselors, identification of learning disabilities, and even disciplinary records. All of this is being collected. And yet, because such enhanced data collection exceeds the resources of many districts and states, schools will be forced to contract the service to corporations that collect, manage, and store such data-and possibly share it. In other words, outside data managers must be employed to maintain this personal data on your kids. Is there any level of oversight to ensure this data is protected? My friend writes that "this trend of data collection relates to changes in the FERPA regulations by the Education Department in 2011. These changes, made without congressional approval, now allow third party access to

student data without the consent of parents. For example, vendors, seeking to market particular products, can access this data."

And there's still more, relating specifically to private religious schools. My friend adds: "One particular concern that I think speaks to Catholic interests is the rush on the part of some dioceses (and other private schools) to adopt the Common Core and buv-in to the assessments connected with such systems (and as such the data collection)." Indeed, the Catholic press is hot on this issue, realizing the distinct impact that Common Core can have on Catholic schools-the nation's largest segment of private/religious schooling. Nationwide, groups of Catholics have sprung up in protest. The National Catholic Education Association hasn't endorsed the standards, but is helping Catholic schools prepare for implementation. Perhaps most troublesome, all of this derives from federal/national influences, even as Common Core is instituted at the state level. As my friend states: "the push for the adoption of the state longitudinal data systems and the Common Core assessment collection all stem from national influences. Certainly, Continued on Page 2

The Old City Cemetery Tour Focuses on Secrets from California's Capitol Building

SACRAMENTO REGION, CA – (MPG) Every building has its stories and secrets and California's Capitol Building is no exception. On this tour, we uncover the tales of the movers and shakers, craftsmen and common folks buried under our feet. Mix in a scandal or two and you have a tour the walls just might give, if they could talk.

The cemetery is located at 1000 Broadway, Sacramento. Free parking is available in the lot at 10th & Broadway, across the street from the 10th Street entrance. Tours are free; however, donations are appreciated and benefit cemetery preservation. For more information, call (916) 448-0811 or (916) 264-7839.

The event is scheduled for Saturday, September 7, 2013 – 10:00 a.m. at Sacramento Historic City Cemetery, 1000 Broadway, Sacramento

The mission of the OCCC is to join hands with the community to restore, beautify, preserve, and protect the Historic City Cemetery, while maintaining access by descendants of the deceased, and to provide educational services to all visitors to the Historic City Cemetery of Sacramento.

BLOOD DRIVE Lives can be saved!

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PRESORTED STD. US POSTAGE **PAID** PERMIT 350 Carmichael, CA Change Service Requested Though it isn't my area of expertise, I've received numerous impassioned emails on the subject. Among them, one person's concerns particularly struck me.

This person is an expert in the field of education. She is thoughtful, serious, and no foe of public education. Her concerns especially hit home given current fears over privacy intrusions by the federal government. Those fears have swirled around the National Security Agency, the Justice Department, and the IRS. But they don't end there. There are likewise potentially serious privacy problems involving Common Core, which likewise relate to data collection, dissemination, and use.

To that end, my friend is hoping to at least help kindle some public awareness.

"The portion [of Common Core] that I believe is most important for raising public How, specifically, would this happen?

For starters, the Common Core standards include a heavy testing component, which involves a great deal of data collection on students. Coupled with this heightened collection of student data is the prevalence of so-called "longitudinal state reporting systems." According to my friend, as part of the "Race to the Top" initiative, a prior educational initiative, states were encouraged to create "robust data collection systems." These systems were touted as a mechanism to provide school

Here's an opportunity to make a difference in the lives of many by taking just a few minutes to donate blood. Blood Source will be on the Northminster site, September 15, from 8:30 – 12:30 p.m. It is a community-based, not-for-profit blood center which provides blood and services throughout Northern and Central California and beyond - wherever and whenever the need. This annual event is sponsored by the Northminster Board of Deacons, and for any questions on eligibility please visitbloodsource.org or call (866) 822-5663.

Sunday, September 15, 8:30 A.M. – 12:30 P.M. Northminster Presbyterian Church, 3235 Pope Avenue, Sacramento.

For more information call (916) 487-5192 or visit www.northminsteronline.org.



Still Going Strong After 75 Years of Marriage

By Janet Warren

CARMICHAEL, CA (MPG) – August 6th marked the 75th wedding anniversary of Aubrey & Lucile Glahn.

"Aub" and "Cile" met at a baseball game in 1935 in Fort Collins, Colorado. Aub would often walk across town with his accordion to serenade Cile. With a few family members and a couple of friends present, they were married on August 6, 1938 on Aub's 21st birthday. The church parsonage was quarantined because the pastor's children were ill, so they were married in the church.



Aubrey and Lucile Glahn, celebrating 75 years of marriage.

Following the ceremony, they went to a dance. Aub had his own dance band and was playing for a dance that evening. They didn't tell anyone they had just been married because in those days, people often chivareed a newly married couple. Lucile danced with others as Aub played the saxophone or clarinet on stage. She was often asked why she was so "gussied" up for the evening.

When the war broke out, Aub was deferred because he worked for an ice cream company making milk products. Cile was grateful he was able to remain home. Their only child, Janet, was born in 1942. Lucile says that Aub made \$12/week and had every other Sunday afternoon off from work. Aub gave her \$5 each week for groceries, and she was often able to return \$2 to him. A \$2 bill was passed back and forth for weeks until she finally put it in her wallet, and it has remained there for 70 years!

They moved to Sacramento in 2007, to be near their daughter, her husband, Mark, four grand-children and their spouses, and four great-grandchildren. They left the home where they had lived for 64 years, which they had purchased for \$2,350. They were honored by the city of Fort

Collins a few years earlier for being the longest residents in that particular area of the city.

They currently live at Carmichael Oaks Senior Living. They're able to attend family events and can now participate in holidays and birthday celebrations. A celebration of their 75th anniversary was held Sunday, August 4th at their daughter's and son-in-law's home.

A second celebration was held at Carmichael Oaks Senior Living on August 6th. Few people are able to celebrate 75 years of marriage, and our family was very excited to be a part of this event!

August 21, 2013

Annie Get Your Vote

Words and picture by Susan Maxwell Skinner

Businesswoman Annie Marszal is a contestant for the 2013 Honorary Mayor position, promoted by the Carmichael Chamber of Commerce. Picture by Susan Maxwell Skinner

Honorary mayoral candidate Virginia Stone was introduced in last week's Carmichael Times. This week, we introduce candidate Annie Marszal.

The mayoral race is pumping up. Carmichael Chevron gas station's representative Annie Marszal is the latest citizen chasing the office.

Her family operates gas stations in Sacramento and in other states and has owned Chevron pumps at Walnut and Marconi for over 30 years. Annie is an executive for local and national family interests

The 30-year-old follows more than Marszal business tradition. Ed Marszal sought the mayoral post in 1986. Though too



Businesswoman Annie Marszal is a contestant for the 2013 Honorary Mayor position, promoted by the **Carmichael Chamber of Commerce**

young to remember her dad in chains, Annie has pictorial evidence: "I have this incredible pic of my dad, mom and me riding in the July 4 parade," she says. "I was just a baby. Last year, dad said: 'Annie, you should be mayor of Carmichael - you'd have fun. You'd meet great people and help the community.' My

family is really committed to Carmichael."

As part of her campaign platform, Annie has pledged to help the town rebuild its community swimming pool. "Swimming has been huge part of my life," she asserts. "It helps kids stay healthy and stay in line. Not everyone has access to private pools; a community pool is important." The candidate promises to split her fundraising total 50-50 between the aquatic project and the chamber.

A water polo whiz at Rio Americano, Annie thanks swimming for getting her into college and for kick-starting lifelong friendships. She is rattling corporate cages at Chevron for grants to help local swimmers. The activist also plans campaign fundraisers. "I'm a busy kind of person," she says. "I don't sit on a couch. I serve on the board for United Cerebral Palsy and I'm grateful to have such opportunities at my age."

Still single, Annie is the proud 296-1159.

mom of two Maltese puppies: Fred and Betty.

She studied political science at Cal Berkeley and made New York home base for selling Sports Illustrated and CNN advertising. Two years ago, she returned to Carmichael and started working for dad. "There was no entitlement," she says. "I learned the business from the ground up. I was a cashier; then I managed a gas station. If you think that's easy, it's not. You work hard all day. When it's time to go home -and your dog watch shift worker doesn't show up -- well, you're it.

"I've been learning about business since childhood," she continues. "Going to work for your family every day is a personal investment and it's rewarding. "If I am elected, I want to help the Chamber in its support of other local businesses.'

To learn about Annie Marszal's mayoral campaign, call (916)

the changes in FERPA were undertaken through the U.S. Department of Education."

Continued from page 1

Worried about Student Privacy?

My friend sums up: "I find the level of data collection on individual students to be excessive, and the transparency...to be lacking." Such data collection methods "put the federal government in a position to track student achievement in ways that have been previously unavailable due to the sheer size of data mining, and have been (until recently) safeguarded by privacy regulations. As an educator I care deeply about the ability for our nation's school children to achieve high levels of learning, yet I believe the decisions for student learning are best accomplished at the classroom and school level, not the federal level."

We're facing, in essence, unchecked data collection as part of a significant and sweeping federal educational mandate. Are we ready for this, and all its repercussions?

My friend pleads for some "public awareness and dialogue in this area." Who could object to that?

Dr. Paul Kengor is professor of political science at Grove City College, executive director of The Center for Vision & Values, and author of the book, "The Communist: Frank Marshall Davis, The Untold Story of Barack Obama's Mentor." His other books include "The Crusader: Ronald Reagan and the Fall of Communism" and "Dupes: How America's Adversaries Have Manipulated Progressives for a Century."

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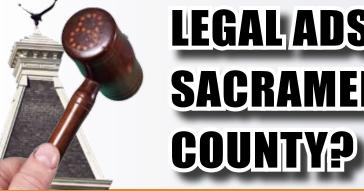
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It's back to school time. We are finishing our summer break and getting back into a routine. Even those of us no longer in school can use this time to get back into a rhythm. Understanding how important our rhythms are can reduce stress and increase our feelings of happiness.

With summer (or known as Pitta season in Ayurveda) we often allow our schedules to get out of alignment. Here are some simple solutions to get back in balance.

Establish a Routine:

• Having a set time to wake up and go to bed really helps keep the unfocused on track.

Wake Up With Energy:

• Early to bed and early to rise is the most effective strategy for overall wellness. If you waken earlier (by 6:00am at the latest) you will actually have an increase in energy.

• Start with 10 power breaths before your feet hit the floor. Gives the body energy and releases toxins.

• Drink 8oz of room (or warm) water before anything else. Hydrates the body, improves

Back to School Rules

elimination, and releases stored toxins.

• For families, designate the time for you to waken that allows for some self-time. (I am a mom too and know it's not always easy, but worth it). Then pre-determine what time is best for the kids to waken.



Thrive Instead of Struggle:

Think about this- If you want your family to have intelligence in their learning day- then avoid foods without "intelligence". Junk foods, empty calories, high in sugar, and FLUNC foods (remember that's frozen, leftover, unnatural, nuked, canned) lack the necessary vitamins and nutrients your family needs for a healthy and "intelligent" day. While sleep is necessary for mental development, our diet is the primary focus for positive results.

- Eat fresh whenever possible
- Eat from the colors of the
- rainbow • Eat seasonally
- Plan your meals and your
- snacks • Avoid eating 2 hours before
- bedtime

From Calm to Chaos

While going back to school gives a family routine, it can also create great demands on a family's day.

• Have a designated time and place for homework. (With multiple kids, sports, after school activities, and your work schedule- though it sounds intimidating- set aside the time and place)

• Designate a place for backpacks, homework, items needing signatures (shoes and keys too!!)

• Set aside time for play or exercise. This often goes by the wayside when we have too much on our plate.

• Determine the nights when you will eat together as a family.

• Pick out clothes the night before. (This is a habit that will take your kids past school into adulthood!)

• Start winding down at least 30 min before bedtime. Be aware of what you and your family watch, read, or see late at night. Reduce the white noise in the house if possible before bedtime.

• Use lavender or vanilla or a warm bath if sleep eludes you.

Regardless of how old we are, we are all designed to keep learning and thriving. A routine restores the balance in our body so that we can be less stressed and more present. Take that first step today.

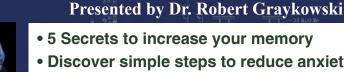
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KICK-ASS 2 (Rated R)

Just in case it wasn't obvious in the original, the R rating achieved by the comical superhero franchise "Kick-Ass" has been attached for a purpose. Notwithstanding the lead characters being teens, this is not a family film.

Arguably, the thrust of "Kick-Ass 2" appears even more intense and over-the-top than the first, though there was something completely shocking about a foul-mouthed pre-teen vigilante superhero in Hit Girl the first time around.

Chloe Grace Moretz's Hit Girl is now in high school, watched over by her guardian, a police officer (Morris Chestnut), who insists that she hang up her uniform to be a normal teenager, known only by her given name of Mindy Macready. Of course, that's not part of her plan.

Meanwhile, Hit Girl's partner in crime-fighting, Kick- Ass (Aaron Taylor-Johnson), now a high school senior, has also put away his green and yellow spandex uniform. But Kick-Ass inspired a motley crew of masked vigilantes to continue the efforts to battle the bad guys.

Mindy tries to fit in with the school's clique of popular girls, even trying out for the cheerleader squad. Her acrobatic moves, inspired by Hit Girl's martial arts skills, make the other contestants look inferior.

Of course, the cool kids are, in fact, the mean girls, and they are just like the obnoxious students in Lindsay Lohan's "Mean Girls," and to a lesser extent, "Clueless."

At school, Kick-Ass is Dave Lizewski, a rather nerdy fellow who's bored by his mundane life, so he starts patrolling the streets with Justice Forever, a fearless group of urban watchdogs fronted by Colonel Stars and Stripes (Jim Carrey).

Members of the colonel's squad of masked crime-fighters include Dr. Gravity (Donald

Riley **Reviews**

SUPERHERO "KICK-ASS 2" STORY GETS COMIC, BRUTAL AND NASTY

Faison) and Night Bitch (Lindy Booth), an ordinary girl by day and a Catwoman-like sexy figure by night.

For a movie that contains some very graphic violence and brutality, the comic element springs, in part, from the transition of Christopher Mintz-Plasse's Red Mist character of the first film into a full-blown super villain who goes by a moniker not printable in a family newspaper.

For the sake of clean language, we'll go with Red Mist's given name of Chris D'Amico, who still nurses a desire for revenge for the death of his father at the hands of Kick-Ass. After the accidental death of his mother, Chris inherits a fortune.

With seemingly limitless funds, Chris acts like a spoiled rich kid as he hatches an evil scheme to recruit the scum of the earth into a super villain's army. His best conscript is Mother Russia (Olga Kurkulina), a truly frightening psychopath.

As to be expected, there is climactic showdown between the Justice Forever good guys and the villains. The best thing about "Kick-Ass 2" remains the sweet yet tough appeal of Hit Girl.

TV UPDATE – STARZ **ORIGINAL PROGRAMS GROW AS LOSSES MOUNT**

During the recent national TV press tour, Chris Albrecht, CEO of the Starz cable channel, announced a goal for 2014 to air more than 50 hours of original programs.

Starz has had critical, if not financial, success with several original series, including "Boss," starring Kelsey Grammar as a ruthless Chicago mayor, and "Magic City," starring Jeffrey Dean Morgan as the owner of a ritzy Miami Beach hotel during the early 1960's.

At a press conference on July 26th, Albrecht answered a question about a possible third season for "Magic City" only by saying that there many "surprises left in the last three episodes" and that Starz is "evaluating all the

options" with "Magic City." Little more than a week later, Starz announced that they would not order a third season of "Magic City." Listening to TV executives is a lot like trying to figure out what politicians are really saying.

Albrecht dropped another clue on the TV critics when he said in his answer about the fate of "Magic City" that they had a couple of surprises in store "so I can't reveal too much other than you'll have the answer to your question soon."

Okay, he was at least right about the last part, knowing soon, that is. So while we may never be able to check into the Miramar Playa again, there will be other new programs.

Interestingly, Albrecht also revealed a second season pick up for "Black Sails," based in part on fan reaction at Comic-Con to a viewing of the first episode. And in 2014 there will be a second season of "Da Vinci's Demons."

Palace intrigue is always good for TV programs. Just ask Showtime about "The Tudors." Launched this month, "The White Queen" is a limited tenhour series based on Philippa Gregory's best-selling novel "The Cousins' War."

"The White Queen" is set against the backdrop of England's War of the Roses, but it is told through the eyes of three main female characters as they manipulate behind the scenes for the throne of England.

The year is 1464, before the Tudor dynasty, and war has been ravaging throughout England over who is the rightful King. It is a bitter dispute between two sides of the same family, the House of York and the House of Lancaster.

There may not be a sequel to "The White Queen," but Philippa Gregory continues to be a prolific writer about medieval British royal history, so the source material will be available for several new series.

I know little about the finances of cable networks, but it is obvious that programs like "Magic City" and "The White Queen" have tremendous production costs, which must be recouped.

If the audience for a Starz original series does not grow over time, the financial losses continue to mount, which has factored into whether series stay or go. Starz is committed to keep searching for the right balance.

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By Ronnie McBrayer

There is an old story about a monastery that fell on hard times. Once it had thrived, but over the years it had become so decimated that only a few old monks were left living in an even older house. People no longer came there to be nourished spiritually, and only a handful of the brothers shuffled through the cloisters.

Deep in the monastery woods was a little cabin where an old rabbi occasionally came to fast and pray. No one ever spoke with him, but whenever he appeared the word would be passed from monk to monk: "The rabbi walks in the woods." And, for as long as he was there, the monks would feel blessed by his presence.

One day the abbot decided to visit the rabbi and open his heart to him. As he approached the hut, the abbot saw the rabbi in the doorway. It was as if he had been awaiting the abbot's arrival. The rabbi stood with his arms outstretched in welcome. Though they had never spoken, the two embraced like brothers.

The two entered the hut and simply sat in the stillness. Then the rabbi began to weep. The abbot covered his face with his hands and began to cry too. The

The Rabbi's Gift

two old men sat there like lost And on the off, off chance that children, crying their hearts out, filling the hut with their shared pain and tears.

When the tears ceased, the rabbi lifted his head and spoke, "You and your brothers are serving God with heavy hearts," he said, "and I know you have come to ask a teaching of me. But it is the same in my town. Almost no one comes to the synagogue anymore." Very little else was said.

When the time came for the abbot to leave, he embraced the rabbi once again and said, "It has been a wonderful thing that we should talk after all these years. But is there nothing you can give us that would help us save our dying order?" The rabbi paused and said quietly to the old abbot, "Well, there is one thing I have to tell you: One of you is the Messiah.³

The abbot left without a word and without ever looking back. The next morning, the abbot called his monks together. He told them he had spoken to the old rabbi from the woods, and then he looked at his assembled brothers and said bluntly, "The rabbi said that one of us is the Messiah."

In the days and weeks that followed, the old monks began to think about the rabbi's words and wondered whether it could actually be true - the Messiah is one of us?

Thinking like this, the old monks began to treat each other with extraordinary respect on the off chance that one of them just might actually be the Messiah.

each monk himself might be the Messiah, they began to treat themselves with extraordinary respect

A gentle, warm-hearted, concern began to grow among them which was hard to describe but easy to notice. Over time, as people visited the beautiful forest in which the monastery was home, they sensed the extraordinary respect that now began to surround the old monks and seemed to radiate from them.

There was something strangely attractive, even compelling, about it. Hardly knowing why, people began to come back to the monastery more frequently to picnic, to play, to meditate, and pray. They began to bring their friends to show them this special place, and their friends brought their friends.

Then it happened that some of the younger men who came to visit the monastery started to talk more and more with the old monks. After awhile, one asked if he could join them. Then another. And another. Within a few years, the monastery had once again become a thriving order and a light to the community, thanks to the rabbi's gift – a gift that taught them to look at and love others, expecting the very best.

Ronnie McBrayer is a syndicated columnist, pastor, and author of multiple books. You can read more and receive regular e-columns in your inbox at www.ronniemcbrayer.me.

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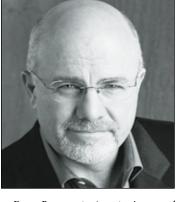
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ACROSS	46. Dharma teacher	DOWN	34. Flirt
1. He had no cause?	47. Chinese restaurant staple,	1. Hi	36. Bone-dry
6. Also	pl.	2. Montreal baseballer	38. Form of wrest
9. Captain	48. Founder of Scholasticism	3. Ethiopean currency	42. Chip dip
13. Napoleon's stay on St.	50. Winningest Super Bowl	4. Omit or suppress	45. Even though
Helena, e.g.	coach	5. *On a map	49. No
14. Aggravate	52. Marble	6. Cash cache	51. Hang around
15. It killed the radio star?	53. First in baseball, e.g.	7. Bonanza find	54. Up or down s
16. Serving of parsley	55. Distress signal	8. Similar to giraffe but smaller	56. Type of edible
17. Actress Thompson	57. *Tallest mountain	9. Tarantino's " Bill"	57. "National Velv
18. More ill	61. *Deepest lake	10. Not in action	Bagnold
19. Trying experience	64. Japanese-American	11. Believe	58. *Tropical rain
21. *"Geographia" author	65. American Gas Association	12. Nemo's forgetful friend	contain ninety pe
23. *Mouth to a river, e.g.	67. Like unspoken agreement	15. Shrinking	world's spec
24. Call someone	69. Garment enlarger	20. To modify a book into a	59. " quam vie
25. PC "brain"	70. Octopus' defense	screenplay, e.g.	be, rather than to
28. Stupor	71. Olden day anesthetic	22. Slight amount	be)"
30. *Gobi or Kalahari, e.g.	72. It shows ownership	24. Get off an airplane	60. Instrument typ
35. Os in XOXO	73. Poe's "The Murders in the	25. *Most populous country	61. To be very ho
37. Livens up	Morgue"	26. South Korean port	62. Yearn or pine
39. Pang	74. High-pitched	27. a.k.a. Tangelos	63. Told an untru
40. *Capri, e.g.		29. Eagerness	66. Bearded ante
41. Anklebone		31. " me the money!"	68. Give it a go
43. Shamu		32. It may get you to first base	
44. Nigerian money		33. * Mountains	For
			0

34. Flirt
36. Bone-dry
38. Form of wrestling
42. Chip dip
45. Even though
49. No
51. Hang around
54. Up or down step
56. Type of edible ray
57. "National Velvet" author
Bagnold
58. *Tropical rainforests
contain ninety percent of the
world's species
59. " quam videri" or "To
be, rather than to seem (to
be)"
60. Instrument type
61. To be very hot
62. Yearn or pine
63. Told an untruth
66. Bearded antelope
68. Give it a go
C C

or Solution See Page 7



Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times bestselling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Not Enough Down **Payment**?

Dear Dave,

When is it okay to purchase a house without making a 20 percent down payment? – Hannah

Dear Hannah,

When you're willing to pay private mortgage insurance (PMI). And that's not something you want to do. PMI costs about \$75 a month per \$100,000 borrowed. So, if you borrow \$200,000 on a home, and you don't put down at least 20 percent on the transaction, you'll have to pay out an extra \$150 a month as part of your mortgage payment.

Private mortgage insurance does nothing for you except pay your mortgage company in the event they have to foreclose on you and they lose money. PMI is foreclosure insurance that protects the lender, and you get to pay for it if you don't make a 20 percent down payment. In the scenario I mentioned before, that would be an additional \$1,800 a year on a \$200,000 loan. In a sense, that's an extra 0.9 percent on your interest rate. That's what it feels like.

So you can see that PMI is not a positive thing. Often, a firsttime homebuyer will purchase a house with 10 percent down, then pay the other 10 percent as quickly as possible in order to get rid of the PMI. Stay away from it, Hannah. It's nasty stuff! - Dave



Loving Your Friend Enough for the Truth

Dear Dave.

I have a close friend whose 17-year-old daughter is going to college to become a high-school band director. Her daughter wants to take out student loans to attend an expensive private school, and tuition alone over four years will cost \$100,000. I feel this is a really bad idea, but I don't know how to talk to her about this. - Natalie

Dear Natalie,

I'm sure your friend and her family are nice people. But what we've got here is a little teenage girl who has her heart set on something, and no one has told her no in awhile. You're getting ready to help introduce a new word into her vocabulary, because what you've described to me is stupid.

Listen, I love high school band directors. It just doesn't make sense to spend over \$100,000 on a degree to become one. Most of them make about \$30,000 a year, so the return on investment for this kind of thing is terrible. It doesn't matter if you're a band director, English teacher, or a doughnut shop owner; you need to figure out what you're going to make versus what you spend to get there.

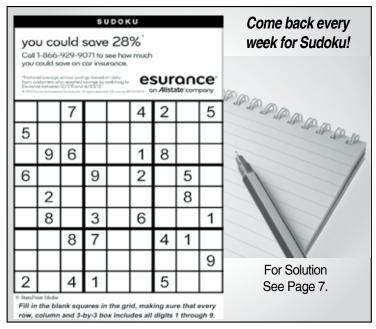
Make sure you talk to your friend directly, not her daughter. If you do that, you'll end up branded as mom's mean friend. Use your relationship and history together to help her see this is a train wreck waiting to happen.

My suggestion would be for her daughter to live at home, work, and attend a community college for a couple of years. Then, when she transfers to a four-year school, make sure it's a state institution and she keeps working.

The trick is to kindly and gently maintain enough influence to guide these two weak people away from a horrible decision. At the same time, you've got to be strong enough to call mom out for not stepping up and providing proper guidance. Mommies who don't try to stop their babies from doing things this dumb are known as bad mommies. People who spend \$100,000 to \$150,000 to make the kind of money that's waiting on her daughter are either young and inexperienced, or they're what are known as fools.

I'm sure you'll find a nice way to say it, but basically, your friend needs to grow a backbone and tell her daughter no. - Dave

*For more financial help, please visit daveramsey.com.



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Suduko Puzzle on Page 6

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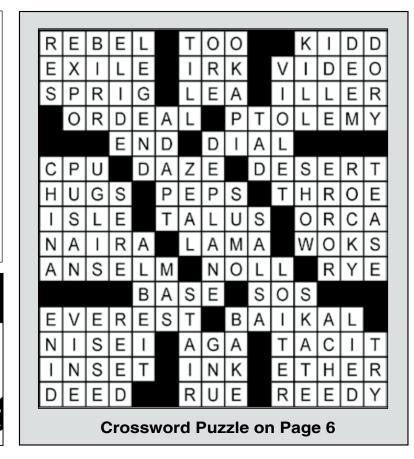
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FICTITIOUS BUSINESS NAME STATEMENTS FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-04833. Amy Hin, 6704 Salvaterra Circle, Elk Grove, CA 95757; and Helen Dang 3517 Delta Queen Ave., Sacramento, CA 95833 are doing business under the Fictitious Business Name "New Genz Health & Beauty Club" at 6880 65th St. No. 55, Sacramento, CA 95828. Filed with the Clerk of Sacramento County on June 12, 2013. Publish: July 31, August 7, 14, 21, 2013. NEWGENZ 130803 8-21-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05961. Christopher Loftin, 3224 Hurley

Way, Sacramento, CA 95864 is doing business under the Fictitious Business Name "Snap Skull" at 2228 J Street, Sacramento, CA 95816. Filed with the Clerk of Sacramento County on July 24, 2013. Publish: July 31, August 7, 14, 21, 2013. SNAPSK 130803 8-21-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05977. Community Home Capital, Inc., 3511 Del Paso Rd., Ste. 160, Rm. 240, Sacramento, CA 95835 is doing business under the Fictitious Business Name "Woodcrest Homes, 4674 Duckhorn Dr., Sacramento, CA 95834. Filed with the Clerk of Sacramento County on July 25, 2013. Publish: July 31, August 7, 14, 21, 2013.

WOODCR 130803 8-21-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-04652. Cochrane Agency of California, Inc., 1551 N. Tustin Avenue , No. 470, Santa Ana, CA 92705 is doing business under the Fictitious Business Name "ProWest Insurance Services" at 950 Glenn Dr., Ste., 270, Folsom, CA 95630. Filed with the Clerk of Sacramento County on June 7, 2013. Publish: August 7, 14, 21, 28, 2013.

PROWEST 130804 8-28-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06028. lqbal Singh Dhillon, 2210 Wild Plains Cir., Rocklin, CA 95765 is doing business under the Fictitious Business Name "Iqbal Singh Dhillon DBA Subway No. 58523" at 10075 Bruceville Rd., Elk Grove, CA 95757. Filed with the Clerk of Sacramento County on July 29, 2013. Publish: August 7, 14, 21, 28, 2013. IQBALD 130804 8-28-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05985. Daniel Garrott, 1064 Sand Bar Cir., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Green Tec Kitchens" at 1064 Sand Bar Cir., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on July 25, 2013. Publish: August 7, 14, 21, 28, 2013.

8-28-13 GREENT 130804 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05980. Estella Pacheco, 3930 Tarmigan Dr., No. 409, Antelope, CA 95843 and Vanessa Pacheco, 3739 Black Eagle Dr., Antelope, CA 95843 are doing business under the Fictitious Business Name "Crystal Clear Cleaning Service" at 3930 Tarmigan Dr., No. 409, Antelope, CA 95843 and . Filed with the Clerk of Sacramento County on July 25, 2013. Publish: August 7, 14, 21, 28, 2013. CRYSTAL 130801 8-28-13

FICTITIOUS BUSINESS NAME STATEMENT Mthandazo #FBNF2013-06024. Abraham Nyoka, 9435 Soaring Oaks Dr., Elk Horn, CA 95758 is doing business under the Fictitious Business Name "ComServe" at 9435 Soaring Oaks Dr., Elk Horn, CA 95758. Filed with the Clerk of Sacramento County on July 29, 2013. Publish: August 7, 14, 21, 28, 2013. COMSER 130804 8-28-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05937. James Roughton. 5900 Oakbrook Dr., Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Classic Painting and Decorating" at 5900 Oakbrook Dr., Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on July 23, 2013. Publish: August 7, 14, 21, 28, 2013. 8-28-13

CLASSIC 130804 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05956. William Ferrari. 720 30th St., No. 200, Sacramento, CA 95816 is doing business under the Fictitious Business "USA Fabrics" at 8200 Berry Ave., Ste. 100. Sacramento, CA 95828. Filed with the Clerk of Sacramento County on July 24, 2013.

Publish: August 7, 14, 21, 28, 2013.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06237. Willie J. Green, 6720 Rancho Pico Way, Sacramento, CA 95828 is doing business under the Fictitious Business Name "jWilliam-Couture" at 6720 Rancho Pico Way, Sacramento, CA 95828. Filed with the Clerk of Sacramento County on Aug. 5, 2013. Publish: August 14, 21, 28, Sept. 4, 2013. JWILLI 130901 9-04-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06006. Jesus C. Mendoza, 9055 Canberra Dr., Sacramento, CA 95826 is doing business under the Fictitious Business Name "Home Forward Real Estate" at 9055 Canberra Dr., Sacramento, CA 95826. Filed with the Clerk of Sacramento County on July 26, 2013. Publish: August 14, 21, 28, Sept. 4, 2013. 130901 9-04-13 HOMEFO

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06260. Joyce Security Systems, Inc., a California Corporation, 3437 Myrtle Ave., Suite 375 N. Highlands, CA 95660 is doing business under the Fictitious Business Name "Performance Products Co." at 3437 Myrtle Ave., Suite 375 N. Highlands, CA 95660. Filed with the Clerk of Sacramento County on August 6, 2013. Publish: August 14, 21, 28, Sept. 4, 2013. PERFOR 130901 9-04-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06257. David Welborn, 7561 Kilarney Lane, No. 258, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "Driven Venture" at 7561 Kilarney Lane, No. 258, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on August 6, 2013. Publish: August 14, 21, 28, Sept. 4, 2013. DRIVEN 1300901 9-04-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06257. Max Lids, Inc., 850 E. Bidwell St., No. 145, Folsom, CA 95630 is doing business under the Fictitious Business Name "Great Harvest Bread Co." at 850 E. Bidwell St., No. 145, Folsom, CA 95630. Filed with the Clerk of Sacramento County on August 6, 2013. Publish: August 14, 21, 28, Sept. 4, 2013. MAXLIDS 130901 9-04-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06076. Oshima Sushi, Inc., 2071 Natomas Crossing Dr., Sacramento, CA 95834 is doing business under the Fictitious Business Name "Oshima Sushi" at 2071 Natomas Crossing Dr., Sacramento, CA 95834. Filed with the Clerk of Sacramento County on July 30, 2013. Publish: August 14, 21, 28, Sept. 4, 2013. 9-04-13

OSHIMA 130901 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06266. Terry Harold Neeley III, 8182 Sundance Dr., Orangevale, CA 95662 is doing business under the Fictitious Business Name "Pinnacle Landscape Development" at 8182 Sundance Dr., Orangevale, CA 95662. Filed with the Clerk of Sacramento County on August 6, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. PINNAC 130901 9-04-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06371. Michael Horrell, 1060 41st St., Sacramento, CA 95819 is doing business under the Fictitious Business Name "Apollo Real Estate Group" at 1060 41st St., Sacramento, CA 95819. Filed with the Clerk of Sacramento County on August 8, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. APOLLO 130902 9-11-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06381.DanielA.Maczko,9051Bramble Trail Way, Sacramento, 95826 is doing business under the Fictitious Business Name "Bamco" at 9051 Bramble Trail Way, Sacramento, 95826. Filed with the Clerk of Sacramento County on August 8, 2013. Publish: August 21, 28, Sept. 4, 11, 2013.

BAMCO 130902 9-11-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06419. Tamika December Edwards, 2031 Wright St., Apt. 10, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Miko Ward Dance Studio" at 2730 Arden Way, No. 13, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on August 9, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. MIKOWA 130902 9-11-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06382. Kimberly Haines, 7867 La

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02905. Nina Burnside, 8345 Yermo Way, Sacramento, CA 95828 is doing business under the Fictitious Business Name "Soul Legacy Entertainment" at 4350 Pell Dr., Ste. 47. Sacramento. CA 95814. Filed with the Clerk of Sacramento County on April 8, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. SOULLE 130902 9-11-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06163. Jessica Singer, 6830 Walerga Rd. No. 87. Sacramento, CA 95842 is doing business under the Fictitious Business Name 'Swept A-Way Housekeeping" at 6830 Walerga Rd., No. 87, Sacramento, CA 95842. Filed with the Clerk of Sacramento County on August 1, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. 9-11-13 SWEPTA 130902

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05352. Randall R. Huleva and Tamra L. Huleva, 6225 Oak Valley Ln., Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Your Virtual Small Office" at 6225 Oak Valley Ln., Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on July 1, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. 9-11-13

130902 YOURVI FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06469. Jesus Barragan Nunez, 5525 Cedar Creek Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "Chuy-S Landscaping Service" at 5525 Cedar Creek Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on August 13, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. 9-11-13

CHUY-S 130902 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06273. Krystina Kalapothakos, 4933 Kenneth Ave., Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Kouzounas Kitchen" at 4933 Kenneth Ave., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on August 6, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. 9-11-13 KOUZOU 130902

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06529. Ronald K. Coe, 2013 Benita Dr.. No. 2, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name "Aaron M. Powers" at 2013 Benita Dr., No. 2, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on August 14, 2013. Publish: August 21, 28, Sept. 4, 11, 2013.

AARONM 130902 9-11-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06457. Marlene Belasco, 446 Mariner Point Way, Sacramento, CA 95831 is doing business under the Fictitious Business Name "MBR Enterprises and MBR Consulting" at 446 Mariner Point Way, Sacramento, CA 95831. Filed with the Clerk of Sacramento County on August 13, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. MBRENT 130902 9-11-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06222. Amandeep Johal, 8240 Grisham Way, Elk Grove, CA 95758 is doing

business under the Fictitious Business Name "Smoke Shop" at 1441 Meadowview Rd., Ste. Sacramento, CA 95832 Filed with the 106. Clerk of Sacramento County on August 5, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. 130902 SMOKES 9-11-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-06271. Cindy Tran, 8656 West Wing Dr., Elk Grove, CA 95758 and Xuan Tran 4070 Archean Way, Sacramento, CA Reid. 95823 are doing business under the Fictitious Business Name "Top Nails" at 6668 Valley Hi Dr., Sacramento, CA 95823. Filed with the Clerk of Sacramento County on August 6, 2013. Publish: August 21, 28, Sept. 4, 11, 2013. 130902 TOPNAIL 9-11-13

ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME

FILE #FBNF2011-01670. The following person(s) have abandoned the use of the FICTITIOUS BUSINESS NAME

ORDER TO SHOW CAUSE CHANGE OF NAME SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00146972 WHEREAS, Ahmed Y. Ahmed has filed a

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petition with this court for a decree changing the name of Ahmed Y. Ahmed to Ahmed Youssef Nemr. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on September 6, 2013, 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. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general

circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: July 17, 2013 Raymond M. Cadei Judge of the Superior Court Publish: July 31, August 7, 14, 21, 2013. 130803 AHMED 8-21-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00146413

WHEREAS, Faustina Keta has filed a petition with this court for a decree changing the name of Faustina Keta to Freedom Keta

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on August 27, 2013, 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.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: July 10, 2013

Raymond M. Cadei Judge of the Superior Court

Publish: July 31, August 7, 14, 21, 2013. 130803 8-21-13 FAKETA

> SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2013-00146692 WHEREAS, Randy James Dittmar has filed a

petition with this court for a decree changing the name of Randy James Dittmar to Randi Jamie Dittmar.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on September 3, 2013, 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. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 13, 2013

Raymond M. Cadei Judge of the Superior Court

Publish: July 31, August 7, 14, 21, 2013. DITTMA 130803 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00147286

8-21-13

8-21-13

WHEREAS, Barbara Anne Perrine has filed a petition with this court for a decree changing the name Barbara Anne Perrine to Barbara Anne Randell.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on September 16, 2013, 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. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the

130803

Carmichael Times, a newspaper of general circulation, printed in Sacramento Čounty, California, once a week for four consecutive weeks

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00145801 WHEREAS, Cipriana Harry and Derek Anderson have filed a petition with this court

for a decree changing the name of Mason Maximillian Anderson to Mason Lee Anderson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on September 13, 2013, 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. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: July 24, 2013 Raymond M. Cadei

Judge of the Superior Court

Publish: August 14, 21, 28, Sept. 4, 2013. 9-04-13 CHARRY 130901

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00147725

WHEREAS, Gurjit Kaur has filed a petition with this court for a decree changing the name of Amiraj Kaillay to Amar Kaillay and Gurjit Kaur to Gurbir Kaur IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on September 20, 2013, 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. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: July 31, 2013

David I. Brown

Judge of the Superior Court Publish: August 14, 21, 28, Sept. 4, 2013. 130901 GURJIT 9-04-13

> ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2013-00148275 WHEREAS. Tamer Emerick Mostafa has filed a petition with this court for a decree changing the name of Tamer Emerick Mostafa to Tamer Said Mostafa.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on September 25, 2013, 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.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: August 7, 2013 David I. Brown

Judge of the Superior Court

Publish: August 14, 21, 28, Sept. 4, 2013. MOSTAF 130901 MOSTAF 9-04-13

> ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00148248

WHEREAS, Katrinka B. Sale has filed a petition with this court for a decree changing the name of Katrinka Belle Sale to Katrinka Belle Feld. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on September 25, 2013, 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. IT IS FURTHER ORDERED that a copy of

this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: August 7, 2013 Raymond M. Cadei

Judge of the Superior Court Publish: August 21, 28, Sept. 4, 11, 2013. MOSTAF

130902 9-11-13 ORDER TO SHOW CAUSE

CHANGE OF NAME

August 21, 2013

P.O. Box 14 Carmichael, CA 95609

PETITION TO ADMINISTER ESTATE NOTICE OF PETITION TO ADMINISTER ESTATE OF

PATRICK ALLEN SCALLO (deceased) ESTATE NO. 34-2013-00146782

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of PATRICK ALLEN SCALLO, aka PATRICK A. SCALLO, aka PAT SCALLO (deceased): A petition has been filed by LISA LEILANI BROWN in the Superior Court of California, County of Sacramento, requesting that LISA LEILANI BROWN be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows: September 26, 2013, 9:00 a.m. in Dept. No. 129, Room 214 at Ridgeway Family Relations,

3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult

with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

The name, address and telephone number of petitioner or petitioner's attorney is: Law Offices of Diana Wallace, 5150 Fair Óaks Blvd., Suite 101-197. Carmichael. CA 95608, (916) 359-5293 Publish: August 14, 21, and 28, 2013 8-28-13 PASCAL 130804

NOTICE OF PETITION TO ADMINISTER ESTATE OF

SHERI L. COLE-SCALLO (deceased) ESTATE NO. 34-2013-00147685 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may

be otherwise interested in the will or estate, or both of SHERI L. COLE-SCALLO (deceased) A petition has been filed by LISA LEILANI BROWN in the Superior Court of California, County of Sacramento, requesting that LISA LEILANI BROWN be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court s follows: September 26, 2013, 9:00 a.m. in Depi No. 129, Room 214 at Ridgeway Family Relations, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of petitioner or petitioner's attorney is: Law Offices Diana Wallace, 5150 Fair Óaks Blvd., Suite 101-197, Carmichael, CA 95608, (916) 359-5293 Publish: August 14, 21, and 28, 2013 SHERIL 130804 8-28-13

Legal Advertising



916-974-6011

#34-2013-00147766 WHEREAS, Melinda Anne Ioanidis has filed a petition with this court for a decree changing the name of Melinda Anne Ioanidis to Melinda Anne Livermore Ioanidis. Dated: August 14, 2013 IT IS ORDERED that all persons interested in Raymond M. Cadei the above entitled matter appear before this court at Judge of the Superior Court 9:00 a.m. on September 20, 2013, in Department 54, located at 800 Ninth Street. Third Floor. Sacramento. DEANDRE 130902 CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of #34-2013-00147280 this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: July 31, 2013 Raymond M. Cadei Judge of the Superior Court Publish: July 31, August 7, 14, 21, 2013. 130803 8-21-13 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00147761 WHEREAS, Kathleen Marie Partington has filed Dated: July 24, 2013 a petition with this court for a decree changing the Raymond M. Cadei name of Kathleen Marie Partington to Jack Partington. Judge of the Superior Court IT IS ORDERED that all persons interested in the above entitled matter appear before this court at JHICKS 130902 2:00 p.m. on September 20, 2013, 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. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: July 31, 2013 Judge of the Superior Court Publish: July 31, August 7, 14, 21, 2013. PARTIN 130803 8-21-13 BONES LAW FIRM Gordon G. Bones 1811 Chippendale Dr., Suite 307, Sacramento, CA 95841 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 gbones@boneslawfirm.com

#34-2013-00148764 WHEREAS, De Andre Rashad Brown has filed a

petition with this court for a decree changing the name ofDeAndreRashadBrowntoDeAndreJulesRashad. IT IS ORDERED that all persons interested in the above entitled matter appear before this court

at 9:00 a.m. on October 3, 2013, 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. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Publish: August 21, 28, Sept. 4, 11, 2013. 9-11-13

> ORDER TO SHOW CAUSE CHANGE OF NAME

WHEREAS, Jamie Hicks has filed a petition with this court for a decree changing the name of Lillian Elaine Bryant to Lillian Elaine Hicks.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on September 13, 2013, 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. IT IS FURTHER ORDERED that a copy of

this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County California, once a week for four consecutive weeks prior to the date set for hearing on the petition.

Publish: August 21, 28, Sept. 4, 11, 2013. 9-11-13

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NOTICE OF SALE OF UNCLAIMED PERSONAL PROPERTY

In accordance with California Civil Code Section 1988(b), personal property left by Ndile G. Njenge, whose last address was 505 Tenaya Ave., Sacramento, CA 95833, to the possessio of Wells Fargo, will be sold at PUBLIC AUCTION at 10:00 a.m. Tuesday, August 27, 2013, at 505 Tenaya Ave., Sacramento, CA 95833, to the highest bidder for cash. Property to be auctioned may include, but is not limited to. Miscellaneous Furniture: Couch, Loveseat, TV and Tools, Coffee Tables, Electronics, including Cameras, Televisions, Computer, Keyboards, Portable Stereo, etc., Clothing, Contractor Tools, YORK TM60 Fork Lift, Cement Mixer, and any other listed or unlisted items and/or miscellaneous personal property in and on said property. Publish: August 14 and 21, 2013 NIJENGE 130803 8-21-13

LEGAL NOTICES AND ANNOUNCEMENTS

The following Lien Sale will be conducted on Friday, September 6, 2013, at 10:00 a.m. by Capital Valley Towing, 6735 Fair Oaks Blvd., No. 12, Carmichael, CA 95608 for the following item: 1985 Bayliner Boat, V.I.N. BL4L54CXD585 PLATE: CF8593SG No. Publish: August 21, 2013 130803 8-21-13



Baby, You Can View My Car

CARMICHAEL, CA (MPG) — Carmichael Elks last weekend achieved nostalgic outreach with a car show and sock-hop.

More than 40 vintage vehicles parked for public inspection in the Cypress Avenue lodge back yard. Indoors, a rock 'n roll band played for dancing.

The auto show culminated with a best-of-show prize, awarded to the 1941 Willys Coupe shown by Danny Ausmus of Citrus Heights. Ladies choice was a 1948 Bentley.

Winners also earned invitations to cruise in the Elks' July 4 parade next year.

The event was a fundraiser for the Elks Lodge beautification project. Learn about Carmichael Elks organization by calling (916) 489-2103 or E mail Carmelks@comcast.net

A 1930 Ford and a 1956 Chevrolet were among splendid props for Elks car show organizers last weekend. Picture by Susan Maxwell Skinner





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WASH Ivcc. No meeting in August. Next meeting is 1pm September 9, 2013 NCA Club No meeting in August. Next meeting is 7pm September 11, 2013 Photo Club meets 4th Thursday 7pm Fiber Arts Group meets 3rd Wednesday 10am 5330 – B Gibbons Dr., Carmichael, CA • Ph. 916-971-3713 Hours: Tuesday 11 am-7 pm, Wednesday through Saturday 11 am-3 pm. w w w.sacfinearts.org



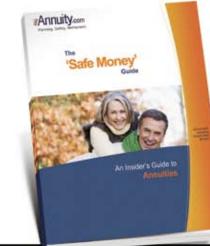


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What You Need to Know About Congress Right Now



Commentary By Lee Hamilton

Deeply unpopular and flagrantly unproductive, Congress is on its August recess right now. It won't return until Sept. 9, after a five-week recess, leaving itself just a few days to settle issues like raising the debt ceiling and passing a federal budget. Here are some things you should know about where it stands at this stage of the game:

- Few, if any, Congresses can match this one for futility. It managed to help out some communities in the wake of Hurricane Sandy and to reach a deal on presidential nominations, but mostly it can't get things done - whatever your politics. The repeal of Obamacare, action on climate change, a "grand bargain" on our fiscal problems, education and tax reform, creating jobs, strengthening gun laws... the list of dropped balls is long, although there is still hope for immigration reform, if just barely. A few weeks ago Speaker John Boehner told Americans not to judge Congress by how many laws it passes, but by how many it repeals. It hasn't succeeded on either count.

- The budget process is a mess. It's been years since Congress put together a budget according to its regular order, but even by its recent low standards this year has been chaotic. None of the appropriations bills needed for the government to continue running after Sept. 30has been enacted. "It is common for Congress to leave big budget fights until the last minute," the Wall Street Journal's Janet Hook wrote as Congress left town, "but the budgeting process now seems so adrift that even congressional veterans find it hard to see a resolution." Passing a budget is the most basic function of government,

and Congress can't manage it. – Members of Congress do not like to compromise. The parties are more divided ideologically than they've been for many decades, with one side fiercely hostile to government and the other convinced that government can accomplish good things. Neither side can get things done on its own. That's pretty much the definition of when responsible lawmakers step forward to build a consensus. Yet in this Congress, either they don't know how or they're not interested. A glimmer of hope does exist, as more members respond to polls showing Americans believe it's more important for the parties to compromise than to stick to their positions. They may not be able to come to agreement, but some of them are talking about how willing they are to reach across the aisle.

- Even so, it's worth noticing that one of the congressional parties is extraordinarily difficult to lead at the moment. The Republicans are fractured and squabbling over their future direction. This makes me sympathize with the formidable task the Republican leadership confronts.

— Hardly anyone out there thinks Congress is doing a good job — it's consistently below 20 percent approval ratings - and most people think it's too partisan. Yet members aren't very concerned. They've become quite skilled at running against Washington, even though they are Washington. And they count on the fact that few voters hold their own member of Congress responsible for its shortcomings, however unpopular Congress as a whole has become.

- As lobbyists descend in swarms on Capitol Hill, they hold more power than ever. They rain cash, twist arms, and even draft bills — all the things that powerful congressional leaders used to do. The NRA's defeat of legislation strengthening background checks for gun purchases, in the face of overwhelming public sentiment after Newtown, was nothing less than an impressive display of political clout and an example of how influential lobbyists and special interests have become. Perhaps this is why a good number of my former colleagues have made a tidy living for themselves by becoming lobbyists.

- Finally, all of this contributes to the emerging themes for the 2014 congressional campaign. Candidates will clearly run against the mess in Washington, and a good number of them, though not all, will talk regularly about the need to be bipartisan. The big question for 2015 will be whether the successful ones can translate their talk into legislation to help move the country forward.

Lee Hamilton is Director of the Center on Congress at Indiana University. He was a member of the U.S. House of Representatives for 34 years.



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You have objectives you want to accomplish. Some of them are easily achieved. Others are more challenging. Then there are times when you feel as if you're up against a brick wall when trying to achieve some goals. When this happens, it seems as if it's impossible to make any progress.

What should you do when you are facing a brick wall? Some people will give up, resigning themselves to accepting their goals as unattainable. They may also justify quitting by thinking it must not be meant to be. Failure only occurs when one quits. Therefore, quitting is not a suitable strategy.

Brick walls test your resolve. The only people who get past them are those who want to reach their objective badly enough. The reason there are fewer successful people than unsuccessful ones is because of the deterrent effect of brick walls.

In order to get past a brick wall, you must be more than motivated. You need a burning desire. You have to be willing to devote whatever time and effort is necessary. Moving beyond a brick wall in your path is not an easy task. However, there are limitless rewards on the other side.

As you progress through life, you will encounter multiple brick walls. With each one you break through, you become stronger. You gain confidence as you go. Some walls are thicker than others, but none can stop you when

Dare to Live Without Limits BRICK WALLS

you decide your progress will not be halted.

Here are the traits you need to get through a brick wall: determination, persistence, perseverance, drive, endurance, desire, flexibility, and consistency. These are the same characteristics all successful people share.

Determination gives you a laser-like focus. It enables you to concentrate all your efforts in one direction. This gives you incredible power which leads to awesome accomplishments. Persistence is what carved the Grand Canyon from solid rock with nothing more than rainwater. Imagine what persistence will do for you.

Perseverance keeps you going when others stop and turn back. How long it takes to break through your wall doesn't matter. The time goes by anyway. You never want to look back on today and wish you had kept going.

Drive keeps you in gear and moving forward. Just revving your engine may make lots of noise, but it gets you nowhere. Endurance gives you the ability to keep going when you're exhausted. It's when you feel you have nothing left that you must keep at it.

Desire is the fuel that keeps your engine of accomplishment running. You know you have a burning desire when you want something so bad you can taste it. Desire allows you to keep you laser-focused.

by Bryan Golden

Flexibility enables you to be resourceful and creative when formulating strategies to break through your walls. Not everything you attempt will work as expected. Flexibility empowers you to adjust your approach as necessary to produce the results vou want.

Consistency is the opposite of being a flash in the pan. You don't just put in some effort for a predetermined, limited period of time. Consistency keeps you hammering at your wall day in and day out.

Not only can you break through your brick walls, but you will only encounter them when you're on the right track. Anything worthwhile takes effort. The loftier your goals, the bigger the walls you'll encounter.

The next time you encounter a wall, focus not on the wall but on the path that lies beyond. To become discouraged and turn back is a shame. The only direction is forward. Let nothing stand in your way.

NOW AVAILABLE: Dare to Live Without Limits, the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. Email Bryan at bryan@ columnist.com, or write him c/o this paper. 2008 Bryan Golden

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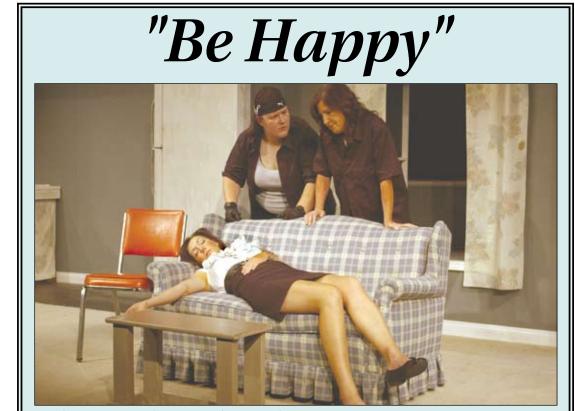
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Kris (Katie Pratt, left) and Sally (Keri Long) are not sure what to do about the unconscious Marcy (Laura Hechel) in the Arden Playhouse production of BE HAPPY. Photo courtesy Michael Messmer

By Micheal Messmer

SACRAMENTO REGION, CA (MPG) - Have you ever really thought about happiness? Or maybe you shouldn't think too much about it...because that's what's happened to Bruce Carver. And now he's thinking about ending it all...simply because he can't figure out what it means to be happy. Then he encounters a thief with a degree in philosophy. Really. And the game is afoot.

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Kris (Katie Pratt, left) and Sally (Keri Long) are not sure what to do about the unconscious Marcy (Laura Hechel) in the Arden Playhouse production of BE HAPPY. Photo courtesy Michael Messmer

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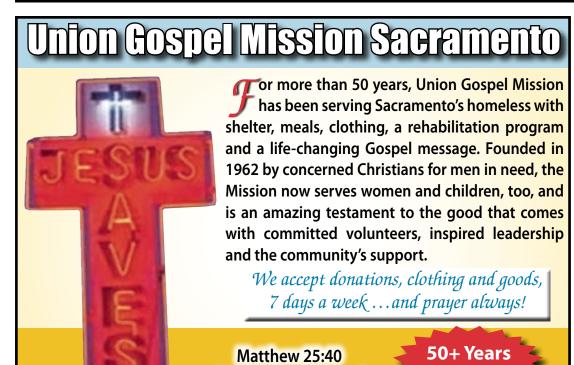


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