

Carmichael Times

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Serving Carmichael and Sacramento County since 1981

August 14, 2013

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What Teachers are Supposed to Do



After a 43 year career with San Juan Unified School District, speech and language therapist Cleo Greenwood retired this summer. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA (MPG) – Speech therapists’ have teeth-grinding moments. “We hate jokes about stuttering or cleft-palates,” Carmichael teacher Cleo Greenwood says. “Impediments aren’t funny. Celebrities with articulation issues are distracting. They broadcast the news and all I hear is their lips... I want to ask them why they weren’t sent to a speech therapist.”

Barbara Walters notwithstanding, worse bugbears are on Carmichael streets; young moms pushing strollers while blithely plugged into cell phones or I-Pods. “I want to stop and say: ‘Talk to your child!’” says Greenwood. “How do kids learn

to speak if moms don’t talk to them? Some families don’t converse at dinner. Everybody’s playing computer games or watching TV.

“Talk to your children, I say. Read to them, too.”

After 43 years of talking and listening to kids, Cleo Greenwood this summer packed her school bag and went home. Arden raised, she graduated from Loretta High and Sacramento State. Beginning her long teaching career at Sierra Oaks, Winterstein, Mira Loma and Winston Churchill Schools, she became the San Juan District’s longest serving 2013 retiree. Speech-impaired and special-needs pupils were a career specialty. An annual case load of 100 pupils — between a dozen

schools — was not unusual.

Greenwood feels she learned as much as she has taught. “I loved the diagnostic part of my work,” she explains. “Before a child enters a program, you work with other professionals to determine his course. You learn so much from colleagues. For me, that collegiate sharing was exciting. Learning is exciting.”

Retiring to assist her realtor husband Ron Greenwood, she will not miss rising daily at 5:15 a.m. “Many of those years, I also had to get my own girls off to school,” she recalls. “But being a mom made me a better therapist. When I think of the idealistic advice I gave parents before I had kids... my goodness, who did I think I was?”

“Because I’d worked so long

with delayed kids, I thought everything my normal babies did was advanced and amazing. When you see what a special-needs kid has to go through to achieve each step, you realize they are the amazing ones. That keeps you humble.”

With a \$100,000 grant, Greenwood and her late colleague Beverly Kaminski designed a pilot program for autistic San Juan students in 1975. Though elements of this program are still in use, Greenwood defines her greatest career achievement more organically.

“Making changes that improved little Susie-Q’s life; that’s the best thing I did,” says the therapist. “Isn’t that what teachers are supposed to do?”

Community Pride Day Announced

CARMICHAEL, CA – (MPG) On Saturday, October 26, Carmichael businesses and residents will come together for the first Annual Carmichael Community Pride Day. The special day is being sponsored by Sacramento County Supervisor Susan Peters, the Carmichael Chamber of Commerce and the Sacramento County Department of Transportation.

Businesses and residents are being encouraged to spruce up their property. The event will run simultaneously with the Fair Oaks Boulevard Brush-Up, held three times a year. Participants have the option of working on their own property, or can meet at Carmichael Park by the tennis courts at 8:00 a.m. to be assigned to a certain project. The event will run until 11:00 a.m. Volunteers should wear gloves and comfortable shoes.

In order to coordinate Pride Day participants, those interested in volunteering to help with the clean-up should come to the Carmichael Chamber of Commerce booth during Carmichael’s 104th Founders Day on September 28 from 10:00 a.m. to 3:00 p.m. and sign up to take part. This will greatly improve the landscape in Carmichael, as well as earn service hours for school.

Everyone is welcome to take part. For more information, contact Linda Melody at the Carmichael Chamber of Commerce at 916 481-1002.

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Artist Gregory Kondos to Appear at 50th Annual Sacramento Greek Festival



Gregory Kondos speaking. Photograph by Bruce Duncan.

SACRAMENTO REGION, CA – (MPG) – One of California’s most prominent artists, Gregory Kondos has been added to the roster of special guests set to appear at the 50th Annual Sacramento Greek Festival taking place over Labor Day Weekend at the Sacramento Convention Center. Other festival guests include New York Times bestselling author and award-winning journalist, Rick Kushman and Executive Chef of Mulvaney’s B&L, Patrick Mulvaney.

In honor of the festival’s 50th anniversary and in celebration of his Greek heritage, Kondos will appear at the festival on Friday, Aug. 30 and Saturday, Aug. 31st from 4:30 p.m. to 7:30 p.m. and will be signing selected prints, lithographs and copies of the recently released book *A Touch*

of Blue: Landscapes by Gregory Kondos.

Born in Massachusetts to Greek immigrant parents, Kondos moved to California with his family when he was three and is a longtime, treasured resident of Sacramento. Over the course of his long career, Kondos has painted Greece, France, and the American Southwest, but continues to find his most enduring inspiration in the richly varied landscape of California.

Festival opens on Friday, August 30th at 11a.m. and goes to 11p.m. First day attendees get FREE admission from 11a.m.-3:00 pm. The festival continues Saturday, Aug. 31st for a full day from Noon-11p.m. and again on Sunday, Sept. 1st from Noon-10 p.m. – plenty of time to sample some mouthwatering food and learn about Greek wine, take a

dance class and pick up a variety of Greek treasures.

General Admission: 12 and up \$5.00. Children under 12 are free. The 50th Annual Sacramento Greek Festival is being held at the Sacramento Convention Center, 1400 J Street, in Sacramento. Convenient parking located nearby. For more information please visit www.sacramentogreekfestival.com

The 50th Annual Sacramento Greek Festival is a fundraising effort presented by the Greek Orthodox Church of the Annunciation of Sacramento, California. Proceeds raised at the annual event support numerous parish activities throughout the year as well as a variety of local charities, including the Sacramento Children’s Home.

Source: Runyon Saltzman & Einhorn, Inc.

Major Renovation Project Underway for Sutter's Fort Historic Central Building

SACRAMENTO REGION, CA – (MPG) Recognized on the National Register of Historic Places and once the largest building in California when it was built in 1840, the 6,500-square foot historic Central Building at Sutter's Fort State Historic Park is currently undergoing important renovations. The first phase of the California State Parks' "Sutter's Fort Roof Rehabilitation and Seismic Stabilization" project includes a new roof and wall reinforcements for stabilization to make the roof less susceptible to damage caused by high winds or earthquakes. This initial phase is expected to be completed by mid-September.

Originally known as "Casa Grande," the prized historic structure was the first permanent structure built in the Central Valley. The multi-use building was a central focal point of western migration before the Gold Rush, was a key military position in the Mexican-American War and was also the first commercial building near the gold fields after gold was discovered. Early on, the historic building operated as the general store and also housed the offices of John Sutter, the clerk and the doctor. It

also operated as an entertainment hub with a parlor and dining hall. Then, in August of 1846 through the winter of 1847, it was the headquarters of the U.S. Army during the Mexican-American War. In 1848, the historic structure became a miner's dormitory on the third floor, a boarding house on the second, and a bar, bowling alley and card room in the basement.

The cost for the first phase of renovations is \$295,000 and is made possible by Proposition 84 that was passed in 2006. Proposition 84 set aside resources for the Department of Parks and Recreation to develop, acquire, interpret, restore and rehabilitate the state park system and its natural, historical, and visitor serving resources. The top priority for this portion of the bond measure was for the restoration, rehabilitation and improvement of the existing state park system lands and facilities. The cost and timing of the second phase have not yet been determined but will include the stabilization of the lower portion of the walls, the restoration of the damaged walls and a new coat of whitewash.

While Sutter's Fort State Historic Park remains open seven-days-a-

week for visitors, only the Central Building will not be available for self-guided tours during active construction periods. Once re-opened, Fort visitors will be able to go back in time and tour inside that historic building to see how the offices of John Sutter, the doctor and the clerk would have looked in 1846.

Sutter's Fort State Historic Park is operated by California State Parks with financial assistance from the nonprofit Friends of Sutter's Fort. Sutter's Fort State Historic Park is open daily from 10 a.m. to 5 p.m. Located in midtown Sacramento on L Street between 26th and 28th Streets, the Fort offers monthly "Hands on History" activities and special events throughout the year. Established in 1839 by Swiss immigrant John Augustus Sutter, Sutter's Fort was at the center of a flourishing agricultural empire named New Helvetia (New Switzerland.) This empire established Sacramento's earliest settlement and the first European settlement in California's Central Valley. For more information, call (916) 445-4422 or visit www.suttersfort.org

Source: T-Rock Communications

Virginia Stone Announces Run for Honorary Mayor of Carmichael

CARMICHAEL, CA (MPG) – It is that time of year again when the Carmichael Honorary Mayor's race begins. Long time Carmichael resident, Virginia Stone has recently announced her candidacy for mayor. Since Carmichael is unincorporated, they do not have their own governmental body. They are governed by the Sacramento County Board of Supervisors. To have some fun, the Carmichael Chamber created the Honorary Mayor election as a fundraiser.

Virginia is the Assistant Executive Director and Marketing Director at Carmichael Oaks Senior Living, where she helps educate seniors and their families on senior living options. Virginia has over 30 years experience in sales, marketing, and business development. Her strengths in leadership, organization, and communication make her an ideal candidate to represent the Carmichael Chamber.

Virginia has been a Carmichael Chamber member since 2008. She serves on the board of directors of the Kiwanis Club of Carmichael which



Virginia Stone

supports projects and programs for youth groups and seniors. She serves as Chairperson for the Kiwanis Spiritual Aims and Human Values committee which helps support families in need in the Carmichael area with projects such as the local food closets and Thanksgiving turkey donations, the Salvation Army bell ringing, WEAVE, and Family Promise. She serves on the Alzheimer's Association Walk committee and is dedicated to raising funds to help support Alzheimer's programs and services and to fund important research. Through

her hard work and dedication she has been awarded the community top fundraiser by the Alzheimer's Association the last several years.

Virginia and her husband Brad, have been proud residents of Carmichael for 30 years. They have raised 2 sons in Carmichael. She enjoys cooking, Zumba, and is an avid fly fisherman. Virginia is an active, respected, leader in the community where she has built strong personal and professional relationships. It is her goal to continue to make Carmichael the nicest place to live, work, and play.

The Honorary Mayor race is a fundraiser for the Carmichael Chamber. Each dollar raised counts as 1 vote. The person raising the most money is declared the winner. If you would like to help elect Virginia, please support her by visiting www.carmichaelchamber.com and making a donation to her campaign or keep checking the Honorary Mayor tab to see a list of fundraisers you can attend. This year's race ends on November 15th.

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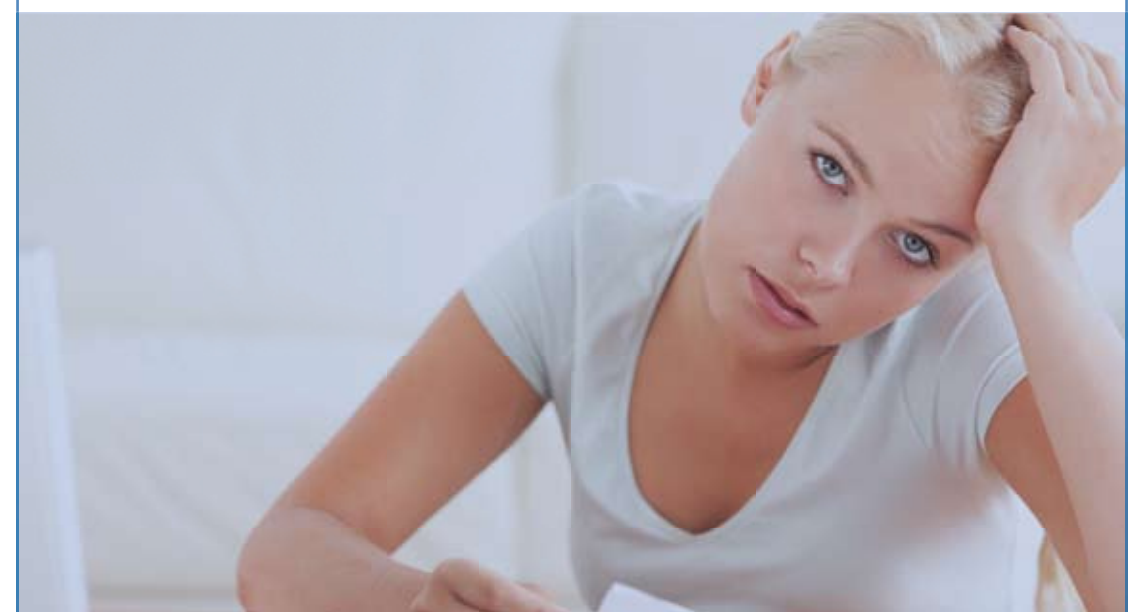
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Local Boy Makes Good Music



Todd Morgan (second left) on stage with Emblems: Jerad Williams (lead guitar), Jessica Luna (bass) and Cameron Womack (drums). Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA (MPG) – Carmichael’s blue-eyed son Todd Morgan drew dancing throngs to his Sunday night concert in Carmichael Park. A baby-faced darling of pre-teens, teens and seniors, Morgan’s following guaranteed adoring crowds.

Backed by the Emblems, the 22-year-old performed a variety of rock, blues and original tunes. Morgan plays keyboard and guitar — and vocalizes in tuneful tenor. A graduate of Rio Americana High, he has performed in the Carmichael summer concert series since his prodigious teens. The musician’s 2013 season has included gigs at Fair Oaks, Auburn, El Dorado Hills and Roseville.

Carmichael concerts continue this coming Sunday. The 60-piece Capitol Pops Concert band will present a program ranging from pops to show tunes and marches. Downbeat is at 6:30 p.m.



Morgan’s version of “Pretty Woman” got the ladies clapping at Carmichael Park. Photo by Susan Maxwell Skinner.

The Carmichael park concert lineup through to August 25 features:

Sunday, August 18: Capitol Pops Concert Band (60-piece concert ensemble)

Saturday, August 24: The Count (60s to 90s rock and soul)

Sunday, August 25: River City Concert band (60-piece ensemble)

Carmichael Park is at 5757 Grant Ave. The band shell is near North Ave. For information, go to www.carmichaelpark.com

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Capture the Flag Cyber Readiness Challenge Added to 2013 HTCIA International Conference Event Line-Up

SACRAMENTO REGION, CA (MPG) – HTCIA (High Technology Crime Investigation Association) is inviting all of its International Conference registrants to join the Symantec Cyber Readiness Challenge on Sept. 8, 2013 during the 21st Annual HTCIA International Conference & Training Expo, at the J.W. Marriott Resort & Spa in Summerlin, Nevada. The Challenge is an exciting, immersive, and interactive capture-the-flag competition designed for all levels of technical expertise.

It puts participants in the hacker's shoes to understand their targets, technology, and thought processes so they can ultimately better protect their company or agency. Symantec will award over \$4,250 in prizes during the challenge (First Place = \$2,500)! The Challenge is only open to registered attendees of the HTCIA International Conference.

For more information or to register for both events, please see the HTCIA Conference website: <http://www.htciaconference.org/>.

"The Symantec Cyber Readiness Challenge is an exciting addition to our unique

and expanding line-up of events for this year's International Conference. It is an excellent opportunity for attendees to not only apply, but also advance their skills in forensics, ethical hacking, and much more," says Karl Rademacher, the HTCIA Marketing Committee Chair.

"With the ever-growing cyber threats facing our industry, we are excited and proud to have Symantec's Challenge as a part of our Conference," says Rademacher.

The annual HTCIA International Conference draws industry professionals from around the globe. Attendees can expect this year's conference to feature a variety of lectures and hands-on labs specific to their industry segment.

The keynote speaker has been announced as Shawn Henry, retired FBI Executive Assistant Director and current President of CrowdStrike Services.

This year's agenda consists of 30 lectures and 80 hands-on labs for all experience levels, covering a wide range of topics from investigations involving social networking sites, android malware detection, and even a network forensics murder

mystery event! There will also be entertainment provided by comedians Craig Shoemaker and Don McMillan. As an added bonus, all attendees will receive complimentary software bundles valued at several hundred dollars.

The J.W. Marriott Resort & Spa is the luxurious event venue and hosting hotel for the conference, which you can reserve at the special conference rate of \$99 per night. With four weeks left before the conference, there are a limited number of rooms remaining, so HTCIA recommends booking as soon as possible while rooms are available.

For more information on venue and travel discounts, please visit <http://www.htciaconference.org/venue/>.

HTCIA is a non-profit professional organization founded over 25 years ago for the purpose of educating individuals involved with high tech investigations. For more information, please visit: <http://www.htcia.org/>.

SOURCE: High Technology Crime Investigation Association



By Pastor Rich Reimer

Not many things are as timeless as the Wild West. Whether as a kid we dreamed of riding down the range with our trusted steed, moving across country in a covered wagon, took horse riding lessons, or remember going to camp and learning to 'live off the land', almost all of us at one time or another wanted to experience life as a cowboy. Last month, the kids that attended **American River Community Church's Vacation Bible School** did just that. Thirty-six children, giddy-

A Good Time with Jesus

opped, galloped, and rode on in for a week of *SonWest RoundUp*, a rip roarin' good time with Jesus.

Each day through music, games, crafts, snacks, and Bible lessons children learned an ultimate point about God. The children also learned about missions. By collecting change they could send a chicken to families all over the world through Heifer International. The children collected enough change to send 146 chicks to third world families.

The main focus of the week was to let kids and their families know that Jesus is the same yesterday, today, and forever and that we can trust in His Plan because His Love and His Power rescues us from living a life away from Him. Because God loves us we can do things that show his love to others, and that is worth

celebrating! The following Sunday we had a SonWest Reunion where families were entertained by their children and enjoyed a BBQ followed by real pony rides.

The focus here at American River Community Church is to welcome children and their families to an environment that is caring and shows the love of Jesus Christ. If you would like more information about events and ministries at American River Community Church please contact Jackie Turley, Children's Ministries Director by email at jackie.turley@arconline.org or visit the church website at www.arconline.org.

Reverend Richard Reimer,
Lead Pastor
American River
Community Church
3300 Walnut Ave., Carmichael
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SonWest RoundUp Vacation Bible School Staff and Children

Cemetery Tour – The Capitol Connection

The Old City Cemetery Committee's tour focuses on stories and secrets from folks connected to 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 OCC 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.

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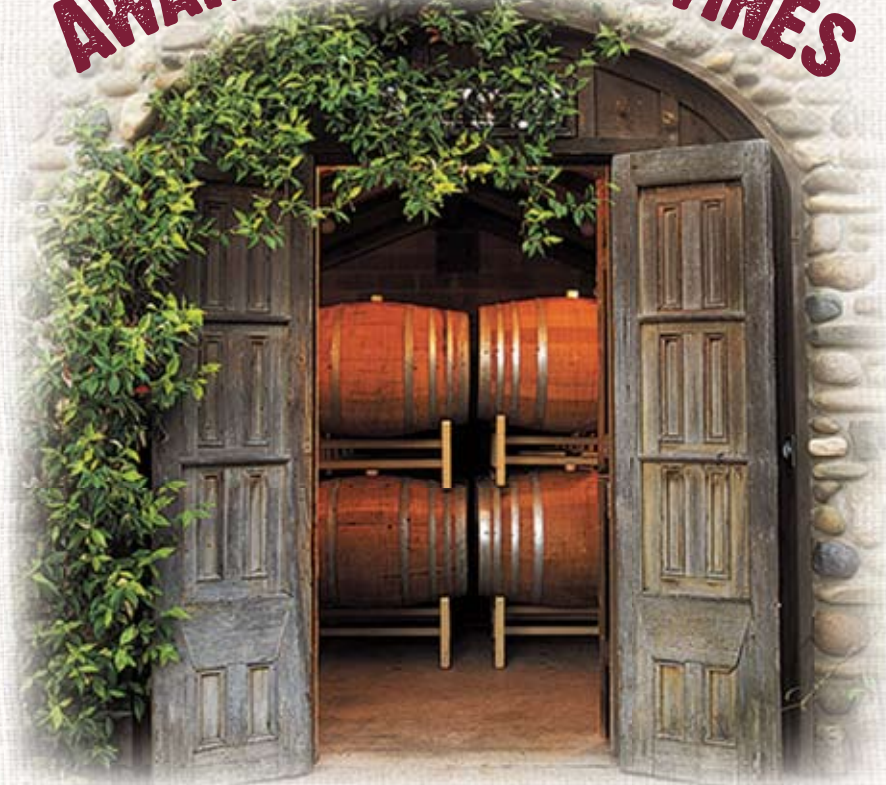
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Sacramento County DA Reports Recent cases of interest

CASE: Gurpreet Gosal (08/09/13)

PROSECUTOR: Deputy District Attorney Anthony Ortiz, Homicide Unit

District Attorney Jan Scully announced today that the Honorable Greta Curtis Fall sentenced Gurpreet Gosal to 35 years to life in prison. On June 24, 2013, a jury convicted Gosal of second degree murder. The jury also found true the use and discharge gun enhancements.

In August 2008, Gosal shot and killed Parmjit Singh during a Sikh sports festival held at the Sikh temple on Bradshaw Road.

CASE: Domonick Williams (08/08/13)

PROSECUTOR: Deputy District Attorney Jeff Harry, Special Assault & Child Abuse Unit

District Attorney Jan Scully announced today that Domonick Williams was convicted by jury of a felony charge of child endangerment. The jury also found true the enhancement that Williams personally inflicted great bodily injury on a child under the age of 5 years old. Williams has a prior strike conviction from 2006 for first degree burglary and a one year prison prior for that same conviction.

On April 18, 2011, Williams placed his two-and-a-half-year-old son IZIAH in a bathtub of hot water because he defecated in his underwear. As a result, the child sustained second degree burns to his buttocks and a third degree burn to his upper left foot, which eventually required skin graft surgery. After Williams injured his son, he never sought medical attention for him. Williams' girlfriend finally called 911 more than 24 hours later and the child was taken to UC Davis Medical Center and then transferred to Shriners Hospital.

Williams faces a sentence of 23 years in prison. Sentencing is set for September 6, 2013 at 9:00 a.m. in Department 17 before the Honorable Ernest Sawtelle.

CASE: David Savala, Pebbles Savala, & Omar Mosqueda (08/08/13)

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

District Attorney Jan Scully announced that David Savala and Pebbles Savala were convicted by jury of aggravated kidnapping for the purpose of financial gain and felony assault. Omar Mosqueda was convicted of kidnapping and felony assault.

On July 4, 2012, the defendants lured the 14-year-old victim to Pebbles Savala's home for a party. Once there, all three defendants and others at the house beat the victim and then threw her out of the house. As she was walking home, the defendants followed her down the street and threw her into David Savala's van. They then drove her to the Watt Avenue and Longview Drive area and threatened to make her work as a prostitute. The defendants then returned to the house and kept the victim there for another 26 hours until she was finally allowed to leave.

David and Pebbles Savala face sentences of life in prison. The defendants will be sentenced on September 13, 2013 in Department 33 before the Honorable Michael Savage.

CASE: Richard Lee Evans (08/08/13)

PROSECUTOR: Deputy District Attorney Quirina Orozco, Special Assault & Child Abuse Unit

District Attorney Jan Scully announced today that Richard Lee Evans was convicted by jury of seven counts of lewd and lascivious acts with a child under 14 years of age.

Between September 1, 2007 and June 1, 2009, Evans repeatedly molested two young children in his Elverta home. The mother of the victims was severely ill and routinely sent her daughters to stay with Evans. The two victims were between the ages of 9 to 10 and 11 to 13 years of age at the time of the molests.

Evans faces a sentence of 20 years in prison. Sentencing is scheduled for October 4, 2013 in Department 31 before the Honorable Michael Kenny.

CASE: Richard Lee Evans (08/08/13)

PROSECUTOR: Deputy District Attorney Quirina Orozco, Special Assault & Child Abuse Unit

District Attorney Jan Scully announced today that Richard Lee Evans was convicted by jury of seven counts of lewd and lascivious acts with a child under 14 years of age.

Between September 1, 2007 and June 1, 2009, Evans repeatedly molested two young children in his Elverta home. The mother of the victims was severely ill and routinely sent her daughters to stay with Evans. The two victims were between the ages of 9 to 10 and 11 to 13 years of age at the time of the molests.

Evans faces a sentence of 20 years in prison. Sentencing is scheduled for October 4, 2013 in Department 31 before the Honorable Michael Kenny.

CASE: Uriel Ojeda (08/02/13)

PROSECUTOR: Deputy District Attorney Allison Dunham, Special Assault & Child Abuse Unit

District Attorney Jan Scully announced today that the Honorable Eugene Balonon sentenced Uriel Ojeda to 8 years in prison. On July 5, 2013, Ojeda pled no contest to molesting a 13-year-old child and admitted the allegation of substantial sexual conduct. The remaining charges were dismissed in the interest of justice.

Deputy District Attorney Allison Dunham stated, "This is a fair resolution of the case based upon the facts and circumstances. The victim and her family can move forward with their lives and be proud that they had the courage to report the abuse to the Sacramento Diocese and law enforcement."

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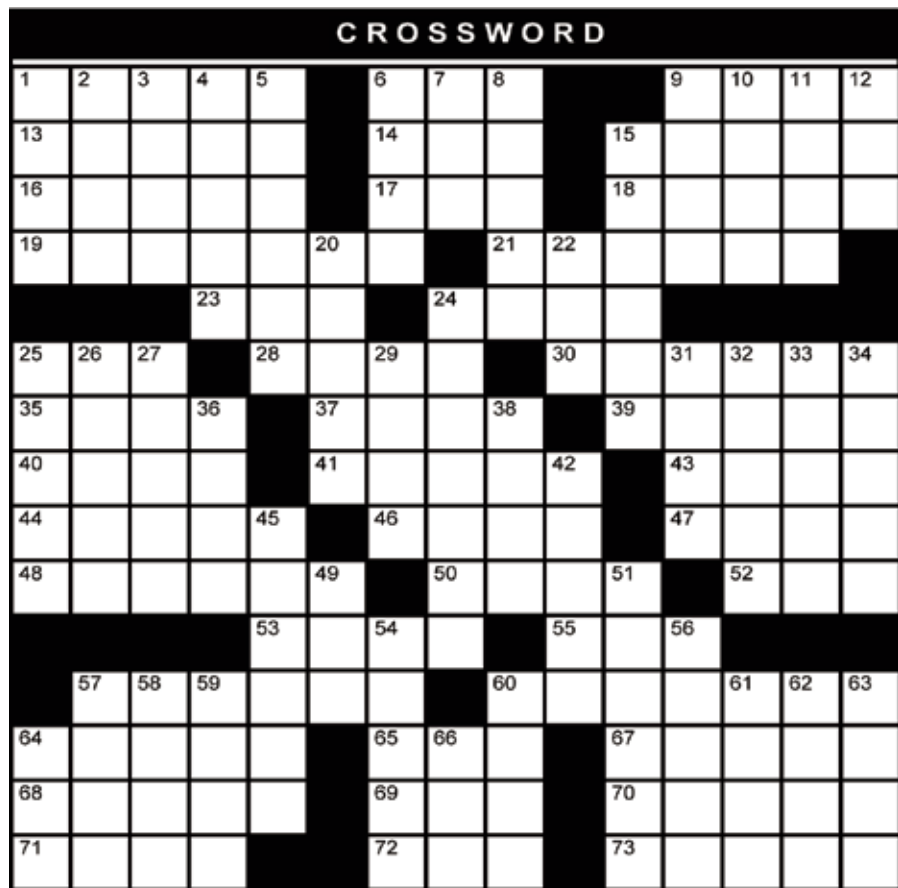
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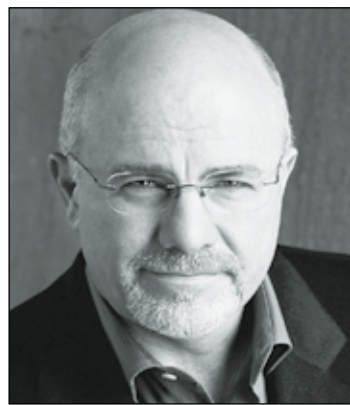
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CLUES

- | | | | |
|---|--------------------------------------|------------------------------------|---|
| 1. Group of wives | text message | DOWN | 32. Treasure collection |
| 6. *Requires parental involvement | 44. Officially allowed | 1. Dagger handle | 33. Perform in |
| 9. Cyberspace soliloquy | 46. Way, way off | 2. Flu symptom | 34. *Not to be left behind |
| 13. Yawning | 47. Diabolical | 3. Pro ____ | 36. Custard dessert |
| 14. Barley bristle | 48. Doghouse | 4. Period | 38. Capone's mark |
| 15. It's controversial in fight against crime | 50. Cupid's counterpart | 5. Large upright stone | 42. Enophile's sensory concern |
| 16. Japanese bed | 52. "The ____" by The Doors | 6. Young salmon | 45. Funny business |
| 17. Decompose | 53. Swerve | 7. *Pencil type | 49. Actor DiCaprio |
| 18. *Found in art class | 55. Bovine sound | 8. Bone hollow | 51. Goal-oriented activity |
| 19. *Pedagogue | 57. *Junior's ruler? | 9. Highlands hillside | 54. Inspiration for poets and musicians |
| 21. *Energy outlet | 60. *Required substance | 10. It's often denoted in red | 56. Eyes |
| 23. Magic's infection | 64. Editor's insertion mark | 11. Half of binary code | 57. All there |
| 24. It often holds 24 | 65. Tarzan's mom, e.g. | 12. Used for styling | 58. Units of work |
| 25. Tax pro | 67. Papal court | 15. Trickery | 59. Infamous Roman Emperor |
| 28. First female Attorney General | 68. Like a video game bird | 20. 0 and 2, e.g. | 60. Blowhole |
| 30. Breath freshener | 69. *Sophomore's grade | 22. "C" ____ la vie!" | 61. Wraths |
| 35. Two quarters | 70. *Class action to find president | 24. Pine, e.g. | 62. Not naughty |
| 37. Grannies | 71. 100 centavos | 25. *Calcium sulfate's common name | 63. Beanery sign |
| 39. Top of Lady Liberty | 72. Baseball Giant and hall-of-famer | 26. Humorous slang for "Paris" | 64. Upper limit |
| 40. Seed covering | 73. "The Sun Also ____" | 27. Set straight | 66. *Teacher's apple-giver |
| 41. Virgo's brightest star | | 29. Famous valley | |
| 43. "Laughing on the inside" in | | 31. This king was a merry old soul | |

For Solution See Page 7



Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling 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.

Buying a House with 403(b) Money

Dear Dave,
 Should I take advantage of a 403(b) withdrawal in order to buy a house?
 - Bryan

Dear Bryan,
 I wouldn't do that because it really doesn't accomplish anything. The only money you can take out is what you've put in, and any growth you've experienced has to stay in there. Basically, it's a retirement plan, and I wouldn't monkey around with retirement money to buy a home.

My advice is to make sure you're debt-free and you have three to six months of expenses set aside in an emergency fund. Once you've taken care of those issues, you can pile up a bunch of cash in a money market account toward the purchase of a home. You won't earn a lot of money, but it's a safe place to park your cash when you're saving up for a big purchase.

When it comes to saving and investing, I'm a big fan of mutual funds. The problem in this scenario is that if you start sticking money in mutual funds, then the market is down when you're ready to buy, you could've lost some money. That's not the route I'd want to go if I'm in your shoes, Bryan. I'd forego the opportunity to make money in order to keep it safe for this goal.
 - Dave

Dave Says

What Term Does He Need?

Dear Dave,
 I'm 24 years old, and I have a wife and child. We've been following your plan, and I'm about to buy life insurance. Should I get a 20- or 30-year term policy?
 - Derek

Dear Derek,
 I think the big question is how long will you need this life insurance. If you and your wife are planning on having more kids in the next 10 years, I'd suggest a 30-year policy. That could put you in a situation of being 34 years old with a new baby. That's not old by any means, but your wife will need 20 years' worth of coverage if this happens, because you'd want the kids grown and out of the house before the insurance term runs out.

But that's just one of your financial goals at this point. You also want to be debt-free. And you need to ask yourself some other questions. Are you going to have your house paid for 15 years from now? I sure hope you didn't take out more than a 15-year mortgage. Are your kids going to be grown and gone by then? Are you going to have a big pile of money in the bank by then? In other words, where are you going to be at the end of the term?

If 15 years from now you have \$700,000 in your retirement account, your house is paid for,

and the kids are out on their own, then, if you die, your wife will be fine, financially speaking. But at that time, if you still have kids in the house and your home isn't paid off, then you'd probably need a 20-year policy.

That's how I would look at it. How much longer are you going to need life insurance?
 - Dave

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For Solution See Page 7.

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Help Wanted Sales

EARN \$500 A DAY: Insurance Agents Needed; Leads, No Cold Calls; Commissions paid daily; Lifetime renewals; Complete Training; Health/Dental Insurance; Life license required. Call 1-888-713-6020 (Cal-SCAN)

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Miscellaneous

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Rotary International - Rotary builds peace and international understanding through education. Find information or locate your local club at www.rotary.org. Brought to you by your free community paper and PaperChain (NANI)

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Music Lessons

Drum lessons at your home or at professional music studio in Loomis. 916-778-9290. Days or evenings. (MPG 06-30-13)

Guitar Lessons - Beginner to Advanced. \$10/half hour. \$20/hour. Freddiebalbert@yahoo.com 916-335-9741 (MPG 09-30-13)

Piano Lessons - Beginner, Classical. Adults and Children. 23 years. 916-899-8529 (MPG 03-30-12)

Piano lessons for children and adults by experienced, creative teacher. Citrus Heights. For more information, visit www.aintraalexander.com, or call (916) 725-1054 (MPG)

Music Lessons Piano Beginner and Classical, \$60 (916) 899-8529

Personals

MEET SINGLES RIGHT NOW! No paid operators, just real people like you. Browse greetings, exchange messages and connect live. Try it free. Call now 1-800-945-3392. (Cal-SCAN)

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Pets/Animals

Pet Sitting Professional loving pet care. Established reputation. Kennel free environment. Lots of TLC. Call Madeline 916-723-1608. (MPG 12-31-13)

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Gary (916) 334-2841 Please Adopt or Foster Because so many really great dogs are dying for a good home... ShelterMOU@hotmail.com

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The Real Non-Profit Helpless Animals Need Your Donations Will Pick Up Call 916-442-8118 1517 E Street for donations 10-4pm

Real Estate

Hope for Troubled Homeowners

WE PROVIDE SOLUTIONS Call Our Short Sale Hotline for a FREE Consultation (916) 331-3311 Sac Short Sale Pro License #01128753 (MPG 06-30-13)

Room for Rent. Male looking for a room in Antelope area. Near 24 hour grocery and drug store. Call 916-723-4430. Ask for John. (MPG 08-31-13)

Real Estate Out of State

38 ACRE WILDERNESS RANCH. \$193,000. Prime 38 acre cabin site atop evergreen wooded ridge overlooking wilderness valley in secluded North Arizona ranch. Plentiful groundwater, free well access, good soil, beautiful rock formations, 6,200' elev. Borders 640 acres of State Trust Land. \$19,900, 1,990 down, \$193 month. Maps, photos, brochure 800.966.6690. 1st United woodlandvalleyranchsale.com (Cal-SCAN)

NW ARIZONA MOUNTAIN RANCH. \$260,000. 36 heavily wooded acres ringed by wilderness mountains at cool 5,700'. Hilltop cabin site with beautiful mountain views, borders 640 acres of State trust. Maintained road/free well access. \$26,900 \$2,690 down. Free brochure includes maps & area info. First United 602.478.0584 arizonaland.com (Cal-SCAN)

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Volunteers Needed

Bristol Hospice is looking for volunteers to provide companionship with our hospice patients and families. We provide the training and match you with a family in your area. Please call volunteer services for more information at (916) 782-5511. (MPG 06-30-13)

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

Legal Advertising Hotline
916-483-2299
Legal Advertising Fax
916-773-2999

LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294-February 7, 1984
Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380-September 18, 1969

Legal Advertising
P.O. Box 14
Carmichael, CA 95609

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05722. Sno Biz Inc., 9129 Plaza Park Drive, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "7 Stars Sno Biz Inc."

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05616. John Steven Carrillo, 11779 Beaver Bar Court, Gold River, CA 95670 is doing business under the Fictitious Business Name "Slaeve Records" and "Slaeve Songs"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05727. Richard A. Gordon, 3124 Marilyn St., Carmichael, CA 95608 is doing business under the Fictitious Business Name "R.A. Gordon Co."

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05748. G & H Automotive Inc., 3095 Sunrise Blvd., Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name "Maaco Collision Repair & Auto Painting"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05322. Shannon Mason, 1019 Domajo Way, No. 163, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Mason Law Office"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05669. Jessica Crowley, 7605 18th Avenue, Sacramento, CA 95820 is doing business under the Fictitious Business Name "Smokin' Pit Chicks BBQ"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05549. Serenity Spa Palladio, Inc., 3984 Douglas Blvd., #150, Roseville, CA 95661 is doing business under the Fictitious Business Name "Serenity Soul Spa Yoga"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05312. Sol Strength LLC, 8667 Bloomington Ct., Dublin, CA 94568 is doing business under the Fictitious Business Name "Anytime Fitness"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-04688. Gloria R. Howe Nycum, 9505 Mira Del Rio Dr., Sacramento, CA 95827; and Kerry M. Shaw, 3572 Rainsong Circle, Rancho Cordova, CA 95670 are doing business under the Fictitious Business Name "Howe It's Done"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-06237. Willie J. Green, 6720 Rancho Pico Way, Sacramento, CA 95828 is doing business under the Fictitious Business Name "William Couture"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05961. Christopher Lotin, 3224 Hurley Way, Sacramento, CA 95864 is doing business under the Fictitious Business Name "Snap Skill"

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.

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-04652. Cochrane Agency of California, Inc., 1551 N. Tuttle Avenue, No. 470, Santa Ana, CA 92705 is doing business under the Fictitious Business Name "ProWest Insurance Services"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-06028. Iqbal Singh Dhillon, 2210 Wild Plains Cir., Rocklin, CA 95765 is doing business under the Fictitious Business Name "Iqbal Singh Dhillon DBA Subway No. 58523"

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"

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"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-06024. Abraham Mithandazo Nyoka, 9435 Soaring Oaks Dr., Elk Horn, CA 95758 is doing business under the Fictitious Business Name "CornServe"

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"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05956. William Ferrari, 720 30th St., No. 200, Sacramento, CA 95816 is doing business under the Fictitious Business Name "USA Fabrics"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-06035. Carl Rumberger, 3540 William Way, Sacramento, CA 95821 is doing business under the Fictitious Business Name "Performance Dynamics"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-06009. Jenny Vassilian, DDS, Professional Corporation, 2831 J St., Sacramento, CA 95816 is doing business under the Fictitious Business Name "Midtown Dental"

FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-05482. Nicole Germano, 5841 Pioneer Way, Sacramento, CA 95841 is doing business under the Fictitious Business Name "Nic' Of Time Mobile Notary"

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"

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."

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."

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"

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"

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FICTITIOUS BUSINESS NAME STATEMENT
#FBNF2013-04652. Cochrane Agency of California, Inc., 1551 N. Tuttle Avenue, No. 470, Santa Ana, CA 92705 is doing business under the Fictitious Business Name "ProWest Insurance Services"

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2013-00146972

WHEREAS, Ahmed Y. Ahmed has filed a 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. AHMED 130803 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 2:00 p.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. FAKETA 130803 8-21-13

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: July 13, 2013. Raymond M. Cadei Judge of the Superior Court Publish: July 31, August 7, 14, 21, 2013. DITTMAR 130803 8-21-13

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

WHEREAS, Barbara Anne Perrine has filed a petition with this court for a decree changing the name of Barbara Anne Perrine to Barbara Anne Randall. 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 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: July 31, August 7, 14, 21, 2013. PERRINE 130803 8-21-13

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#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 Livemore Ioanidis. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on September 26, 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. Raymond M. Cadei Judge of the Superior Court Publish: July 31, August 7, 14, 21, 2013. IOANID 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 a petition with this court for a decree changing the name of Kathleen Marie Partington to Jack Partington. 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: July 31, August 7, 14, 21, 2013. PARTIN 130803 8-21-13

ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2013-00145801

WHEREAS, Cipriana Harry and Derek Anderson has filed a petition with this court for a decree changing the name of Mason Maximilian 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. CHARRY 130901 9-04-13

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. GURJIT 130901 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 9-04-13

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 name, address and telephone number of petitioner or petitioner's attorney is: Law Offices of Diana Wallace, 5150 Fair Oaks Blvd., Suite 101-197, Carmichael, CA 95608, (916) 359-5293 Publish: August 14, 21, and 28, 2013. NUJENGE 130803 8-21-13

WHEREAS, Kathleen Marie Partington has filed a petition with this court for a decree changing the name of Kathleen Marie Partington to Jack Partington. 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: July 31, August 7, 14, 21, 2013. PARTIN 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 a petition with this court for a decree changing the name of Kathleen Marie Partington to Jack Partington. 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: July 31, August 7, 14, 21, 2013. PARTIN 130803 8-21-13

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

NOTICE OF SALE OF UNCLAIMED PERSONAL PROPERTY In accordance with California Civil Code Section 1988(b), personal property left by Nadie G. Njenge, whose last address was 505 Tenaya Ave., Sacramento, CA 95833, to the possession 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 Tools, Furniture: Couch, Loveseat, TV and 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. NUJENGE 130803 8-21-13

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 Oaks Blvd., Suite 101-197, Carmichael, CA 95608, (916) 359-5293 Publish: August 14, 21, and 28, 2013. SHERIL 130804 8-28-13

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On School Accountability, Reauthorize Don't Neutralize



Commentary by
Kerri Briggs

Twelve years ago, in an act of bipartisanship that now seems impossible to imagine, the Senate and House passed historic legislation reforming American education. The No Child Left Behind (NCLB) bill was championed by President George W. Bush and supported by a nine-to-one ratio, including votes from Democrats Nancy Pelosi, Harry Reid, and the late Ted Kennedy, as well as Republicans Mitch McConnell and John Boehner. NCLB was the latest iteration of a national commitment to provide a better education for our nation's children.

NCLB was transformative for schools and life-changing for students, particularly poor and minority students, whose achievement increased. It set national

goals for America's schools. It required states to test students' knowledge of reading and math annually, and expected that all students would be at grade level in these subjects by 2014. And, when schools didn't make enough progress towards meeting that ambitious goal, there were funding changes and opportunities for students to get immediate help.

NCLB marked the beginning of a new era of accountability in American education. It was an ambitious attempt to jumpstart student achievement within a global economy, and much needed given decades of stagnant achievement.

NCLB is also not perfect - no legislation ever is. There is clear interest in updating the law. Three different proposals for new legislation are under discussion in the House and Senate. And, 39 states and DC have designed new systems by receiving waivers from

the Education Department. These actions could be promising developments. Instead, the actions are jeopardizing and potentially neutralizing the foundational principles of accountability.

These waiver-based systems exempt public schools from accountability standards that took decades to establish. Never before has such an important piece of legislation, with such broad and deep bipartisan backing, been so swiftly dismantled. If this trend isn't redirected, our public education system could suffer an unnecessary setback in the effort to improve student performance.

It's no secret that America's students lag far behind those of many other developed nations. The George W. Bush Institute recently released a "Global Report Card" providing a district-by-district account of how American students stack up against their counterparts abroad. The results show just how far we need to go.

Just take Portland, Oregon, a state that received a waiver. Portland has an international mathematics score of 47 percent. That means that more than half the students in the international group perform better than the average Portland student. If you limit that comparison to Portland's closest international competitor, the Canadians do even better.

These poor results were corroborated in two reports released in December by the National Center for Education Statistics. According to those studies, U.S. students

ranked well below countries like Singapore in science. Countries such as Russia and Hong Kong, meanwhile, bested us in eighth-grade reading.

Oddly, as our international performance stagnates with some schools failing to live up to the goals set by NCLB, the response by the federal government and some states has been to lower expectations and lessen accountability.

Each state receiving a waiver or hoping for a more relaxed accountability system in a waiver or new law still has students - more than a few - who cannot read as well as their peers and struggle to master math.

The negative impact wrought by waivers can't be overstated. A dangerous precedent is being set: if you can't live up to agreed-upon standards, you get a pass. And, while most congressional watchers do not expect the

current proposals to make it to the President's desk, some proposals focus on the wrong issues - control instead of achievement, minutia instead of high expectations. How can meaningful education reform ever take hold if teachers and administrators don't believe meaningful federal policies will actually be enforced?

In this current environment, there are foreboding signs. Eleven states are not meeting the most basic graduation rate reporting requirements, according to a new report from the Alliance for Excellent Education.

We have examples of states dramatically relaxing educational standards in response to the waiver opportunity. In Wisconsin, for instance, a mere 50 percent of students will be required to read at grade level by 2017.

Lawmakers should act and move to improve NCLB. Recognizing its flaws and acting to rectify them

is a far more responsible course of action than nullifying the policy's most crucial components and putting our children at greater risk.

Preserving a strong system of comprehensive accountability in American schools is a national imperative.

The global economy grows fiercer by the day. Our students need to be equipped with the high quality education they'll need to land the jobs of the future. Lowering expectations, waiving expectations, and fighting for control takes this country back to the days before accountability. Allowing schools and educators to continue to fail to meet even basic achievement expectations is not what has made this country great and is not the pathway to a better future.

Our students deserve better.
Kerri Briggs is Director of Education Reform at the George W. Bush Institute.

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Medicaid Proven A Failure

Commentary by
Sally C. Pipes

State legislators across the country are wrestling with whether to expand Medicaid, with the bulk of the funding to come from the federal government, thanks to Obamacare.

Thus far, a substantial number of states have rebuffed the feds' offer -- or are leaning that way. They're right to do so. The states and the federal government have spent trillions on the program -- but new data show that Medicaid beneficiaries' health is not getting any better.

Those new data come from Oregon. In 2008, the state inadvertently became a laboratory for testing the efficacy of its Medicaid program. Oregon had funds to add 10,000 patients to the program, but 90,000 met eligibility guidelines. State officials came up with a novel solution -- a lottery that would randomly select qualified

applicants.

The lottery afforded researchers a once-in-a-lifetime opportunity to conduct a large-scale study comparing adults newly enrolled in Medicaid with a control group who remained uninsured. Their work, based on two years' worth of data, was recently published in the New England Journal of Medicine.

The data after year one seemed promising. The lottery winners used more health services and got more preventive care, including cholesterol screenings, flu shots, and mammograms.

But the Oregon study looked at more than just health usage after year two. It also examined health outcomes. The researchers measured enrollees' blood pressure, cholesterol, and blood sugar levels. These metrics are risk factors for stroke, heart disease, and diabetes -- all of which can be managed or prevented with early intervention.

The results? Although Medicaid patients used 35 percent more health services, the coverage appeared to have no effect on blood pressure, high cholesterol or elevated blood sugar. In the researchers' words, "Medicaid coverage generated no significant improvements in measured physical health outcomes in the first two years."

With "no significant improvements" in health outcomes, it's hard to see how being on Medicaid is any better than being uninsured.

The behavior of many Oregonians who actually qualified for Medicaid suggests as much. Some 40 percent of those who won the Medicaid lottery -- and thus could have received free coverage -- didn't bother to enroll.

Previous studies have found that Medicaid patients actually fare worse than those with private insurance -- or even those without insurance.

A 2010 study of 900,000 surgical cases, for instance, found that Medicaid patients had the longest hospital stays, the highest total hospital costs, and the highest risk of death. And according to a report published in the journal Cancer, Medicaid patients with the publication's namesake disease are two to three times more likely to die than other patients.

A 2011 study found that Medicaid patients were 8.1 percent less likely to be alive ten years after a lung transplant, compared to those with private insurance and those without insurance.

Obamacare was premised on the idea that extending access to preventive care would save money and lives. The Oregon study is the latest to throw cold water on those claims.

Yet come 2014, Obamacare will consign another 12 million Americans to the Medicaid rolls. They may not be able to get care, as the program's low

reimbursement rates discourage doctors from seeing its beneficiaries. According to one recent study, just 43 percent of health-care providers accept Medicaid.

The dramatic expansion of Medicaid will pose a staggering cost to taxpayers, who will have to shoulder an additional \$640 billion in spending over the next decade. States already spend more on Medicaid than on education, and the program's costs are rapidly squeezing out other public priorities.

Of course, all that spending may ease the financial burden that Medicaid patients face. New enrollees in Oregon saw their out-of-pocket costs decrease by \$215 a year. But to realize those "savings," they consumed \$1,172 more in care per person per year than the average uninsured individual.

Spending a thousand dollars to save a couple hundred makes no sense -- especially when all that money doesn't buy any



improvements in patient health.

Our leaders must chart a course for health reform that's based on hard evidence -- not wishful thinking. The data from Oregon prove that Medicaid's expensive status quo doesn't deliver for those it covers. Obamacare's expansion of the program would only double-down on this failed approach.

Sally C. Pipes is President, CEO, and Taube Fellow in Health Care Studies at the Pacific Research Institute. Her next book -- *The Cure for Obamacare (Encounter)* -- was released this summer.

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By David Dickstein

Vegas is a Safe Bet for Vacationing Families



In the rear of the Mirage is Siegfried & Roy's Secret Garden and Dolphin Habitat. General admission includes seeing the dolphins and entrance into the "Secret Garden," a provocative name for what is actually a small botanical garden with a modest zoo. Admission is \$19.95, \$14.95 for children 4-12.

SACRAMENTO REGION, CA (MPG) – Look beyond the sin of Sin City – the smut, the smoke, the drunks and, oh yeah, the gambling – and Las Vegas is actually a decent vacation destination for families.

Elaborate shows, circus acts, roller-coasters, aquariums and even dolphin encounters are all found on the famous Las Vegas Strip. True, a family can get all that at certain amusement parks, but what you won't get from, say, Sea World, is the larger-than-life razzle-dazzle that only Vegas offers. This is the town built by Elvis, Liberace, Frank, Wayne, Siegfried and Roy, after all, not that your kids ever heard of them.

Before making plans to pack up the clan and head to Southern Nevada, it should be noted that as sure as Bugsy Siegel didn't offer babysitting service when he opened the Flamingo in 1946, not every Las Vegas property lays out the welcome mat for families. Legendary real estate developer Steve Wynn has fathered two daughters, but at his posh flagship resort, Wynn, strollers are strictly verboten. Caesars Entertainment, owner of several mega-properties, "does not participate in marketing or presenting ourselves to people under 21," a spokeswoman said.

True that. At the company's Rio property, the wholesome Masquerade Show in the Sky that debuted in 1997 has since been sexed-up to attract a stronger adult demographic. Years before the Rio show went from G to PG-13, Treasure Island, also a Caesars property, replaced its family-friendly

and where, at least for now, the "welcome" sign hangs for children.

Boasting the world's largest permanent big top and neon clown sign, Circus Circus literally bends over backwards for children. Acrobats and contortionists are just two types of circus acts that take center stage on the midway. On the pink and white property is Adventuredome, a 5-acre indoor theme park that draws around 3 million visitors annually, many enjoying the 25 rides and attractions with an all-day wristband for \$27.95, \$16.95 for children under 48 inches.

From front to back, Mirage has plenty for families to see and do. At the entrance an artificial volcano erupts several times nightly. Just inside the

name for what is actually a small botanical garden with a modest zoo. Admission is \$19.95, \$14.95 for children 4-12.

More saltwater – 1.6 million gallons more – is found inside Mandalay Bay at Shark Reef Aquarium, home to more than 2,000 animals representing 100 species, including 15 types of sharks. Admission is \$18 for adults, \$12 for children 5-12.

The steel roller-coaster at New York-New York is arguably the best in town. Experiencing its 204-foot lift, 144-foot drop and vertical and dive loops costs \$14 with same-day re-rides \$7 and an all-day "Scream Pass" for \$25.

Non-acrophobic thrill seekers will go gaga over three rides at the top of Stratosphere's 1,149-foot tower. Just to get up there costs \$18, and with individual rides priced at \$15 each, buying a package is a smart bet.

Like a trip to the Big Apple, no visit to Sin City is complete without taking in a full-production show. Offerings favor adults, no surprise, but to think there aren't plenty of choices for families is as foolish as trusting that what happens in Vegas really stays in Vegas. That said, for budget-conscious families show tickets have sadly gotten out of hand throughout the city. Tix4tonight.com and its 10 locations in town take some of the sting out of the process, but we're still talking several Benjamins to get the roost into a featured show. Proof in point, Terry Fator, who was a nobody until winning "America's Got Talent," commands \$350 for four of the worst seats at his namesake theater at Mirage. It's a ventriloquist act, for gosh sakes.

Leave it to Las Vegas to figure out how to make serious money from those too young to gamble it away.



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"Battle at Buccaneer Bay" spectacle with "Sirens of TI." The pirates didn't change much, but their enemy sure did. Cheerio British Navy, hiya hotties. This seductive scuffle happens four times nightly under the stars.

But enough about the past. This is Las Vegas we're talking about, and it implodes its history. So let's focus on today

hotel, behind the front desk to be exact, is a 20,000-gallon saltwater aquarium that holds angelfish, tangs, puffer fish and other exotic aquatic life. In the rear is Siegfried & Roy's Secret Garden and Dolphin Habitat. General admission includes seeing the dolphins (swimming and feeding only, no real shows here) and entrance into the "Secret Garden," a provocative



A TV Article by Tim Riley

Riley Reviews

AMC TV RIDING HIGH ON 'LOW WINTER SUN' AND END OF 'BAD'

that it may well end badly, which makes sense given the series twisted nature.

Meanwhile, AMC is launching a new series during August, which itself will be limited by a ten-episode run. Low Winter Sun is based on the 2006 award-winning British two-part mini-series of the same name written by Simon Donald.

The premise of Low Winter Sun is incredibly compelling. A homicide detective, played by Mark Strong, is coerced by a fellow officer into killing another detective, albeit a corrupt individual.

Strong's Frank Agnew is a Detroit investigator who becomes assigned to investigate the murder he committed. Looking over his shoulder is David Costabile's Simon Boyd, a dogged Internal Affairs officer trying to root out police corruption.

Strong is the right man for the job of the conflicted cop, primarily because the British actor reprises the same role of the Detective Agnew from Scotland's Edinburgh, a city of urban decay somewhat like Detroit.

Low Winter Sun makes great use of the rotting landscape of modern Detroit, where many neighborhoods in the urban core resemble a post-apocalyptic vision you might suspect came from a cheesy science-fiction movie.

Regrettably, decades of corruption and inept political leadership (the twin pillars of a failed metropolis) have rendered Detroit an unfortunate wasteland, which oddly enough makes the city attractive, at least, for filmmaking of crime stories.

Also starring with Mark Strong is Lennie James as Detective Joe Geddes. Together, these two mismatched officers are part of the big story of murder, deception, revenge and corruption in a world where the line between cops and criminals is blurred.

Of course, bankruptcy not-

withstanding, not everything is bad in Detroit. The Detroit Tigers inhabit a nice ballpark in the middle of downtown. But then, this didn't stop Cleveland Indians fans from heckling the Tigers with a chant of "Detroit's bankrupt."

Maybe we can't expect baseball fans, during the late innings after consuming one too many beers, to stay classy. Yet, Low Winter Sun looks to be another class act in the dramatic series department for AMC.

As part of its past origins of a cable outlet for classic films, many of them Westerns, AMC was the natural fit for the series Hell on Wheels, the story of the building of the transcontinental railroad.

One thing we can say for sure about Hell on Wheels, now entering its third season during August, is that it tells the story of the changing American landscape following the Civil War with a lot more interest than the recent film The Lone Ranger.

The third season opens in 1867, the third year of railroad construction. Season Three takes a new twist for star Anson Mount's Cullen Bohannon, who leaves his vengeance-seeking behind as he explores new opportunities.

Bohannon must contend with racism, greed and murder as he single-mindedly leads the Union Pacific in its race across the country against the Central Pacific Railroad.

Hell on Wheels also stars Colm Meaney as Thomas "Doc" Durant, a greedy entrepreneur taking full advantage of the changing times, and Common as Elam Ferguson, an emancipated slave working to achieve true freedom in a world entrenched in prejudice.

During the recent TV critics press tour, Charlie Collier, the president of AMC, announced two new series in the works.

Halt and Catch Fire is set in the early '80s against a backdrop of the early days of the personal computing revolution. Turn, inspired by the book Washington's Spies, is about ordinary Americans turning the tide in the America's fight for independence.

Meanwhile, somewhere on the horizon is the expected seventh and final season of Mad Men. What new tricks are in store for Don Draper?

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