

Getting Rest in an Overscheduled Day!

Jeanine M Graykowski, Chiropractic USA



PLUS: Former Superintendent Dr. General Davie, Jr. Returns to San Juan Unified as Acting Superintendent

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Carmichael Times

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"Beautiful American's" Final Parade, Carmichael Matriarch Lola Warrick Dies



July 4 parade co-founder Lola Warrick joins event supporter Larry Bunfill and other parade regulars in Carmichael Park, 2007. Photos by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA (MPG) -Two weeks after being celebrated in the 55th Carmichael Elks July 4 Parade, Lola Warrick died from pulmonary illness last

At 90 years old, she was as much a part of local Americana as Betsy Ross.

The military administrator and community advocate was matriarch of a family that has masterminded our famous parade

She married Navy Veteran Barnie Warrick after WWII. Movie theater manager Warrick staged his first Independence Day parade at Long Beach. When the family came to Sacramento in 1958, he and Lola continued the tradtion. "Back then, there was not much happening in Carmichael for July 4th, "

Lola recalled. "So I said to Barnie: let's make a parade!"

Their project became a staple community," explained the community, was parade marshal. ple – on foot, floats, horseback; in tractors, Cadillacs, Go-Karts - annually traversed the macadamed mile from Marconi to Cypress Avenue. Their 1976 Bi-Centennial parade fielded 2500 participants in Carmichael's biggest ever civic event. Grand marshals have included politicians, sports heroes and sheriffs but never Lola Warrick. "My family does this for the

of area life. More than 1000 peo- organizer. "We're happy in in the background."

> From the background, her clan nurtured what remains the longest running civic parade in Northern California. "And it's the best," boasted Lola. "People from as far away as Nevada take part. Vintage cars come from Oakland. We treat them right."

Lola's best parade memory was when husband Barnie (a Carmichael Elks charter

rode behind an Indian chief," she said. "My sons, my daughter and I were on a fire engine, dressed as cowboys. Afterwards we went to Roseville's parade. We looked so cute they put us in their procession. What fun we had!

"Senator Leroy Greene was in every Carmichael parade from the '60s until he died.

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2,800 Participate in Eppie's Great Race

SACRAMENTO, CA (MPG) - Dr. Vic Vicari of Sacramento, recovering from being struck by a minivan and rushed to the hospital just three days ago, still successfully defended his title, and completed the fastest time of all 2013 Eppie's Great Race Iron Men; becoming a Ten-time, "Iron Man 50+ Division" Winner, of the 40th Annual "Eppie's Great Race," on Saturday, July 20, 2013. Vicari crossed the Eppie's Great Race Finish Line with a time of 1:47:14. Fair Oaks' Melanie Cleland completed the fastest time for all EGR Iron Women, and won the "Iron Woman 40+ Division", with an overall time of 1:58:04. And the "Paul A. Garcia Open Division" Relay Team winner was Team "VITEK Vikings", with an overall time of: 1:33:55.

The 2013 Eppie's Great Race also introduced a new Division this year: the "Eppie's Great Race City Cup." The first city to win the coveted, "Eppie's Great Race City Cup," is "Team City of Sacramento," with a time of 2:19:45. The second place City Cup Team was, "Team City of Rancho Cordova", with a time of 2:37:14.

Over 2,800 people competed in or volunteered at, the 40th annual Eppie's Great Race Triathlon, which requires competitors to run, cycle, and paddle along the American River Parkway through Rancho Cordova and Sacramento, California.

Among the highlights and winners of the 40th Annual Eppie's Great Race on July 20, 2013 include:

 Vic Vicari of Sacramento, CA., took the 50+ Ironman Division -- and captured the overall fastest time in all of the Iron Divisions -with a time of 1:47:14.

· Melanie Cleland of Fair Oaks, CA, captured the 40+ Year Iron Woman Division title and recorded the fastest Iron Woman time of 1:58:04.

• In the Eppie's Great Race Open Team Division, Runner Phillip Reed, Bicyclist Johnathan Lee, and Paddler John Easterbrook (known as "Team VITEK Vikings"), all from Fair Oaks, CA., took first place with a time of 1:33:55.

Winning the "Adaptive" Division with a time of 2:36:10 was Team, "Borderline," with Runner Donald Wells of Rancho Cordova, Biker Joseph Adversalo of Elk Grove, and Paddler Steve Klinefelter of Orangevale, CA.

• The Women's Overall Relay Team Division with a winning



Open Division Relay Team "VITEK Vikings" was the first to cross the "Eppie's Great Race" Finish Line, with an overall time of: 1:33:55. The team included, Runner: Philip Reid, Biker Johnathan Lee, and Paddler John Easterbrook, celebrating here at the 40th Annual Eppie's Great Race on July 20, 2013. Photo Courtesy of Eppie's Great Race.

time of 2:08:39 was captured by team "Sizzlin' Sistas," made up of Runner Laurie Beyer of Orangevale, Biker Zoe Anastas of Vancouver, WA., and Paddler Niki Calastas of Redwood

Shores, CA.

• Capturing the Corporate Division first place title was "Quincy Engineering" with a time of 1:48:58, comprised of Runner Scott McCauley

of Orangevale, Biker Danny Mossman of El Dorado Hills, and Paddler Garrett McClaughlin of Sacramento.

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Local Carmichael Student Selected as Bank of America Student Leader

- Local Carmichael resident and recent St. Francis High School graduate Katrina Woollgar was selected as one of five local community-minded students through Bank of America's Student Leaders® program. (Nationwide, the program annually awards internships to 225 high school juniors and seniors.)

Due to her work in the community, Woollgar will receive an eight-week paid summer internship at a local nonprofit organization, Sacramento Food Bank & Family Services. At the end of her internship, Woollgar will travel to Washington, D.C., to participate in the weeklong Bank of America Student Leadership Summit.

Summit activities include a service learning project and a series of interactive workshops, including Capitol Hill briefings and sessions on financial



Carmichael resident Katrina Woollgar has received an 8-week paid summer internship through Bank of America's Student Leaders® program.

education and leadership development skills. The students gain a deeper understanding of how service creates positive change and how corporate, nonprofit, and government collaboration revitalize communities.

"Teens are once again facing a tough time finding summer jobs," said Kathie Sowa, Sacramento Market President, Bank of America. "Our Student Leaders program provides them the opportunity to earn and learn, while increasing the capacity of nonprofits to serve critical community needs."

Despite gains in the overall job market, teens still have the highest unemployment rate: one out of every seven young people is not in school or working. Research indicates that teens who are gainfully employed have lower drop-out rates, are more likely to continue their education to pursue long-term career goals and ultimately show an increase in lifetime earning potential.

Learn more about the program at www.bankofamerica. com/about and follow us on Twitter at @BofA Community.

Former Superintendent Dr. General Davie, Jr. Returns to San Juan Unified as Acting Superintendent

CARMICHAEL, CA (MPG) During a special meeting held July 17, the San Juan Unified School District's Board of Education appointed Dr. General Davie, Jr. as the district's acting superintendent. His appointment is effective immediately.

Davie is a familiar face in the San Juan Unified and Sacramento region, as the former superintendent of the district from 1998 through 2005. Since leaving San Juan, Davie has remained active in the education community, serving as interim superintendent in a number of school districts, consulting on education issues, and maintaining an active role in the San Juan Education Foundation, which raises funds to support San Juan Unified schools.

"We are pleased General Davie has agreed to help provide leadership as we prepare for the start of a new school year," said Board of Education President Dr. Larry Masuoka. "General's familiarity with the district and community will help ensure a smooth start to the year and a



Dr. General Davie, Jr. will be San Juan Unified School District's new acting superintendent.

continued focus on our community-developed strategic plan."

"San Juan Unified has always been my home and I am pleased to be able to continue being of service to the students, families, and staff of the District," said Davie. "We have worldclass teachers and staff who have spent their summers studying, learning, and growing, and

are ready to hit the ground running this August when students return."

Current Superintendent Glynn Thompson has been on paid administrative leave since May 15, when the Board of Education launched an independent investigation into complaints filed with the Department of Fair Employment and Housing. That investigation remains ongoing, and Superintendent Thompson remains on leave.

"Our action today is solely about providing stability and leadership to our schools as we prepare for the 2013-14 school year. We eagerly await the outcome of the pending independent investigation and being able to take the appropriate actions to move forward permanently," said Dr. Masuoka.

Davie's contract calls for him to receive \$850 a day in compensation, up to a maximum of 46 days. He will not be provided any health and welfare benefits, paid vacation, or sick days.

Source: SJUSD

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Boltin' Dinner: VIP at Truck Fest



Ruthie Bolton and husband Cesar Lara last week brought their son Christofer (2) and daughter Hope (4) to Carmichael Park's Food Truck Festival. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA (MPG)

- Olympic gold medalist Ruthie
Bolton came back to Carmichael
for a quick snack last week.

With her husband and children, the 47-year-old former Sacramento Monarch and Army veteran stopped at her favorite

food truck. The Bolton/Lara family ordered designer sandwiches from Drewski's. The mobile restaurant was among 11 vendors hosted in Carmichael Park's monthly Food Truck Mania event

A onetime Grand Marshal of Christmas The next is on A Carmichael Elks' July 4 parade, the star joined 1000 other foodies www.carmichaelpark.com

gobbling American, Mexican, Indian and Thai food from paper plates. The buffet was further seasoned by music, mobile gaming and children's activities.

Future truck-fests are planned every month through to Christmas The next is on August 21. For more information, visit www.carmichaelpark.com

Carmichael Matriarch Lola Warrick Dies

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Our friend Johnny Barrows played George Washington for 43 years. He lost his legs from diabetes, so we rigged up a little cart to carry him...when he died, we sure missed him."

Lola will sure be missed, too. An advocate for many organizations, her service boosted Carmichael and North Highlands community life. She was also a published genealogist; that Warrick ancestors fought for 1776 Independence was a badge of pride for this member of the Daughters of the American Revolution organization.

A retired McClellan AFB G.S. 14 manager and patriot until her last breath, Lola delighted at bedside reports of "her" last parade. In mobcaps and crinolines, D.A.R. members had named their float for the sister who was too ill to ride. Lola's banner was cheered from Marconi to Cypress Avenue.

Lola's son Jim and other Warrick offspring now carry the parade torch.



Watching the parade go by. Lola Warrick with daughterin-law Debby. Photo by Susan Maxwell Skinner.

Jim speaks lovingly of their heroine: "Beyond being a mom, she did so much," he confirms. "Her heart beat for Carmichael and North Highlands and for her country. "Mom was a great role model and a beautiful

American."

Lola Warrick's funeral will be private. A memorial service will be held in September. The family requests that remembrances be made to the Daughters of the American Revolution.

2,800 Participate in Eppie's Great Race

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- Sacramento's Mark Barrett won the "Iron Man 40+" Division at 1:48:15.
- Dennis Lloyd of Sacramento, CA., won the Ironman 60+ title at 2:01:21.
- Fair Oaks' Jared Loucks was the "Junior Iron Man," Division

Winner at 2:12:07.

- Fair Oaks' Cathie Andrews was the Iron Woman 60+ Division Winner with a time of 2:25:29.
- The Women's Team 50+ winners were "Usual Suspects," Runner Karen Jeffers of Sacramento, Bicyclist Kristina Zack and Paddler Robin Carpenter, both of Rancho Cordova, with at time of 1:54:53.

Known as "The World's Oldest Triathlon," Eppie's Great Race was founded by regional businessman and philanthropist Eppie Johnson 40 years ago. Since that time, Eppie's Great Race has been implemented each year as a fundraising event benefiting programs presented by the Sacramento County Therapeutic Recreation Services (TRS), which provide programs for mentally- and physically-challenged people. One hundred percent of the Eppie's Great Race entry fees are donated to support TRS. To date, Eppie's Great Race has raised over \$1 Million for TRS, and now accounts for over 25 percent of the programs' overall operating budget.

The competitors that participated in the Eppie's Great Race Triathlon began the event by running near the bridge at William Pond Park Recreation Area, proceeding west to the Guy West Bridge (behind CSUS), where the cycling portion of Eppie's Great Race begins. Bicyclists continue for 12.5 miles to the Sunrise Avenue footbridge,

where the paddling segment begins. Participants paddle 6.35 miles downriver to the River Bend Park Recreation landing/finish area.

For further information regarding Eppie's Great Race, or for a complete list of all of the participants and their finish times, please check the web site at: www.eppiesgreatrace.org.

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Today, we experience more than being overly tired, we experience the exhaustion of too many roles in any given day. So for most of us, at some time during the upcoming week, we will feel the need to rest. Did you know... That motor vehicle accidents, poor work performance, industrial disasters, and even medical and occupational errors are blamed from being chronically tired? There is a real chronicity of too much for too long.

Have you experienced these in the last few months?

"I have too much to do so I start another project late in the evening.'

"I get to bed and I feel too tired to sleep".

"By 3:00 all I want to do is sit down and put my feet up".

Most people recognize that nature operates in cycles of rest and activity. Activity keeps our muscles strong and our bodies' functioning. Rest of the body actually gives it the ability to be active. When we rest, our busy activity gives way to our body renewing, cleansing, and recovery. Without rest, mental clarity is affected; we can become run down, weak, sick. With too little movement and too much rest our body loses tone and muscle, and toxins accumulate in the body. It is the balance between activity AND rest that maintains our physiology.

Sleep is one of the pillars of life. The effects of loss of sleep are well documented. In fact, studies show the risks of chronic sleep deprivation can be devastating, including a greater risk of heart disease and heart attacks. People with ongoing lack of sleep can suffer from chronic disease

Getting Rest in an Overscheduled Day!

such as hypertension, diabetes, depression, increased mortality, and certainly a reduced quality of life and productivity. Continued research has even shown a direct link between chronic sleep deprivation and obesity.

Getting enough sleep and understanding the importance of rest improves not only the quality of our health, it improves the quality of our life. Ayurveda recognizes the uniqueness in each of us. Additionally, there are some universal principles that hold true for all individuals. Rest is one of those.

Let's look at the following and make a commitment to take at least one thing from each list and decide to make some lasting changes in our life. After all, our quality of life depends on it.

1. Getting to bed before 10 PM (if your bedtime is much later than this, then start working backwards in 30 min increments one week at a time). Irregular bedtimes and daytime schedules interrupt our rest. Develop a regular daily routine.

2. Turn off all unnecessary lights. Look for red light culprits. Alarm clocks, TV or cable boxes,

3. Your bedroom should be well ventilated, cool, and quiet as possible.

4. Keep cell phones at a distance. Not next to the head or the bed. 5. Eat a minimum of two (preferably 3) hours before bedtime.

aromas to calm the mind and body before bed. A warm bath (not hot) or shower before bed can help calm your nervous system and help you relax.

6. If needed, use soothing

7. You can massage your feet with cooling massage oil before you get in bed.

8. Exercise during the day. This can promote a restful slumber. (Avoid exercising 1-2 hours before bedtime.) At least a few times each week get your exercise outdoors in nature. 9. Rest after eating. After eating,

the blood rushes to the stomach to supply stomach glands with fluids. It's important to rest at least fifteen minutes after eating. If you're at the office, find a relaxing place to sit away from your desk. A short, gentle walk fifteen minutes after resting helps stimulate movement in your digestion. Improved digestion helps our sleep be more restful. 10.Breath. Both throughout the day and just before going to sleep. When our breath is full and calm, and when both our inhale and exhale are equalized, our anxiety is reduced. Good breath reduces tension and improves our rest. Follow your breath when you lay

DON'T:

1. Avoid caffeine in your diet (yes altogether!) but especially in the late afternoon or evening. Coffee, tea, cocoa and sodas are all caffeine culprits.

2. Do not have alcohol before

3. Avoid eating large meals, spicy, heavy, oily, and fried foods before bedtime.

4. Don't have computers, televisions, or other work related electronic devises in your 5. Stop working, reading, or

watching TV in bed. Reserve your bed for sleep. 6. Avoid engaging in mentally

or physically stimulating activity in the evening hours. 7. Do not skip meals and avoid

lengthy fasting. 8. Avoid reading late into the night. Try a grateful journal

instead. 9. After eating, avoid going to sleep, studying, eating (again),

or exercise for about an hour

10.Don't make excuses. Make an effort to make the necessary changes.

after eating.

Rest is an essential component of good health and a peace of mind. It is an opportunity to renew, refresh, and restore ourselves for a new day. Make a change today!

In our future discussions we will talk about getting rest during the day and how silencing the white noise in our life can improve our overall health. To find out more information or set up a workshop for your officeplease call (916) 546-TRUE. For more wellness information visit our website at truewellnessteam.

"Rest and Be Thankful" Wordsworth

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Sacramento County DA Reports

Recent cases of interest

CASE: Tresa Bales-Sterba (07/15/13)

PROSECUTOR: Deputy District Attorney Kimberly Macy, DUI Vertical Prosecution Unit

District Attorney Jan Scully announced today that the Honorable Laurel White sentenced Tresa Bales-Sterba to the maximum possible sentence of 15 years in state prison. On May 14, 2013, Bales-Sterba pled no contest to gross vehicular manslaughter while intoxicated, felony driving under the influence of alcohol or drugs with injury, and all allegations of personally inflicting great bodily injury and causing bodily injury.

On October 5, 2012, Bales-Sterba was driving near Mariposa and Greenback Lane in Citrus Heights when she sped through a red light causing a crash that critically injured a 6-year-old boy, who died from his injuries three months later. His then 8-year-old brother was also injured, but later released from the hospital. The brothers were walking to school with their mother when the crash occurred.

This case was prosecuted by the DUI Vertical Prosecution Unit. Funding for this program is provided by a grant from the California Office of Traffic Safety (OTS), through the National Highway Traffic Safety Administration.

CASE: Jose Constancio (07/12/13)

PROSECUTOR: Deputy District Attorney Sonia Satchell, Special Assault & Child Abuse Unit District Attorney Jan Scully announced today that the Honorable David De Alba sentenced Jose

Constancio to 55 years to life in prison. In April 2013, a jury convicted Constancio of four counts of sexual assault against a child 10 years old or younger.

Between January and April 2011, Constancio became a friend to a family that had agreed to provide him a place to live in exchange for handyman help around the house. He then sexually abused the family's 6-year-old daughter.

CASE: Jacory Brown (07/12/13)

PROSECUTOR: Deputy District Attorney Mike Kane, Gangs & Hate Crimes Unit

District Attorney Jan Scully announced today that the Honorable Sharon Lucras sentenced Jacory Brown to 7 years plus 89 to life in prison. In May 2013, a jury convicted Brown for the premeditated attempted murder of Nehemiah Johashen and Garvin Johashen as well as discharging a firearm at an occupied motor vehicle.

In November 2011, the victims and two other people went to the Carl's Jr. on Elkhorn Blvd. and Andrea Dr. They encountered Brown in a vehicle with two other people. As the victim's car left the parking lot and was getting on the freeway, the car Brown was riding in pursued. Once on the freeway, Brown's car pulled to the side of the victim's car. Brown then opened fire with a handgun, striking the victims and causing serious injury.

CASE: Angelo Wright (07/11/13)

PROSECUTOR: Deputy District Attorney Matt Chisholm

District Attorney Jan Scully announced today that Angelo Wright pled guilty to second degree murder and admitted to the personal use of a knife allegation.

On November 12, 2011, Wright murdered his 42-year-old mother, Lisa Marie Barber, in her apartment by stabbing her to death with a hunting knife. Wright and his mother had been estranged for years and recently reunited. Approximately one hour before her death, Ms. Barber confided in a friend that she suspected Wright was stealing her jewelry and that she intended to confront him about it. Shortly after, Ms. Barber was found on her bedroom floor by her father and a neighbor with numerous stab wounds to her neck and back. Her dying words to the neighbor were "Help me, my son tried to kill me." Sacramento sheriff's deputies and fire personnel responded immediately, but Ms. Barber had already expired. Wright fled the scene and turned himself in approximately 36 hours later.

Wright will be sentenced to 16 years to life in prison. Sentencing is set for August 27, 2013 in

Department 63 before the Honorable John Winn.



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Northminster Summer Music Series

CA (MPG)-This summer Northminster Presbyterian Church, located at 3235 Pope Avenue, will again be joined by musical groups who will play during the worship service, then present a short concert on the patio during fellowship time. The schedule includes the following:

July 28 (in the service only): Just Friends, a women's choral ensemble

SACRAMENTO REGION, August 11: The Dixie Minsters— Northminster's own resident Dixieland band, playing many Dixie standards.

> September 1: Jim Martinez acclaimed jazz pianist, playing both sacred and secular music. You know him from his Charlie Brown Christmas concerts.

> Refreshments will be available. For more information, call (916) 487-5192) or visit northminsteronline.org.





For more tips, log onto

Carmichael Times Page 5



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> For additional information visit our website at www.glccca.org

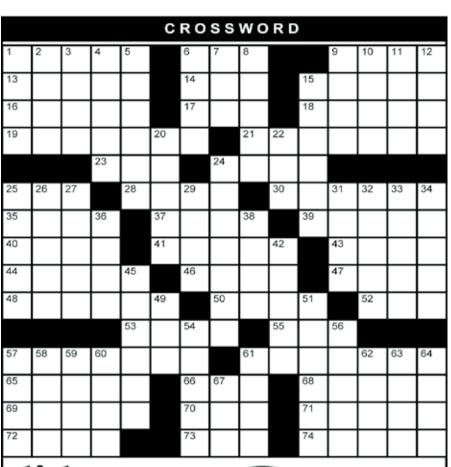
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Media"

Graham

intertwines

ery rhyme

48. Establishes

50. All excited

52. Get the picture

55. Affirmative action

65. Biblical patriarch

66. Grassland

70. Big galoot

57. *Double Dutch action

61. Set the boundaries of

68. *Harry Potter antagonist

53. *Told to go away in nurs-

CLUES

41. Self described "King of All

- 1. Hospital's CAT and PET
- 6. Deadeye's forte 9. Song "Sixteen _

ACROSS

- 13. Essay theme
- 14. Often precedes "bum" or "bunny"
- 15. Blender button
- 16. Swelling 17. *Princess fairy tale
- tormentor
- 18. In pieces
- 19. *Shooters and keepsies
- 21. *Roald Dahl title character
- 23. It's often served at Thanksgiving
- 24. Bad habit 25. As opposed to a hook or
- 28. Gauche or Droite in Paris
- 30. Store in a silo

40. "Ta-ta!" in Italy

- 35 Matured or cured

- 39. A hunter follows this
- 37. Short for returned
- 72. Gaelic
- 71. Wading bird 73. Over the top

69. Bed on a ship

- 74. Must-haves

DOWN 1. Kind of cell

romotional

- 43. Football great _ 2. Musical finale 3. Rich Little, e.g.
- 44. Clumsy one 4. Not in my backyard, acr. 46. Black and white treat 5. Relating to a musical scale
 - 6. Nile reptiles 7. *He follows Mike on candy

 - 8. Dolphins' home
 - 9. South American Indian 10. Face-to-face exam
 - 11. Egghead
 - _ good example 15. Plate used to hold bread
 - during Eucharist, pl. 20. Eastern V.I.P.'s
 - 22. *Highest card in "War" 24. One who is celebrated on
 - special holiday
 - 25. *a.k.a. Knucklebones
 - 26. Catlike 27. Knockout or dandy
 - 29. Obama's special power 31. *Dick and Jane's dog
 - 32. I to Greeks, pl.

- 33. Fishes with a wormlike filament for luring prey 34. Jagged, like a leaf's edge
- 36. *Pencil-and-paper game 38. Fortune-telling coffee

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- remnants
- 42. Nobody 45. Switzerland metropolis
- 49. What 49ers did
- 51. *Little Books 54. Ice house
- 56. Sad song
- 57. Agree 58. Substance abuser
- 59. *Looney Tunes' Marvin
- was from here
- 60. Goose liver dish 61. Cuckoo
- 62. Filly's mother 63. Coffee choice
- 64. Marines' toy recipients
- 67. Chow down

For 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 Ramsev 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.

Giving from Grandfather's Wealth

Dear Dave,

My grandfather died about a month ago, and I recently learned that in his will he distributed his money unevenly between his children and grandchildren. I received significantly more than other members of the family, but I make \$140,000 a year. I'd like to give them some of my inheritance to even things out. How would you approach this?

- Kate

Dear Elena,

You're obviously unselfish and have a really good heart. But honestly, it was your grandfather's decision and his money to do with as he pleased. It wouldn't be wrong or greedy to simply keep what you have without worrying about it a second longer.

If some of your relatives are having financial troubles and you feel that making a gift of a portion of your inheritance will help, you can do that. With your income, it's probably not going to change your life in a big way. My advice would be to look at your relatives and their situations objectively and see if something like this would really be a blessing. Then, if your heart and your head still tell you it's a good thing, do it.

- Dave

Pension Solvency

Dear Dave,

My husband and I are trying to improve our financial situation

Dave Says

by following your plan. We were wondering where home improvements fall in the Baby Steps.

- Crystal

Dear Crystal,

In many ways, this would depend on your particular pension. Some pension funds are very wellrun, very solvent and are in great shape. Others are poorly managed and not the type of programs in which you'd want to invest any of your money.

The biggest problem with a pension is that it's the property of the organization. If it's a union pension, it's not yours—it's theirs. All they do is pay you out of the fund. So if they go broke, you lose everything you had in there. If it's a business that has the pension, that makes them the owner—not you.

That's the beauty of the 401(k). You're the actual owner. If the company you work for goes broke or the union does a poor job of managing things, it doesn't harm your investment.

Don't misunderstand what I'm saying. There are good pensions and bad pensions, just like there are great managers and lousy managers. Just make sure you check into the solvency of the program before you put your money in there!

- Dave

U.S. Currency Deflation? Dear Dave, What do you think about

predictions of a major deflation of U.S. currency?

Steven

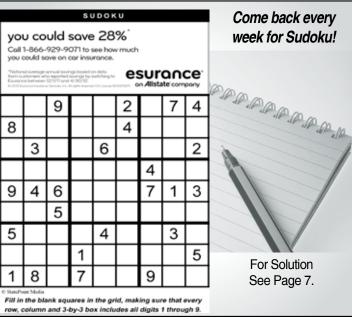
Dear Steven,

I think woven into your question is another question: What do I think about the predictions of our economy completely collapsing? The truth is I don't believe for one second that our economy is going to completely collapse. Do we have some serious problems that should be addressed? Yes. Do we have politicians who are stupid and who don't want to address these problems? Absolutely. But does that mean the world is coming to an end? Of course not!

It does mean, however, that you and I need to demand that the people in Washington stop playing games and do their jobs. This ridiculous spending spree we've been on for years has to stop. Government spending on all levels—national, state and local—is ridiculously out of control. I've heard end-of-the-world pre-

dictions most of my life. But the truth is, we're not going to see anything of that magnitude until Jesus comes back. No, I'm not going to predict or believe that the U.S. currency is going to collapse. Don't spend all of your time and energy worrying about conspiracy theories and doomsday scenarios. Spend it living life! - Dave

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



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Suduko Puzzle on Page 6

6	5	9	8	1	2	3	7	4
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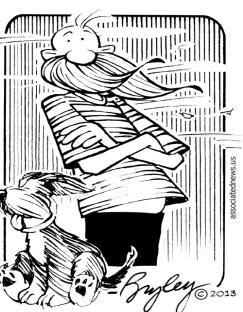
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LEGAL ADVERTISING

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05112. Gerardo Lonez. 5521. Raley Blvd., Sacramento, CA 95838 is doing business under the Fictitious Business Name "Raley Recycling Co." at 5521 Raley Blvd., Sacramento, CA 95838. Filed with the Clerk Sacramento County on June 21, 2013. Publish: July 3, 10, 17, 24, 2013. 130701

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-04682. Hunt Motor Sports Concepts, LLC, 8713 McHern Ct., Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "HMC Promotions" at 8713 McHem Ct., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on June 7, 2013. Publish: July 3, 10, 17, 24, 2013. 130701

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 Gen Health & Beauty Club" at 6880 65th St. #55. Sacramento, CA 95828, Filed with the Clerk of Sacramento County on June 12, 2013. Publish: July 3, 10, 17, 24, 2013.

NEWGEN FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05303. Vadim Vorobey, 5323 Wallaby, North Highlands, CA 95660 is doing business under the Fictitious Business Name "VSparrow On Call Service" at 5323 Wallaby, North Highlands, CA 95660. Filed with the Clerk of Sacramento County on June 28, 2013. Publish: July 10, 17, 24, 31, 2013. **VSPARR** 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05331. Gerald R. Jenkins and Bertha N. Jenkins, 6 Minnow Ct, Sacramento, CA 95833 are doing business under the Fictitious Business Name "Jenkorr Consulting" at 6 Minnow Ct, Sacramento, CA 95833. Filed with the Clerk of Sacramento County on June 28, 2013. Publish: July 10, 17, 24, 31, 2013.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05434. Talal Alhakkak, 2251 Watt Avenue, No. 310, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Yellow Cab of Carmichael" at 2251 Watt Avenue. No. 310, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on July 3, 2013. Publish: July 10, 17, 24, 31, 2013. YELLOW 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05205, La Corev Riddale Cunningham. 2300 Aurburn Blvd., No. 211 Sacramento, CA 95821 is doing business under the Fictitious Business Name "Dumpin Dangerous Productions" at 4250 Pell Dr., Suite 35, Sacramento, CA 95838. Filed with the Clerk of Sacramento County on June 25, 2013. Publish: July 10, 17, 24, 31, 2013. 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05444. Ace of Spades Bail Bonds Inc., 100 American River Canyon Dr., Folsom, CA 95630 is doing business under the Fictitious Business Name "Capital City Bail Bonds" at 100 American River Canyon Dr., Folsom, CA 95630. Filed with the Clerk of Sacramento County on July 3, 2013. Publish: July 10, 17, 24, 31, 2013

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05183. Loval Group, Inc., 1808 Woolley Way, Sacramento, CA 95815 is doing business under the Fictitious Business Names "Dream Motors" at 1808 Woolley Way, Sacramento, CA. Filed with the Clerk of Sacramento County on June 25, 2013.
Publish: July 10, 17, 24, 31, 2013.
DREAMM 130702 7-31-13

130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05182. Loval Group, Inc, 1808 Woolley Way, Sacramento, CA 95815 is doing business under the Fictitious Business Name "Lovik and Son Auto Center" at 1808 Woolley Way, Sacramento, CA 95815. Filed with the Clerk of Sacramento County on June 25, 2013. Publish: July 10, 17, 24, 31, 2013.

130702

LOVIKA

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05189. Arthur Galoyon and Nona Galoyon, 6945 Larchmont Dr., North Highlands, CA 95660 are doing business under the Fictitious Business Name "Fantasy Fruit Arrangements and Party Rentals" at 6945 Larchmont Dr., North Highlands, CA 95660. Filed with the Clerk of Sacramento County on June 26, 2013. Publish: July 10, 17, 24, 31, 2013. **FANTASY** 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05254. Georgina R. Martz, 2373 Carlsbad Ave., Sacramento, CA 95821 is doing business under the Fictitious Business Name "Rocha-Martz Immigration Services" at 2373 Carlsbad Ave., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on June 26, 2013. Publish: July 10, 17, 24, 31, 2013. ROCHAM 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-04626. Kate Paliakova and Claudia Bravo, 3200 Truxel Rd., Sacramento, CA 95833 are doing business under the Fictitious Business Name "Royal Capitol Cleaning" at 3200 Truxel Rd., Sacramento, CA 95833. Filed with the Clerk of Sacramento County on June 6, 2013. Publish: July 10, 17, 24, 31, 2013. 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05353. Classique Technology Solutions, LLC., 507 Given St., Folsom, CA 95630 is doing business under the Fictitious Business Name "Classique Tech" at 507 Given St., Folsom, CA 95630. Filed with the Clerk of Sacramento County on July 1, 2013. Publish: July 10, 17, 24, 31, 2013. CLASSI 130702 7-31-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05148. Satindar Khabra, 8831 Wickersham Ct., Elk Grove, CA 95624 is doing business under the Fictitious Business Name "Natomas Liquor and Deli" at 3291 Truxel Road, Sacramento, CA 95833. Filed with the Clerk of Sacramento County on June 24, 2013. Publish: July 10, 17, 24, 31, 2013. NATOMA 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05244. Abraham Dermishyan, 4120 Big Meadow Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name "EZ Auto Sales & Repair" at 3167 Fitzgerald Rd., Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on June 26, 2013. Publish: July 10, 17, 24, 31, 2013. 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05419. Purwa Garg, 8201 Carriage Oaks Way, Antelope, CA 95843 is doing business under the Fictitious Business Name "Alterations To Go" at 5150 Fair Oaks Blvd., Suite 109, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on July 2, 2013. Publish: July 10, 17, 24, 31, 2013. **ALTERAT** 130702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05367. Rosa Hernandez, 6231 Stagecoach Dr., Sacramento, CA 95842 is doing business under the Fictitious Business Name "Orderly Progress Bookkeeping" at 6231 Stagecoach Dr., Sacramento, CA 95842. Filed with the Clerk of Sacramento County on July 1, 2013. Publish: July 10, 17, 24, 31, 2013.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05495. Amber R. Kelly, 6265 Longford Dr., No. 2, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Double Down Support Services" at 6265 Longford Dr., No. 2, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on July 8, 2013. Publish: July 10, 17, 24, 31, 2013. DOUBLE 130702 7-31-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05239. Stephen P. Larsh, 8701 Algonquin Way, Orangevale, CA 95662-2313 is doing business under the Fictitious Business Name "LarshcoLandscapeConstruction" at 8701 Algonquin Way, Orangevale, CA 95662-2313. Filed with the Clerk of Sacramento County on June 26, 2013. Publish: July 17, 24, 31, August 7, 2013. LARSHC 130703

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05451. Jose M. Andrade and Angelica Andrade, 8360 Cutler Way, Sacramento, CA 95828 are doing business under the Fictitious Business Name "Star Cleaning Service" at 8360 Cutler Way, Sacramento, CA 95828. Filed with the Clerk of Sacramento County on July 3, 2013. Publish: July 17, 24, 31, August 7, 2013.

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05524. Thomas A. Paschal, 8625 Oakbank Way, Sacramento, CA 95828 is doing business under the Fictitious Business Name "4 The Birds" at 8625 Oakbank Way, Sacramento, CA 95828. Filed with the Clerk of Sacramento County on July 9, 2013. Publish: July 17, 24, 31, August 7, 2013. 4THBIR 130703 8-7-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05522. 7 Stars Sno Biz Inc., 9129 Plaza Park Drive, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "7 Stars Sno Biz Inc." at 9129 Plaza Park Drive, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on July 16, 2013. Publish: July 24, 31, August 7, 14, 2013.

FICTITIOUS BUSINESS NAME STATEMENT 11779 Beaver Bar Court, Gold River, CA 95670 is doing business under the Fictitious Business Name "Staeve Records" 'Staeve Songs" at 11779 Beaver Bar Court, Gold River, CA 95670. Filed with the Clerk of Sacramento County on July 12, 2013. Publish: July 24, 31, August 7, 14, 2013. STAEVE 130704 8-14-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05727. Richard A. Gordon, 3124 Marlynn St., Carmichael, CA 95608 is doing business under the Fictitious Business Name "R.A. Gordon Co." at 3124 Marlynn St., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on July 17, 2013. Publish: July 24, 31, August 7, 14, 2013. RAGORD 130704

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" at 7215 Watt Ave., N. Highlands, CA 95660. Filed with the Clerk of Sacramento County on July 17, 2013. Publish: July 24, 31, August 7, 14, 2013. MAACOC 130704

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-05322. Shannon Mason, 1019 Dornajo Way, No. 163, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Mason Law Office" at 5650 Marconi Ave., Suite 23, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on June 28, 2013. Publish: July 24, 31, August 7, 14, 2013. MASONL 130704 8-14-13

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" at 7605 18th Avenue. Sacramento, CA 95820. Filed with the Clerk of Sacramento County on July 15, 2013. Publish: July 24, 31, August 7, 14, 2013. SMOKIN 130704

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" at 350 Palladio Parkway, No. 1975, Folsom, CA 95630. Filed with the Clerk of Sacramento County on July 10, 2013. Publish: July 24, 31, August 7, 14, 2013. SERENITY 130704

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" at 10530 Twin Cities Rd., Galt, CA 95632. Filed with the Clerk of Sacramento County on June 28, 2013.
Publish: July 24, 31, August 7, 14, 2013.
ANYTIME 130704 8-14-13

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" at 2500 Franklin Blvd. #B, Sacramento, CA 95818. Filed with the Clerk of Sacramento County on June 7, 2013. Publish: July 24, 31, August 7, 14, 2013.

CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00145420 WHEREAS, Gregory Alan Yee and Holly

Yuk Har Pang have filed a petition with this court for a decree changing names of Elisa Grace Mok-Yee to Elisa Grace Mok Yee and Ethan Gregory Mok Yee to Ethan Gregory Mok Yee.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on August 7, 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: June 19, 2013 David I. Brown

Judge of the Superior Court Publish: July 10, 17, 24, 31, 2013. MOKYEE 130702

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00145420

WHEREAS, Leonard Theodore Daniel Salazar has filed a petition with this court for a decree changing the name of Leonard Theodore Daniel Salazar to Leonardo Carrasco Jacobs. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on August 20, 2013 in Department 53, located at 800 Ninth Street, Third Floor, Sacramento,

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 California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 26, 2013

CA 95814, and show cause, if any, why the petition

David I. Brown Judge of the Superior Court Publish: July 10, 17, 24, 31, 2013.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00145780

WHEREAS, Xiaosong Ma and Cai Gao have filed a petition with this court for a decree changing the name of Yang Ma to Ally Yang Gao. IT IS ORDERED that all persons interested in

the above entitled matter appear before this court at 9:00 a.m. on August 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 California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 26, 2013 Raymond M. Cadei

Judge of the Superior Court Publish: July 17, 24, 31, August 7, 2013. 8-7-13 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00146228

WHEREAS, Morgan Buchner has filed a petition with this court for a decree changing the name of Morgan Buchner to Morgan Dodson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on August 23, 2013, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento.

CA 95814, and show cause, if any, why the petition 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 3, 2013

Raymond M. Cadei Judge of the Superior Court Publish: July 17, 24, 31, August 7, 2013.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00146507

WHEREAS, Melissa Ann Freixas has filed a petition with this court for a decree changing the name of Melissa Ann Freixas to Issa Bella Freixas. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on August 29, 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 10, 2013 David I. Brown

Judge of the Superior Court Publish: July 24, 31, August 7, 14, 2013. 130704

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00146384

WHEREAS, Leon Brannan Ibus, Jr. has filed a petition with this court for a decree changing the name of Leon lbus, Jr. to loel Charles-David to Joel Charles-David Brannan. IT IS ORDERED that all persons interested in

the above entitled matter appear before this court at 9:00 a.m. on August 26, 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 24, 31, August 7, 14, 2013. IBUS 130704

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00146962

WHEREAS, Amarjit Sangha and Kamaljit Kaur Sangha have filed a petition with this court for a decree changing the names of Amarjit Sangha to Amarjit Singh Sangha and Indjot Sangha to Indjot Singh Sangha.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on September 5, 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 17, 2013

David I. Brown Judge of the Superior Court Publish: July 24, 31, August 7, 14, 2013. SANGHA 130704

PUBLIC NOTICE Advertisement for Sacramento County Board of Education Trustee Post

The Sacramento County Board of Education will make a provisional appointment to fill a vacancy for Trustee Area 5. By statute, unless an election petition is filed under Education Code 5091, the person appointed to fill the vacancy shall hold office until the next regularly scheduled Board election in June 2014.

The Board will consider applications, interview candidates, and make a provisional appointment at its meeting on August 20, 2013. The public is encouraged to attend and provide comment and input prior to the selection. Area 5 represents the following communities:

Alder Creek, Bridge House, Folsom, Gold River, Mather, Mills, Natoma, Nimbus, Rancho Cordova, Rancho Murieta, Rosemont, Sloughhouse, Station, and a portion of Vineyard. School districts: small portions of Elk Grove Unified, Sacramento City Unified, and San Juan Unified, and all of Folsom Cordova Unified. Applications for the vacant Trustee Area 5

seat will be accepted during regular business hours from 8:00 a.m. to 4:00 p.m. and must be received - not postmarked - by 4:00 p.m. on Thursday, August 15, 2013. Applications should be submitted to the President of the Sacramento County Board of Education either in person at the David P. Meaney Education Center, 10474 Mather Boulevard, Mather, CA 95655 or by mail to P.O. Box 269003, Sacramento, CA 95826.

The application must include a letter of interest of no more than two pages, a resume and no more than three letters of recommendation. Individuals interested in applying for the open Area 5 Trustee position may contact Carla Miller, Executive Assistant to the Superintendent, at (916) 228-2410 for further information.

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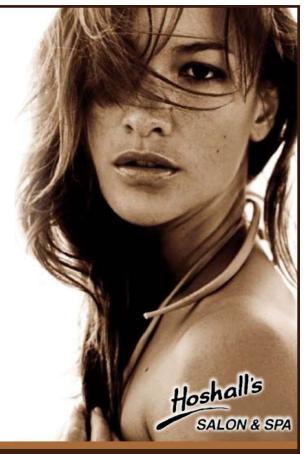


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Carmithael Times Page 10 July 24, 2013

A Case in Point

Wronged at Work!

THEY WON'T PAY ME FOR VACATION DAYS

By David Graulich, Esq.

Ahhh, the lazy, hazy days of summer, when workers' fancies turn to vacation. Sunning on the beach, chilling in the mountains, mimosas in the morning, and Margaritaville at night.

I'm sorry to interrupt this lovely image, but I'm a lawyer, and that's what lawyers do. Lawyers worry when everyone else is having fun.

Offer a lawyer a glass of Chardonnay on the sundeck, and he or she will respond, "If that glass breaks and someone cuts her foot on a jagged shard, you will be exposed to premises liability."

Back to vacations. What happens if you accrue vacation days and then leave the job, either by choice or because you've been terminated?

Some private-sector employers in California claim to have a "use it or lose it" policy. They'll only pay up to a certain amount for earned, unused vacation days. Any additional days are forfeited by the departing employee.

Is this policy per-

mitted in California?
The answer is no. California's labor laws specifically prohibit a "use it or lose it" policy on earned vacation days. You'll find the law at Labor Code Section 227.3.

In California, vacation days are considered a form of deferred compensation. Once earned, they cannot be "unearned."

To illustrate, let's take the hypothetical example of Trevor, the local store manager for a large retail chain that

has headquarters in Florida.

During his 12 years with the company, Trevor accrued nine weeks of unused vacation, mostly because he didn't like being away from his store. Trevor was widely recognized as an effective manager

and team leader. He received several awards and was featured in the company newsletter, shaking hands with the beaming CEO.

In 2012, the company replaced the Northern California District Manager (DM), with whom Trevor had a good relationship, with a new DM, with whom Trevor argued constantly. Trevor thought the new DM was arrogant, insecure, and poorly versed in retail operations.

One day, Trevor got an email from corporate, instructing him to be at the store the next day at 8 a.m., before the store opened, to meet with the DM, the Regional Manager (both of whom Trevor knew), and a person from Human Resources (whom Trevor didn't know).

The handwriting, as they say, was on the wall.

The next morning, the three visitors arrived a little before 8 a.m., looking grim and saying little. They directed Trevor into the manager's office, where the HR Manager did most of the talking. She informed Trevor that he was terminated, effective immediately. He was to clear out his personal property, while the HR Manager watched, and then be escorted out of the store. His email, cell phone, and Internet access were already blocked.

The HR manager handed Trevor a sealed envelope with a dismissal letter (which gave no reason for his termination) and his last paycheck. Information on COBRA and his 401(k) investments were sent to his house a few days later.

That night, Trevor examined the paycheck and found that he had only been compensated for three weeks of vacation. When he inquired with HR, he was told

that the company had a "use it or lose it" policy that paid up to three weeks, and that his remaining six weeks were forfeited. Based on Trevor's annual salary of \$50,000, he was out around \$5,700.

Even though the laws of Florida, where this hypothetical company is headquartered, don't require the full payment of accrued vacation, the applicable law would be California's, where Trevor was employed. Under California law, the company will have to pay Trevor for all nine weeks.

Labor Code Section 227.3 doesn't apply to sick days, which are lost if not used. In addition, private-sector employers are permitted to limit the total amount of vacation time that employees can accrue and carry forward.

Payment for unused vacation qualifies as earned income and is subject to the same taxes and deductions as a standard paycheck. Fortunately, the IRS hasn't figured out a way – at least not yet – to tax the enjoyment, happy memories, and other "psychic income" you gain while on vacation.

David Graulich, Esq. is an employment lawyer who represents employees. He helps clients with workplace problems such as discrimination, harassment, wrongful termination, and failure to pay overtime.

David welcomes comments and questions about Wronged at Work! and can be contacted through email, David@wrongedat-work.com or at (916) 880-0526. DISCLAIMER: This column is not intended, and should not be construed, as an offer of legal advice. Consult a qualified, licensed attorney for counsel on a specific legal problem.

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Tickets Prices: All Seats

\$20

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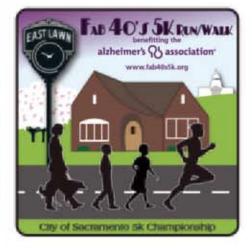


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City of Sacramento 5k Championship Saturday, July 27, 2013 Benefitting the Alzheimer's Association



Start and finish lines at historic
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Carmichael Times Page 12 July 24, 2013

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By Marlys Norris, **Christian Author**

Do you know that your name is scribed in His book? You are on the heart of God and when you accept His beloved Son as their personal Savior and Lord, your name is scribed in His "Book of Life" forever. "He loves you with an everlasting love." (Jer.31:3) You have become His precious child and God is watching over you. He will never leave or forsake you..

God does His best to reach everyone – but some reject Him, therefore the opposite is true.

For one who rejects the divine plan of God when the end comes, each of us will stand before Him and give an account of our lives and why we rejected His Son.

Is Your Name Written in the Father's "Book of Life?"

life will be cast into the lake of fire" (Revelations 20:15)

Life for every human being is no accident! God knew all of us before the foundation of the earth. We must remember God is our Creator. He is Holy and Just, the great I AM.. He formed each individual in their mother's womb for birth to take place. And at the right specific moment in time called each one to be born-again and accept Jesus and their names are written in His "Book of Life!" Regardless of the event or their age or understanding, As God's Holy Spirit moves in each life His "Agape Love and Grace" saves them to the uttermost for eternity. He guides one to "know and love" the Father, Son and Holy Spirit with their heart and soul.

Once a name is written in the "Book of Life" it will never be blotted out even when some step out of the will of God and go astray. However, they must realize it is their choice they cannot blame God for the end result! Going out of God's will for their life, opens the door to the enemy

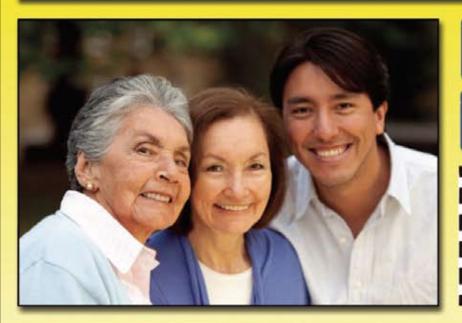
circumstances into a life that hinders their walk with God. He brings deceptions and false teachings that lead to a false god. He will do anything he can do to hinder the personal relationship with Jesus someone might have had before this decision. His tactic is always to cause a person to dishonor God and take away every soul he can from the Heavenly Father.

Beware, because one who strays too far from God into a sinful life will surely die early. God will shorten their days here on earth and take them "home" to heaven rather than lose them to His enemy. He loves each one of His children so much He doesn't want to lose anyone. He loves completely! "He always has your best interests at heart." (Jer.29:11) Listen, He is calling your name so please return to Him NOW!

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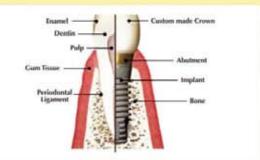
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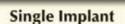
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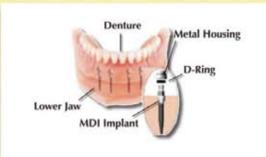
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