

Carmichael Times

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April 24, 2013

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Spending What We Don't Have



Is there an infinite amount of money available to fund U.S. Debt? The answer is "No" if you have ever taken the time to spend a day at a Tax Rally anywhere in the United States. Photo by David Rowen.

Commentary by John Mauldin

Laissez Faire Today Reprinted by permission

I am often asked, "How can anyone not see the problems of growing debt in the U.S.? Why can't we get a consensus to change?" Part of the problem is that too many in power just don't see the impending crisis that you and I see, or at least they don't see the need to act now. That is changing — or so I thought, until I read a most inexplicable statement by the billionaire entrepreneur mayor of New York City, Michael Bloomberg. This is the sort of thing that causes me to despair. Here we have a supposedly (well, relatively) fiscally conservative politician, someone who is no stranger to financial circles, giving us these off-the-cuff remarks last month, commenting

on whether sequestration will affect the NYC budget: "It depends on how long," Mr. Bloomberg said on his weekly WOR radio show with John Gambling. "If it lasts a few weeks, no. If it [lasts longer], yeah. We get 10% or 12% of our budget from the federal government. Not all of that is going to be cut back, but there would be effects — not good effects. But in the context of, "Is anything going to change tomorrow? Are we going to run out of money tomorrow?" I'm sure I'll get that question at the [next] press conference. No." "Furthermore, while saying the federal deficit does indeed need to be curtailed, Mr. Bloomberg argued that the United States could owe 'an infinite amount of money' and there is no specific amount that would cause the country to default. "We are spending money we don't have," Mr. Bloomberg explained. "It's not like your

household. In your household, people are saying, 'Oh, you can't spend money you don't have.' That is true for your household because nobody is going to lend you an infinite amount of money. When it comes to the United States federal government, people do seem willing to lend us an infinite amount of money... Our debt is so big and so many people own it that it's preposterous to think that they would stop selling us more. It's the old story: If you owe the bank \$50,000, you got a problem. If you owe the bank \$50 million, they got a problem. And that's a problem for the lenders. They can't stop lending us more money." I am not sure what his understanding of the word "infinite" is, but I am pretty sure he is not using the word to mean "limitless or endless in space, extent, or size; impossible to measure or calculate." In the few times I have met him,

he has seemed quite reasonable and in command of the English language. I think he was speaking in a metaphorical sense, as in there is (to his mind) no practical limit. I certainly hope he was. I am reminded of former Vice President Dick Cheney's comment that "deficits don't matter." He is right if the U.S. deficit never grows past the rate of the growth of the country (nominal GDP). It might not be wise to approach that limit, but it would not necessarily be a disaster. And to be charitable to Cheney, I'm sure it never occurred to him that the U.S. could run a deficit close to 10% of GDP. Such a notion would have been preposterous to him. Unthinkable. The U.S. government would pull back from anything even close to that. And that remained true — until it happened and we didn't pull back.

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San Juan Fundraiser Race Fields 800 Athletes

By Susan Maxwell Skinner

SACRAMENTO REGION, CA – (MPG) From tots in strollers to tweens, teens, moms and grandpas, San Juan School District supporters laced up and hit the trail last weekend.

Over 800 athletes completed five and ten kilometer races to raise funds that will be distributed between local schools and the San Juan Education Foundation.

Three years old, the Race for the STARS run fosters Science, Technology, Arts and Reading for Students; through an independent community foundation. Race entry fees support grants for teachers and classrooms. Individual schools also benefit to the tune of \$5 for student registration and \$10 for adults.

The race course followed the American River levee and streets in the Rio Americano neighborhood. At the finish line, athletes enjoyed a carnival with music, a rock-climbing wall, crafts and snacks. Event



Brandishing trophies, students and adult runners pose on the finishing line at Rio Americano High. The runners were among division winners in a race to benefit local schools. Photo by Susan Maxwell Skinner.

sponsors included Western Health Advantage, Mercy San Juan Medical Center and the

Sacramento Sheriff's Dept. Learn about the San Juan Education Foundation at

www.sanjuaneducationfoundation.org

Jewish Heritage Festival Returns

SACRAMENTO, CA – (MPG) The Jewish Federation of the Sacramento Region is hosting the Jewish Heritage Festival: Celebrating Israel at 65! on April 28, 2013 at Capitol Ave. & 20th Street in Midtown Sacramento. The Festival features live entertainment, food trucks and kosher delights, shopping, children's activities, and more. "We are thrilled to share our Jewish heritage and love of Israel with the greater Sacramento and Central Valley communities," said Federation President Lisa Kaplan. "We have a wonderful line-up of local and Bay-area entertainment, and we are excited to celebrate Israel's 65th year of independence." Invited dignitaries include Senate President pro Tem Darrell Steinberg and Israel's Consul General to the Pacific Northwest. Entertainment headliner Sol Tévél is led by Israeli-born Lior Ben-Hur. The San Francisco-based band focuses on connecting Hebrew roots while engaging world cultures.

The first 100 entrants into the Festival will receive a free copy of the band's new CD. Also performing are Davis-based band, Lucy's Bones, and members of the internationally recognized Rio Americano High School Jazz Band, performing klezmer music. Additional highlights include traditional Israeli dancing and family-friendly fun such as bounce houses, a basketball shootout, and a velcro wall. The activities area also features two dozen booths related to different facets of Judaism, such as creating sand maps of Israel, learning about Jewish genealogy, and making tzedakah (charity) boxes. Kids for Peace... and grown-ups too! will be on hand to help attendees create traditional Japanese origami cranes to send to Ashkelon, Israel, Sacramento's newest Sister City.

The Jewish Heritage Festival: Celebrating Israel at 65! is open to the public and runs from 10am-2pm. Event sponsors are Wells Fargo Bank, Touro University, Senator Darrell Steinberg, Councilmember Steve Cohn, SMUD, and Inside Publications, as well as several organization supporters. City and Street parking is available. Please note that Capitol Ave. will be closed from 19th Street to 21st Street and 20th Street will be closed from N St. to L St. For more information and to pre-register, visit www.jewish-sac.org/jewishheritagefestival.

Pre-registration is encouraged for expedited entry into the event and entrance into a raffle for giveaways worth \$500.

The Jewish Federation of the Sacramento Region is an umbrella organization that provides social services, educational and cultural programs, advocacy, and resources to 13 counties within the greater Sacramento region.

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Senator Gaines' Statement Regarding State Auditor's Report

SACRAMENTO, CA – (MPG) Senator Ted Gaines (R-Rocklin), Vice Chair of the Senate Transportation and Housing Committee, recently issued the following statement regarding State Auditor Elaine Howle's report on California's specialty license plate program.

"I am extremely disappointed in the results of the audit report released today on California's specialized license plate program. Last year, Senator DeSaulnier (D-Concord), Chair of the Senate Transportation and Housing Committee, and I called for this investigation out of suspicion that the program was not being implemented appropriately. Unfortunately, our suspicions were correct and the egregious misuse of these funds is absolutely unacceptable."



Senator Ted Gaines (R-Rocklin)

"When Californians spend their hard-earned dollars to provide funding for special causes like anti-terrorism efforts and keeping Lake Tahoe blue, they fully expect the responsible state

agencies will act in good faith, follow the law and use the millions of dollars collected for their designated purpose – not for unrelated office supplies and travel expenses."

"Senator DeSaulnier and I will work together to ensure the State Auditor's scheduled follow up is thoroughly conducted and will move forward with a legislative hearing if this follow up does not meet our expectations."

The full audit is available at <http://www.auditor.ca.gov/pdfs/reports/2012-110.pdf>.

Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, Amador, Calaveras, El Dorado, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento and Sierra counties.

Source: Office of Ted Gaines

Christian Singles Network Holds South of the Border Dance

SACRAMENTO, CA – (MPG) Christian Singles Network, northern California's largest and oldest Christian singles group, will host a South of the Border Dance for Single adults at Carmichael Presbyterian Church, 5645 Marconi Ave. April 27. All ages are welcome to attend. For more information call 530-878-8606.

The dance begins when doors open early at 6:15 p.m. featuring a Mexican buffet for only \$3 extra. Dancing Dave teaches dance lessons 7:10-8:PM, in the Merengue, and DJ dance music of all types will be played from 8-11:30 by DJ Gene Lane. The music, both recent and oldies, is a mix of rock and roll, ballroom, Latin, country and

Christian music at all dances. Approximately 150 people attend.

The ticket price of \$15 pre-sale or \$20 at the door includes hors d'oeuvres and dessert, non-alcohol beverages and the dance lesson. An additional \$3 will purchase a buffet dinner from 6:30-7 or when the food runs out. Plan to get there early to catch the dinner. Volunteers attend free. Pre-sale dance tickets are available on line at www.christiansinglesnet.com, or at Berean Bookstore in Sacramento, or by mail through CSN, P.O. Box 909, Meadow Vista, CA 95722.

Professional photographer Dan Cobb will be available to take photos for only \$5 each including a digital copy by email.

Dress is tropical or casual attire. Members of other singles groups such as Elife and Meetup also plan to attend.

The group has sponsored retreats, cruises, seminars, concerts and weekly dinners and monthly dances the past 20 years. Membership is not necessary to attend, although members get a \$5 discount at the door. All ages and all denominations are welcome. CSN dances draw singles from the Sacramento, the foothills, and beyond to Reno and the Bay Area.

The website, www.christiansinglesnet.com, includes directions to the dance as well as information about upcoming event.

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Painting Where The Wild Things Are

On Saturday, June 8th, 2013, the American River Natural History Association (ARNHA), will join with The Sacramento Fine Arts Center to present the fourth annual **Painting Where the Wild Things Are**, an art show, auction and gala celebrating interpretations of local nature subjects. This event brings together art patrons, philanthropists, artists and nature-lovers for what has become the most important fundraiser of the year for the Effie Yeaw Nature Center, a non-profit education and visitor center operated as a community service by ARNHA. The artwork accepted for **Painting Where the Wild Things Are** will be on exhibit at the Sacramento Fine Arts Center in Carmichael from May 7 - 25, 2013. 2nd Saturday Reception & Awards May 11th, 5:30-8:30pm (awards at 6:30pm). For information on the Art Show contact David Peterson at aquacolorist@yahoo.com

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Carol with her Dad James Rogers



Spring is well under way, the weather is warming and the soil is starting to dry. That brings us to the topic that divides the green thumb from the brown thumb, watering.

In my gardening life we have moved from watering with hoses to in-ground manual irrigation to automatic sprinkler valves and finally we are just starting to see controllers that pay attention to the weather and soil moisture. Revolution after Revolution after Revolution.

Each Revolution has made it easier to water but unfortunately, it has moved us away from really SEEING what is going on in our gardens. Today, when Carole and I talk to our clients about watering it is often "every day for 5 minutes."

If you have been paying attention at all about water, you know most of us use too much. This has to stop; we have to be ready for drought. If not this year, soon. Don't waste water. It's too precious!

But even outside of being a good citizen, paying attention to watering will make you a better gardener. Overwatering destroys roots which causes the leaves of the plant to wilt, yellow and eventually turn

brown and die. Many times gardeners look at those wilting leaves, assume things are dry and crank up the water! Its no surprise watering can seem frustrating.

Except for a few container plants that I will talk about in another article, your garden almost never needs daily watering. Most cities have ordinances that try to limit you to watering three times a week. Even that is usually too much. In the Sacramento region shrubs and trees can often be watered once a week to monthly. Lawns need water once to twice a week.

When I see water in the street or gutters I know there is a watering problem. I look for sprinklers miss aimed, misplaced or applying water too fast for the soil to accept. Miss aimed and misplaced sprinklers are easy to see and fix. Sprinklers that are watering too fast need some timer adjustments.

There are three parts to creating a water schedule.

1). Water slowly enough the water doesn't run off. Modern timers are set up to repeat irrigations up to 4 times each day. A solution to watering too fast uses this ability. You need to set up repeat waterings for a short amount of time about 1/2 to

1 hour apart. This allows the water to penetrate with out running off.

2). Water enough that the water gets to the entire root zone at each watering. Using multiple waterings at intervals allows you to apply enough water to get the entire root zone watered.

3). Space the waterings far enough apart so oxygen gets into the soil. This requires you to look around a bit. Perhaps digging a bit into the soil. You need to see how long it takes for your garden soil to dry down a inch or more into the soil. If your plants wilt so quickly that you cannot let the soil dry at all then you should look at mulches. They can help insulate the soil allowing the roots to move farther into the ground and making it more able to withstand dry periods between irrigations.

I will talk more about watering in my next article.

Happy gardening,
Jungle Jim
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Comments or questions sent to
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Women's Empowerment Receives Grant from Ronald McDonald House Charities

SACRAMENTO REGION, CA – (MPG) Ronald McDonald House Charities Northern California, in partnership with Pacific Coast Building Products Foundation, recently granted \$10,000 to Women's Empowerment to fund its Playcare child care program for children who are homeless. The grant helped Women's Empowerment purchase supplies for its expanded child care space in its new home on North A Street, as well as build a fence to protect children playing on the 6,000-square-foot green space.

"It's exciting to partner with a wonderful organization like Ronald McDonald House to make sure children who are homeless receive the same opportunities to develop their bodies and minds as children who have safe homes and yards," said Lisa Culp, executive director, Women's Empowerment. "We are grateful to Ronald McDonald House for recognizing this important need."

Women's Empowerment's Playcare child care program goes beyond babysitting to address the developmental, medical, emotional and educational needs of homeless children by providing seasonally appropriate clothing,



formula or healthy snacks, and educational toys and activities while also conducting developmental assessments and pairing families with social workers to address the entire family's needs. Women in the program take parenting classes and learn about preventing family violence. They also learn to entrust their children to care providers, preparing them for when they find work. "Eighty-eight percent of women in our program have experienced domestic violence and are hesitant to find work because of the safety of their children," Culp said. "This is a great first step to learn that they can trust others to care for their children while they earn a paycheck to provide a safe home and healthy lifestyle for their family."

Women's Empowerment offers the only comprehensive job-readiness program in the Sacramento area designed specifically for women who are homeless and their children. The 2009 Nonprofit of the Year has graduated 1,036 homeless women and their more than 2,000 children. Last year, 89 percent of graduates found homes and 78 percent found jobs or enrolled in school or training. The program combines self-esteem courses, job training, health classes and support services to help homeless women across diverse ages, races and cultures. Women's Empowerment is funded solely through private donations from the community. For more information and to donate online, visit www.womens-empowerment.org.

Ronald McDonald House Charities Northern California is dedicated to supporting programs that improve the lives of children and their families through its grant program to local nonprofits and its support of Camp Ronald McDonald at Eagle Lake and the Sacramento Ronald McDonald House. For more information, visit www.rmhcnc.org.

Source:
Kristin Thébaut Communications

Orlean Koehle to speak at Sacramento Republican Women's Monthly Luncheon

FAIR OAKS, CA – (MPG) The Sacramento Republican Women Federated will be holding their monthly lunch on May 1st at the Northridge Country Club located at 7600 Madison Avenue in Fair Oaks at 11:30 a.m. For our May luncheon, SRWF welcomes Orlean Koehle, the State President of Eagle Forum of California.

Eagle Forum is the conservative, pro-family, pro-traditional values organization started by Phyllis Schlafly, back when she

was fighting the Equal Rights Amendment in the 1970s. Orlean has also served as President of Concerned Citizens of Sonoma County, Parents Involved in Education, Vice President of Santa Rosa Republican Women Federated and Editor for their newsletter, and continues as President of Sonoma County Eagle Forum. She also was elected for four terms as a member of the Sonoma County Republican Central Committee.

The cost is \$26 and reservations should be made by calling 916-733-1623.

Sacramento Republican Women Federated is the largest Republican Women's group in the Sacramento area. Chartered as a National Federation of Republican Women Club in 1932, we educate women in Republican principles, increase the effectiveness of women in the political cause and are leaders in our community.

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Sacramento County DA Reports

Recent cases of interest

CASE: Brandon Mullock (04/19/13)

PROSECUTOR: Assistant District Attorney Albert Locher, 874-6150

District Attorney Jan Scully announced today that 28-year-old Brandon Mullock appeared for sentencing today before the Honorable Patrick Marlette. Judge Marlette sentenced Mullock to 5 years in state prison, suspended execution and placed Mullock on formal felony probation with the condition that Mullock serve 1 year in county jail. At the request of the District Attorney, because his crimes had a negative impact on DUI law enforcement, Judge Marlette also ordered Mullock to pay Safetyville USA, a DUI treatment and rehabilitation program, \$1,000 as part of his sentence. The sentence was for Mullock's convictions for one count of felony perjury and three counts of filing false police reports. Mullock is a former Sacramento police officer who resigned in August of 2010.

In September 2010, the District Attorney dismissed 79 cases in which former Officer Mullock was the principle witness after discovering that Mullock had written police reports with significant discrepancies between actual events as recorded by the in-car video camera. In 73 of the cases, the arrests had led to convictions which had to be overturned. Subsequent criminal investigation directed at Mullock revealed numerous material false statements in police reports and under oath, of the following types: that the DUI suspects refused to do certain tests when they did not; that the DUI suspects staggered or slurred their speech when they did not; and that the DUI suspects made incriminating statements regarding their intoxication level when they did not. One of the more egregious false statements was in a case where the DUI suspect's passenger admitted possession of marijuana found in the car. Mullock arrested the DUI suspect for the marijuana and wrote in his police report that all that the passenger said to Mullock was, "I don't speak to the fuzz, man."

In May 2011, the District Attorney filed a criminal complaint against Mullock, stemming from 23 separate cases in January 2009 to January 2010. He pled no contest to four charges on March 22. The perjury conviction cannot be reduced to a misdemeanor and as a result, Mullock can never again work as a peace officer. At the conclusion of the sentencing, Mullock was remanded into custody of the Sheriff's Department to begin serving his 1 year in county jail.

CASE: Edgar Carrillo (04/19/13)

PROSECUTOR: Deputy District Attorney Valerie Brown, Homicide Unit

District Attorney Jan Scully announced today that Edgar Carrillo was convicted by jury of second degree murder for the December 25, 2008 shooting death of Francisco Torres-Fernandez. The jury also found firearm allegations to be true. In addition, Carrillo was found guilty of assault with a deadly weapon for pistol whipping Lorena Torres that same day.

Carrillo faces a maximum possible sentence of 40 years to life in prison for the murder plus up to 4 years in prison for the assault conviction. Sentencing is set for May 16, 2013, at 1:30 p.m. before the Honorable Patrick Marlette.

CASE: Rico Riley (04/19/13)

PROSECUTOR: Deputy District Attorney Carlton Davis, Adult Sexual Assault Prosecution Unit

District Attorney Jan Scully announced today that Rico Riley was convicted by jury of multiple sexual assault charges, including rape, and tying up a female victim.

The victim was assaulted by Riley and one of her friends after she refused Riley's sexual advances. The friend eventually left the victim's apartment, but Riley stayed and continued to sexually assault her in the bathroom. She escaped the following morning and called the police. The victim and her son found Riley four days later and her son was able to detain him until law enforcement arrived.

Deputy District Attorney Carlton Davis states, "Thanks to District Attorney Victim Advocate Marcia Christian, the victim received critical support and guidance throughout the court process."

Riley faces a maximum potential sentence of 163 years to life in prison. Sentencing is set for May 10, 2013 at 9:00 a.m. in Department 15 of the Sacramento Superior Court.

CASE: Alexander Rey Dixon & Francisco Javier Nunez (04/16/13)

PROSECUTOR: Deputy District Attorney Richard Ilharreguy, Prison Crimes Unit

District Attorney Jan Scully announced that inmates Alexander Rey Dixon and Francisco Javier Nunez were each convicted by jury of assault on an inmate with a deadly weapon and possession of a weapon by an inmate.

On May 1, 2011, the defendants assaulted inmate Lance Melendez while incarcerated at CSPSacramento. The victim suffered numerous stab wounds to the back and head.

Dixon and Nunez each face a possible maximum sentence of 25 years to life in prison. Sentencing is set for May 13, 2013 at 9:00 a.m. in front of the Honorable James Long.

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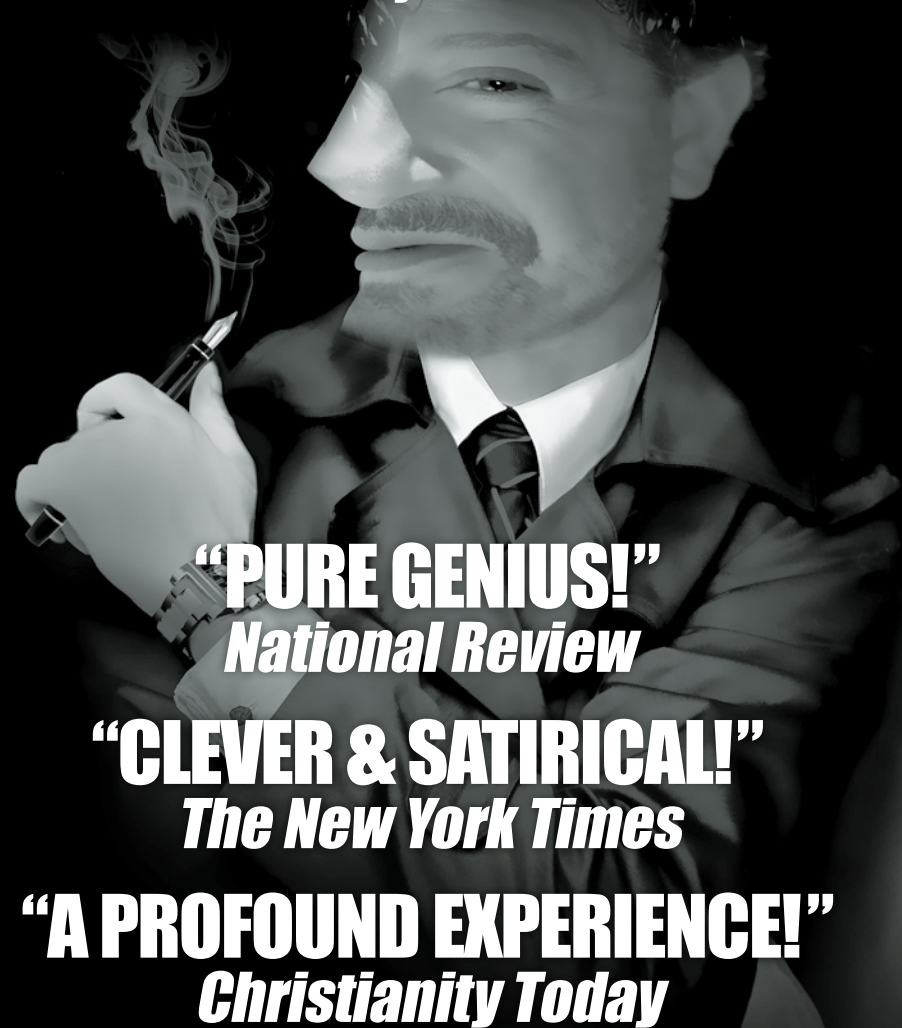


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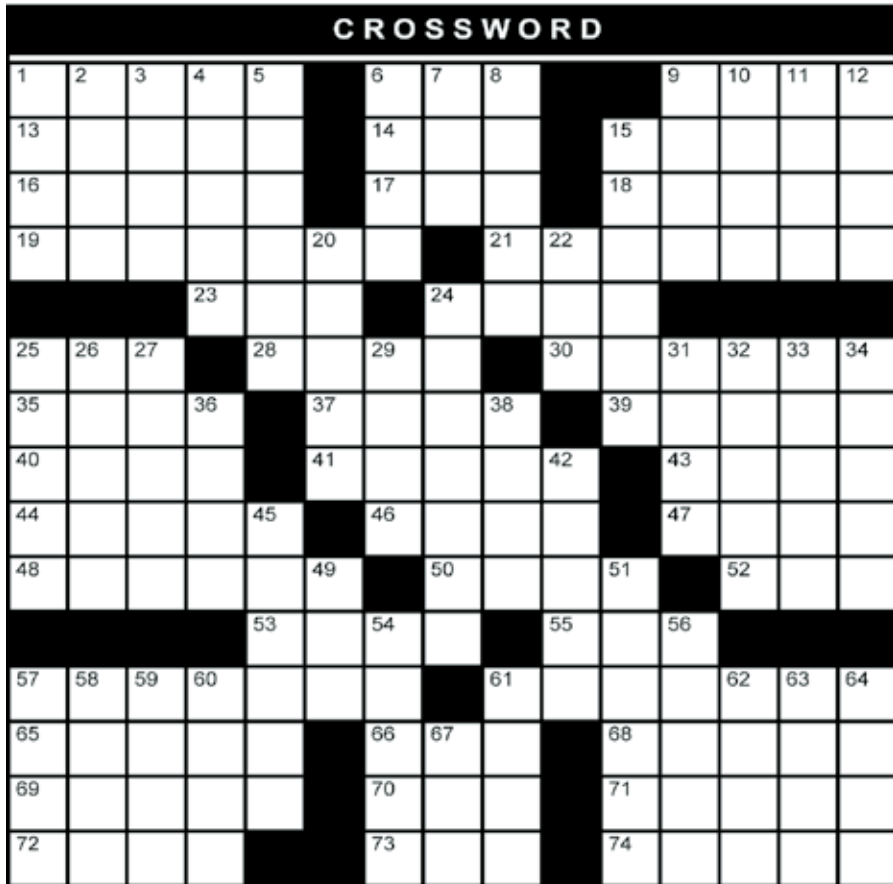
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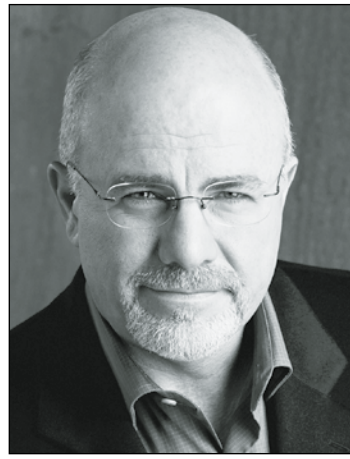
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CLUES

- ACROSS**
- The final frontier?
 - It's between generations
 - Seconds, as in food
 - Man-made stone pile
 - A try
 - Locomotive hair
 - Assistants
 - Big Island necklace
 - Twig of a willow tree
 - "Oh, the places you'll go!"
 - "A house divided against itself cannot stand."
 - Pod dweller
 - Continental currency
 - Male child
 - Bohemian, e.g.
 - Knapsack for a soldier
 - Extraterrestrials' rides
 - Show horse type
 - "Downton Abbey," e.g.
 - Capital of Latvia
 - Interior designer's focus
 - Newton, e.g.
 - "Life was a funny thing that happened to me on the way to the grave."
 - Sign of a saint
 - U2 guitarist
 - TV variety show classic
 - Shining armor
 - Morse code signal
 - A car usually has one to spare
 - Type of dance
 - Don't dwell on it
 - "And yet it moves"
 - Muse of love poetry
 - Bubble source?
 - Eye opener
 - Colorado skiing destination
 - American chant
 - Viking, in the kitchen
 - Regard
 - Even, to a poet
 - Klondike river
- DOWN**
- A large number or amount
 - Batman and Robin, e.g.
 - Gives a hand
 - Do like ivy
 - Comes next
 - "Buffalo _____, won't you come out tonight..."
 - To go gray?
 - WWI French soldier
 - Catchall abbr.
 - Assortment
 - Cambodian money
 - "_____ your keep"
 - Cone shape
 - Tossed starter
 - Rub the wrong way
 - One moved from a dangerous place
 - "You rang?"
 - Flambé
 - Motherless calf in a herd
 - Equal to side squared for a square
 - T on some tests
 - Wedding _____, pl.
 - Spanish friend
 - "Be nice to nerds. Chances are you'll end up working for one."
 - Around a window
 - "I wanted to win, even in practice."
 - Indian restaurant yogurt staple
 - "America loves a winner and will not tolerate a loser."
 - Head cover
 - Pay or earnings
 - Scoundrel
 - Pilaff, to some
 - Old paint hazard
 - Gaelic
 - VHS, e.g.
 - A distinct part
 - F.B.I. operative
 - Long and thin
 - "Cogito _____ sum"
 - A sign
 - Consume

For Solution See Page 7



Dave Ramsey is America's most 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 5,000,000 listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Making it Through Medical Leave

Dear Dave,
 I've been on medical leave from my job due to an injury. My doctor recently advised extending the leave another six months, but during this time I wouldn't be paid. My husband makes \$75,000 a year, and we owe \$40,000 on our cars. This includes a \$30,000 note on one of them. Should we take money out of our 401(k) to make it through the additional time off?

- Crystal

Dear Crystal,
 Absolutely not! You guys have dug a hole for yourselves, and borrowing from one place to fix another will only make that hole deeper. In cases like this you have to address the core issue. Your income has dropped significantly, so you need to cut your lifestyle to match your new income level.

My advice would be to sell the cars, at least the \$30,000 one. There's no justification for \$40,000 worth of vehicles in your garage when you're living on \$75,000. It makes me think you don't have any savings, either, if you're talking about raiding your 401(k). Financially speaking, you have no room to breathe right now.

Dave Says

Serious situations call for serious actions. You've got to get your lifestyle down to a manageable level until you're able to work again. And even then, there's no reason to raise your lifestyle up to your income. Live on less than you make, Crystal. That's what enables you to save money and be prepared when Murphy comes knocking on your door!

- Dave

You Lose Control with Repossession

Dear Dave,
 I'm having trouble making my auto payment. I owe \$20,000, and the car is worth \$17,000. Should I allow the bank to repossess it, and could they take a lien against my house if they do?

- Jose

Dear Jose,

You bet they could slap a lien on your home. You never want to go through repossession if there's any way to avoid that scenario. If they repossess, not only does your credit take a huge hit, you also lose control of the price of the car.

After a repo, the lender will sell the car and sue you for the difference. But if you sell the car, you might be able to work out a higher price, leaving you a lesser amount you'd owe for the difference. Chances are if your loan is with General Motors, they won't work with you on the \$3,000 difference. In that situation, you can either negotiate with the bank or go to another bank or credit union and get a small loan for the difference. Just make sure you pay the loan off as quickly as possible.

Keep in mind, too, that even if the car is worth \$17,000, it won't bring that much on the repo lot. More than likely it would sell for about \$11,000, leaving you \$9,000 in the hole. By giving up control, you'd create a much bigger financial mess. I wouldn't do that.

- Dave

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		9	5	2					
4	2	3			1			5	
6									

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Come back every week for Sudoku!

For Solution See Page 7.

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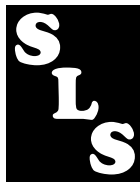
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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02439 Deborah Norona, 5837 Pioneer Way, Sacramento, CA 95841 is doing business under the Fictitious Business Name "All Phase Construction Accounting" at 5837 Pioneer Way, Sacramento, CA 95841. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 3, 10, 17, 24, 2013. THELAU 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02606 Ying Xiu Huang, and Xio Ping Huang, both of 7921 Roseboro Circle, Sacramento, CA 95828 are doing business under the Fictitious Business Name "Choice Nails & Spa" at 2784 East Bidwell St. #600, Folsom, CA 95630. Filed with the Clerk of Sacramento County on March 27, 2013. Publish: April 3, 10, 17, 24, 2013. CHOICE 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02435 Gary Pryde, 150 Lincoln Blvd., Lincoln, CA 95648 is doing business under the Fictitious Business Name "Hollywood Graphics & Signs" at 5522 Auburn Blvd., Sacramento, CA 95841. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 3, 10, 17, 24, 2013. HOLLYW 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02652 Isaiiah Nathaniel Mayfield, 2868 Westwood Lane #2, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Ironlyfe" at 2868 Westwood Lane #2, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 29, 2013. Publish: April 3, 10, 17, 24, 2013. IRONYL 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02663 John Martin, 2423 "Q" St. #1, Sacramento, CA 95816 is doing business under the Fictitious Business Names "New Lyfe Health; My New Lyfe" at 1931 "H" St., Sacramento, CA 95811. Filed with the Clerk of Sacramento County on March 29, 2013. Publish: April 3, 10, 17, 24, 2013. NEWLYF 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02055 Christopher Modica, 4800 Marconi Ave. #171, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Once Upon a Video Game" at 4800 Marconi Ave. #171, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 11, 2013. Publish: April 3, 10, 17, 24, 2013. ONCEUP 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01735 James Grimaud, 7839 Mountain Ave., Orangevale, CA 95662 is doing business under the Fictitious Business Name "SACTOWN Tees" at 7839 Mountain Ave., Orangevale, CA 95662. Filed with the Clerk of Sacramento County on March 4, 2013. Publish: April 3, 10, 17, 24, 2013. SACTOW 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02222 Chelle Johnson-Blair, 1248 Andalusia Dr., is doing business under the Fictitious Business Name "Senior Boomers Helping Boomers" at 1248 Andalusia Dr., Sacramento, CA 95833. Filed with the Clerk of Sacramento County on March 15, 2013. Publish: April 3, 10, 17, 24, 2013. SENIOR 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02665 Richard Kloinski, 6312 Date Palm Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Sierra Robotics" at 6312 Date Palm Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 29, 2013. Publish: April 3, 10, 17, 24, 2013. SIERRA 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02474 Basir Max Razzi, 21 Cape Hatteras Place, Sacramento, CA 95835 is doing business under the Fictitious Business Name "Spring Car Sales" at 2309 Lexington St. #A, Sacramento, CA 95815. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 3, 10, 17, 24, 2013. SPRING 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02460 Sue Randazzo and John Randazzo, both of 8945 Royal Gate Way, Elk Grove, CA 95624 are doing business under the Fictitious Business Names "The Laundry Company; The Laundry Company of Carmichael;

Dazzworld" at 6450 Fair Oaks Blvd., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 3, 10, 17, 24, 2013. THELAU 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02562 Cayetano Alberto Valdez, 5657 Laurine Way, Sacramento, CA 95824 is doing business under the Fictitious Business Name "Valdez Recycling" at 9797 Dillard Road, Wilton, CA 95693. Filed with the Clerk of Sacramento County on March 27, 2013. Publish: April 3, 10, 17, 24, 2013. VALDEZ 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02647 Singers Ventures LLC, 5348 Vegas Drive, Las Vegas, NV 89108 is doing business under the Fictitious Business Name "Mellas Flooring" at 1840 Avondale Ave. #1, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 3, 10, 17, 24, 2013. MELLAS 130401 4-24-13

WHEREAS, Ayla Lee Smith has filed a petition with this court for a decree changing name of Ayla Lee Smith to Ayla Lux Hale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on May 13, 2013 in 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: March 27, 2013 Raymond M. Cadei Judge of the Superior Court Publish: April 3, 10, 17, 24, 2013. HALE 130401 4-24-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02552 Hammer Management Inc., 4811 Chippendale Drive #308, Sacramento, CA 95841 is doing business under the Fictitious Business Name "IteX Sacramento" at 4811 Chippendale Drive #308, Sacramento, CA 95841. Filed with the Clerk of Sacramento County on March 27, 2013. Publish: April 10, 17, 24, May 1, 2013. ITEXSA 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02131 Rachael Taylor and Tamica Brewster, both of 2708 Woodberry Way #101, Rancho Cordova, CA 95670 are doing business under the Fictitious Business Names "GJ Holding; La Flare" at 2708 Woodberry Way #101, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on March 13, 2013. Publish: April 10, 17, 24, May 1, 2013. GJHOLD 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02411 James Andrew Scurti, 17115 Gamet Drive, Reno, NV 95608 is doing business under the Fictitious Business Names "Craftsman Painting & Construction; Craftsman Construction" at 2350 Church St. #6, Sacramento, CA 95821. Filed with the Clerk of Sacramento County on March 22, 2013. Publish: April 10, 17, 24, May 1, 2013. CRAFTS 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02742 Walter R. Dahl, 2304 "N" St., Sacramento, CA 95816-5716 is doing business under the Fictitious Business Name "Dahl Law, Attorneys at Law" at 2304 "N" St., Sacramento, CA 95816-5716. Filed with the Clerk of Sacramento County on April 2, 2013. Publish: April 10, 17, 24, May 1, 2013. DAHLA 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02662 Melanie Hirsch, 1679 Sunrise Ave. #B365, Roseville, CA 9561 is doing business under the Fictitious Business Name "Finest Floors" at 4100 Wayside Lane #170, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on March 29, 2013. Publish: April 10, 17, 24, May 1, 2013. FINEST 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02477 James A. Terry III and Kathy S. Terry, both of 7601 Klanney Lane #233, Citrus Heights, CA 95610 is doing business under the Fictitious Business Names "Select Coupons; Pacific Coast Marketing System" at 6720 Van Maren Lane #B, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 10, 17, 24, May 1, 2013. SELECT 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02696 Trinidad Enriquez, 995 Colmore Court, Galt, CA 95632 is doing business under the Fictitious Business Name "Rworld Studios" at 4555 Auburn Blvd. #18 & #23, Sacramento, CA 95841. Filed with the Clerk of Sacramento County on April 1, 2013. Publish: April 10, 17, 24, May 1, 2013. RWORLD 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02654 Dan E. Tapia, 6438 Auburn Blvd. #3, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Last Call Sacramento" at 7438 Auburn Blvd. #3, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on March 29, 2013. Publish: April 10, 17, 24, May 1, 2013. LASTCA 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01877 Victoria Lynn Beals, 6030 Madison Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Pinkiepop" at 3331 Balmoral Dr., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on March 6, 2013. Publish: April 10, 17, 24, May 1, 2013. PINKIE 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02287 Phil Vanderloo, 4133 Main St., Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Phil Vanderloo Drafting and Design" at 4133 Main St., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on March 19, 2013. Publish: April 10, 17, 24, May 1, 2013. PHILVA 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02680 Michael Kahn, 6548 Lake Park Dr., Sacramento, CA 95831 is doing business under the Fictitious Business Name "Frog Stone Media" at 6548 Lake Park Dr., Sacramento, CA 95831. Filed with the Clerk of Sacramento County on April 1, 2013. Publish: April 10, 17, 24, May 1, 2013. FROGST 130402 5-1-13

WHEREAS, Jaleesa JoAnn Bernard has filed a petition with this court for a decree changing name of Jaleesa JoAnn Bernard to Sajjan Jay Bernard. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on May 17, 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: April 3, 2013 Raymond M. Cadei Judge of the Superior Court Publish: April 10, 17, 24, May 1, 2013. BERNAR 130402 5-1-13

WHEREAS, Jennifer Suzanne Kolvoord has filed a petition with this court for a decree changing name of Jennifer Suzanne Kolvoord to Jay William Kolvoord. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on May 9, 2013 in

Department 54, located at 800 9th 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: March 27, 2013 Raymond M. Cadei Judge of the Superior Court Publish: April 10, 17, 24, May 1, 2013. KOLVOO 130402 5-1-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00140982

WHEREAS, Ayla Lee Smith has filed a petition with this court for a decree changing name of Ayla Lee Smith to Ayla Lux Hale. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on May 13, 2013 in Department 54, located at 800 9th 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: March 27, 2013 Raymond M. Cadei Judge of the Superior Court Publish: April 10, 17, 24, May 1, 2013. HALE 130402 5-1-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-03054 Karen Pinnegar, 3335 Hunter Lane, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Treasure Valley Engraving CA" at 3335 Hunter Lane, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on April 11, 2013. Publish: April 17, 24, May 1, 8, 2013. KATZ 130403 5-8-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02775 Janshid Kamaliddinov, 3874 Auburn Blvd. #1, Sacramento, CA 95821 is doing business under the Fictitious Business Name "JAK Service" at 3874 Auburn Blvd. #1, Sacramento, CA 95821. Filed with the Clerk of Sacramento County on April 3, 2013. Publish: April 17, 24, May 1, 8, 2013. JAKSER 130403 5-8-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02452 Jon Roj Inc, 8590 Banton Court, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "Realty World-Ram and Associates" at 8590 Banton Court, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 17, 24, May 1, 8, 2013. REAWOR 130403 5-8-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02330 Kanda Pomtosapon and Vichit Pomtosapon, both of 8630 Aspen Ridge Court, Antelope, CA 95843 are doing business under the Fictitious Business Name "KP Enterprises" at 5443 Dudley Blvd., McClellan, CA 95652. Filed with the Clerk of Sacramento County on March 20, 2013. Publish: April 17, 24, May 1, 8, 2013. KPENTE 130403 5-8-13

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #FBNF2012-06312 The following person(s) has abandoned the use of the FICTITIOUS BUSINESS NAME of L. L. Realty Services, located at 3840 Rosin Court #220, Sacramento, CA 95834: Fusion Real Estate Network, 3840 Rosin Court #220, Sacramento, CA 95834. The Fictitious Business Name Statement was filed on July 27, 2012 in the County of Sacramento. Filed with the Clerk of Sacramento County on April 11, 2013. Publish: April 17, 24, May 1, 8, 2013. LLREAL 130403 5-8-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00135425

WHEREAS, Ian Knox has filed a petition with this court for a decree changing name of Ian

Knox to Hannah Alexandria Knox. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on May 22, 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: April 10, 2013 Raymond M. Cadei Judge of the Superior Court Publish: April 17, 24, May 1, 8, 2013. KNOX 130403 5-8-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00130964

WHEREAS, Jessica Vera Katz has filed a petition with this court for a decree changing name of Jessica Vera Katz to Jessica Vera Katz-Amey. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on May 9, 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: March 27, 2013 Raymond M. Cadei Judge of the Superior Court Publish: April 17, 24, May 1, 8, 2013. KATZ 130403 5-8-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00131646

WHEREAS, Anna Poyras has filed a petition with this court for a decree changing name of David Andrew Yagolnikov to David Andrew Poyras. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on May 22, 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: April 10, 2013 David I. Brown Judge of the Superior Court Publish: April 17, 24, May 1, 8, 2013. POYRAS 130403 5-8-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-02468 Christa Morris, 1413 Glenwood Road, Sacramento, CA 95864 is doing business under the Fictitious Business Name "Physical Massage Therapy" at 1413 Glenwood Road, Sacramento, CA 95864. Filed with the Clerk of Sacramento County on March 25, 2013. Publish: April 24, May 1, 8, 15, 2013. PHYSIC 130404 5-15-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-03276 Matthew Ehly, 10564 Georgetown Drive, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Names "Matt's Ice Creations; Matt's Christmas Lighting" at 10564 Georgetown Dr., Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on April 18, 2013. Publish: April 24, May 1, 8, 15, 2013. MATTSI 130404 5-15-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-03098 Brar Sukhmander, 6786 Owlet Court, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "Sunny Trucking" at 6786 Owlet Court, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on April 12, 2013. Publish: April 24, May 1, 8, 15, 2013. SUNNYT 130404 5-15-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-03099 Sarbjot S. Aujla, 8252 Crichton Way, Elk Grove, CA 95758 is

doing business under the Fictitious Business Name "Saab Express" at 8252 Crichton Way, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County on April 12, 2013. Publish: April 24, May 1, 8, 15, 2013. SAABEX 130404 5-15-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-03208 Brian G. Quezada, 4179 Choteau Circle, Rancho Cordova, CA 95742; and Dirk Stockton, 712 Church St. #A, San Luis Obispo, CA 93401 are doing business under the Fictitious Business Names "Webel Base; Webel Base Digital Development" at 4179 Choteau Circle, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on April 16, 2013. Publish: April 24, May 1, 8, 15, 2013. WEBELB 130404 5-15-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00142035

WHEREAS, Jarrett Pahikauakalani Correa has filed a petition with this court for a decree changing name of Jarrett Pahikauakalani Correa to Alexis Kaleinani Tripp.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on May 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: April 17, 2013 David I. Brown Judge of the Superior Court Publish: April 24, May 1, 8, 15, 2013. TRIPP 130404 5-15-13

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By Karen Anderson

I remember as a youngster I really loved the character "Wonder Woman." She so amazed me; she was young, beautiful, strong, and seemed like she could do it all. Her costume was pretty cool, with all the bright colors and she was the All-American Woman. Isn't that the dream that many of us hold? That she could do it all and look that good? WOW! WAKE-UP, SISTERS! That is not real life. You have that day-to-day life, some flare-ups to add a little spark, but nothing you can't handle... or can you? Are you trying to be Wonder Woman or is it time to take off the cape and ask for help? You are not

Hey, Wonder Woman! Take off the Cape!

Wonder Woman and God doesn't expect you to be like that.

Sometimes it can be scary to actually admit that you can't handle it all. Maybe you are dealing with something in your life that if people knew, would think less of you. Do you realize that it is Satan's tool to deceive you once more? He makes you feel weak and helpless by using these false thought. Claim God's scripture, which will send Satan scurrying away with his tail between his legs. The Word says, "Finally, be strong in the Lord and in His mighty power. Put on the full armor of God so that you can take your stand against the devil's schemes." Any armor has a belt, breastplate, sandals, shield, helmet, and the sword. Here are God's armor pieces: the Belt of Truth, the Breastplate of Righteousness, the Sandals of Peace, the Shield of Faith, the Helmet of Salvation, and the Sword of the Spirit.

These pieces of armor are for you to use every day. Just pray

at the beginning of each day and God will dress you with His armor. Now, hold up your Bible and repeat this confession of faith: "This is my Bible. It is untouchable, indestructible, my life source of the Word of God. I am what it says I am, I can do what it says I can do, in Jesus name." It is time to know, without a doubt, that you have the armor of God upon you. God has turned you from the Comic Strip Wonder Woman to God's Wonder Woman and life will be sweet because you are under His protection.

PASSAGE:
Ephesians 6:10-11 (NIV)

Karen Anderson is an accomplished speaker, author, and chaplain. Women's Retreat planned for March 2014 at www.renewingyourspiritretreat.com.

Receive a copy of her latest book, "Nikki's Tail-Waggin' Lessons." Leave a message or questions for Karen through her website www.doablesteps.com/contact.

May Library Book Sale

Over 7,500 Books for Great Summer Reading!

ARDEN ARCADE, CA – (MPG) The next Friends of Arden-Dimick Library book sale is scheduled for Friday, May 3 from 1:00 p.m. to 6:00 p.m. and Saturday, May 4, from 10:00 a.m. to 3:00 p.m. in the Community Room at the Arden-Dimick Library, 891 Watt Avenue. Funds from this sale will be used for local library programs.

A beautiful new on-site storage unit provides additional room to store and ultimately sell even more donated books! More than 7,500 books, including a wonderful collection of children's books, will be offered at incredibly low prices; from 50¢ up to \$1.50. This will be an excellent, affordable opportunity for adults and children to stock up

on summer reading materials. The Friends of the Arden-Dimick Library is a volunteer community-based organization. Its dual mission is to advocate for the Library and to provide funding for books, materials, programs and library activities primarily through selling donated books.

Monthly Military Retiree/Spouse Meeting

Our next monthly meeting is scheduled for 14 May at the North Highlands Park and Recreation District, 6040 Watt Ave, North Highlands. Meeting starts promptly at 1030 hrs. Our speakers for this meeting

are Major ROMICK and Major Williams from the David Grant Medical Center, Travis AFB.

Both of these gentlemen are Cardiologists and will brief on the services available at Travis Hospital. Come on out and

enjoy a cup of coffee and stay informed.

Questions can be directed to our volunteer staff at 916-640-8446, Mon thru Thurs, 0900 to 1500 hrs.

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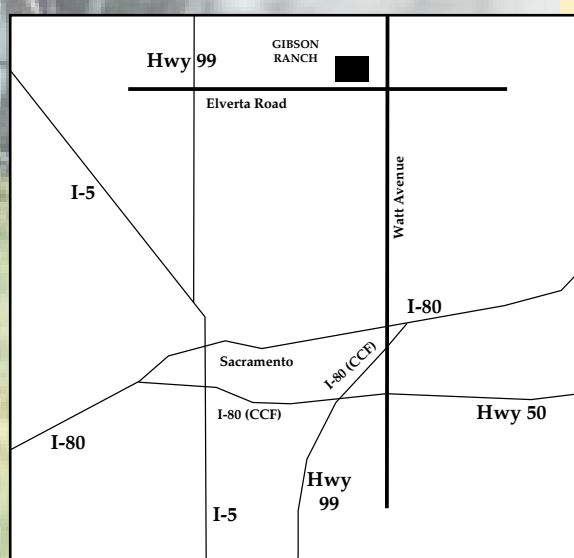
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Crunchy Peanut Squares Always Satisfy

By Janet Sharpe

"My Grandma used to make these, and never had leftovers!"



All hail the humble peanut! Delightful between two slices of bread, straight off the spoon, or in a crunchy-tastic dessert.

Home cook Patty Thatcher takes a cue from her Grandmother with these scrumptious Peanut Squares. The combination of peanuts and chocolate always delights in Thatcher's household - and will in yours, too!

See step-by-step photos of Thatcher's recipe plus thousands more from home cooks nationwide at:
www.justapinch.com/peanutsquares

You'll also find a meal planner, coupons and chances to win! Enjoy and remember, use "just a pinch"...

Peanut Squares -Janet

What You Need

- 1/2 c creamy peanut butter
- 1/4 c butter, softened
- 1 c brown sugar
- 1 tbsp lemon juice
- 1/3 c milk
- 3/4 c flour
- 1 c chopped peanuts, divided
- 1/8 tsp baking soda
- 1/2 tsp baking powder
- 6 oz milk chocolate chips

Directions

- Preheat oven to 350 degrees F. Cream peanut butter, butter and sugar. Mix in lemon juice and milk.
- Stir in flour, baking soda, baking powder and 1/2 cup peanuts.
- Spread evenly in 9x13 cake pan. Bake for about 30 min. Note: If you

want them thicker, use an 8x8 square pan.

- Sprinkle with milk chocolate chips right after removing from oven so chips melt. Spread chips around a bit, then sprinkle with finely chopped peanuts.
- Cut in squares; store in air tight container.

Submitted by: Patty Thatcher, Salt Lake City, UT (pop. 186,440)
www.justapinch.com/peanutsquares

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Spending What We Don't Have

Continued from Page 1

And that is the problem. Too many of our leaders do not yet think we have approached the limit — hey, we're not to infinity yet! The political and economic repercussions of restraining ourselves are just too difficult for some of us to resist pushing the limits a little further.

Too many in the current administration appear to truly believe that even minor spending cuts (and I mean just cuts to the increase in spending, not actual cuts!) will bring about calamity.

Spending cuts will, indeed, reduce potential GDP in the short run. And for most politicians, the short run is the world they live in. But at some point, the short run gets longer, and as infinity approaches, the bond markets get very antsy.

Greece protested against the austerity imposed on them. But what choice did they have? If they did not cut their budget, the rest of Europe would not fund the new debt they needed. It is not a God-given right for Greeks to expect Germans (and the rest of Europe) to fund their lifestyle.

So the bond markets simply stopped funding Greek debt. If the Greeks had not agreed to austerity (known in some circles as "reality"), the budget cuts would have been far larger, as Greece cannot print its own currency.

The rest of Europe gave Greece money to avoid the potential debacle of a disorderly exit from the euro, but they did extract a price. The object of the process was to get Greece back to a place where it could fund itself with a smaller government budget.

Austerity is not fun. Ask any teenager whose parents have set limits where previously there had been few or none. Tantrums ensue. It is kind of like the five stages of grief: denial, anger, bargaining, depression, and acceptance. Except that when you are talking about seriously overindebted governments, the depression (pardon the pun) can last a lot longer than any other stage.

Bloomberg and those who

think like him project our current experience to extend into the far future. "Look at interest rates," they say. "They are telling us the markets are just fine with the levels of U.S. debt and the deficit." And they are right; there are no bond market issues now. But those of us with an eye on history know that is not unusual.

Bond markets are typically sanguine right up until the "BANG!" moment. Then they are not. Bloomberg is right to say there is no specific amount of debt that would cause the markets to cease funding us.

Would that there were some convenient, unmistakable line we could see as we approached it. But the experience of over 250 debt crises over the past few hundred years tells us that there is no specific point at which the markets lose confidence in a government's debt. When it happens, though, it is ferocious in its intensity.

That is why I and others are so deeply worried about Japan. The level of denial is majestic. The newly nominated governor of the Bank of Japan, Haruhiko Kuroda, has openly espoused the printing of money and monetization of debt.

And Kikuo Iwata, one of the government's nominees for central bank deputy governor, said the Bank of Japan should buy longer-term bonds to help it reach a 2% inflation goal.

They both suggest that the monetization planned for 2014 under the old regime could be accelerated into the present. As if to reinforce the perception that Japan can borrow an infinite amount of money, the yield on Japan's 10-year bond has fallen to 0.585%, the lowest in a decade.

If the bond market is so compliant in the face of imminent massive monetization, what could possibly go wrong? The amount of debt Japan has amassed has now topped 1 quadrillion yen. Not trillion with a T, but quadrillion with a Q, which letter coincidentally also begins the word questionable. You can see for yourself how confident bond buyers are in this chart: Infinite means without limit.

If Japan can borrow such sums at a 240% debt-to-GDP ratio, the thinking surely goes, the U.S. can borrow a few trillion more — or perhaps even an infinite number of trillions. And we have such a long way to go before we even get to a quadrillion!

I warned in Endgame two years ago that the markets could lose patience in 2014 if they do not see a serious attempt to curtail the U.S. deficit. The recent gold standard for a bearish mindset, my friend Nouriel Roubini, told me he thinks I am being too pessimistic — we can probably get through to 2015.

If we do indeed see some movement toward deficit reduction, then our date with destiny can be postponed for quite some time. If, over time, we can bring the deficit back to below nominal GDP, a true debt crisis can be averted.

If pressed, I am sure Mayor Bloomberg would now express regret at using the words "infinite" and "debt" in the same sentence. I doubt he actually believes what he said; rather (I generously assume), he was trying to make the point that the current sequestration will not bring on a debt crisis.

Until we get enough leaders to press the point, leaders like Simpson and Bowles, et al., we will dig an ever-deeper hole for our children; and if we don't stop digging pretty soon, we will find ourselves in that hole. Past performance is not indicative of future results: It is not preposterous to think there might be limits.

Regards,
John Mauldin

Originally publishing in The Daily Reckoning

If there's anyone who could offer some sensible insight on the convoluted mess that is government spending, it's John. Having written four New York Times best-selling books about financial investing and the economy, he knows what he's talking about. He was previously the CEO of the American Bureau of Economic Research and is currently president of Millennium Wave Advisors, an investment advisory firm registered in multiple states.



FAIR OAKS CEMETERY MEMORIAL DAY AND AVENUE OF FLAGS CEREMONY

The Fair Oaks Cemetery District and the Memorial Day Ceremony Committee are finalizing plans for one of the most popular and inspiring Memorial Day ceremonies in the area.

The Fifteenth Annual Memorial Day and Avenue of Flags Ceremony will be held Saturday, May 25, at the Fair Oaks Cemetery, located at 7780 Olive Street, Fair Oaks. The formal ceremonies start at 10 AM.

This year's theme is to honor "Our National Cemeteries", with the emphasis on Hawaii's Punch Bowl. The Punch Bowl is a cemetery located in Honolulu, Hawaii that serves as a memorial to those men and women who served in the U.S. Armed Forces.

Dedicated on Sept 2, 1949, approximately 53,000 WWI, WWII, Korea, Vietnam veterans and their dependents have been interred. It is administered by the National Cemetery Administration of the U.S. Department of the Veteran Affairs and is listed on the National Register of Historic Places.

The Fair Oaks Cemetery will be decorated with hundreds of flags lining its roadways as "The Avenue of Flags." They will be adding more names to the Veterans Memorial Wall. The Honored Main speaker will be Allen Hearl, Retired Navy Chaplain.

A formal Color Guard and Rifle Salute Team will provide military honors and assist with the laying of the wreath at the memorial in honor of over seventeen hundred veterans who are buried in the cemetery.

Chairman of the Fair Oaks Cemetery District Memorial Day Committee, Tom Askins will be the Master of Ceremonies. The musical program will be provided by the American Veterans Band, conducted by Warren "Bud" Turner.



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Sacramento Metro Fire District Reports



47th Annual Camellia Cup Results "Victory is very, very satisfying."

SACRAMENTO REGION, CA – (MPG) Age and experience overcame youth and enthusiasm at the Camellia Cup on Folsom Lake on Apr. 20, as 87-year-old George Koch of Carmichael won the 47th running of the regatta, sailing his J22, Poco A Poco.

Koch was the oldest skipper in the race, which also listed among its 43 captains seven-year-old Katie Deutsch of El Dorado Hills who sailed Four Sirens, a Santana 20.

The win was Koch's second during the long running of the Camellia Cup; he last won it in 2006. He admitted he didn't think he'd win, considering that boats in two smaller classes were winning all their races, but the Camellia Cup is awarded to the skipper who has done the best overall, against the greatest competition. In Koch's case, he and his crew (midman/tactician Robert Koch and bowman Scott Frederickson) won it in keeping with his boat's name, little by little, taking two firsts and two seconds in the eight-boat open keel class.

The retired dentist recalled sailing 30 years ago when upwards of 300 boats competed in the Camellia Cup. "There



2013 Camellia Cup Champions, Rob Koch, George Koch, Scott Frederickson. Photo courtesy of John Poimiroo.

weren't as many keelboats back then," Koch recollected, "They were mostly small boats." Though, he admitted, "Victory is very, very satisfying."

Winning the eight-boat Banshee class and Open Centerboard Perpetual Trophy was Charles Witcher of Sacramento. The top of seven Catalina 22 skippers was Don Hare on "No Cat Hare." Santa Rosa's Steve Lowry and Dean Iwahashi of Fresno tied with six points, though Lowry was awarded the Day Sailer class for

having won the final race. Dave Rumbaugh of El Dorado Hills was undefeated on his Thistle "Drunkn Thorny" to win the four-boat Open Centerboard class. Last year's Camellia Cup Champion, Mark Erdrich of Elk Grove, could not repeat on Fusion, despite not losing a race in the five-boat Santana 20 class. And, Andy Burkard of El Dorado Hills repeated as multi-hull champion, sailing a Hobie 16.

Source: The Folsom Lake Yacht Club

Exterior Fire Quickly Extinguished

NORTH HIGHLANDS, CA – (MPG) On April 21, 2013 at 02:12 a.m. Metro Fire units were dispatched to reports of an apartment fire in the 4400 block of Oak Hollow Dr. in North Highlands. First arriving Metro Fire units reported a working exterior fire on a two story apartment unit. Firefighters quickly deployed hose lines to attack

the fire and search for victims. Firefighters were able to stop the fire before it had a chance to extend into the living area of the apartments. No victims were located during the search and crews were able to quickly extinguish the fire and limit the damage to the exterior portions of the units.

Aggressive firefighting efforts

kept the fire from progressing to the living areas of the apartments and saved the property owners roughly \$150,000 in structural damages. No firefighter or civilians were injured in the fire. The cause of the fire is still under investigation.

For more information, check out www.metrofire.ca.gov and sign up for our E-newsletter.

Over Ninety Firefighters Contain Huge Blaze in Less Than One Hour

SACRAMENTO, CA – (MPG) Around 1pm, Metro units were dispatched to a reported commercial structure fire with visible flames in the 1600 block of Watt Ave. Metro fire Crews quickly arrived on scene to find heavy black smoke filling the sky from a fully involved vacant commercial building. Immediately upon arrival, Crews initiated defensive operations due the heavy

fire involvement and the fact that the building was vacant.

Within less than one hour, over ninety firefighters and thirty-four pieces of equipment had successfully containment and shortly thereafter, extinguished the fire. The quick response and coordinated efforts of the ninety firefighters on scene resulted in stopping the fire from spreading into the near-by occupied commercial structures.

No firefighters or civilians were injured and at the time of this release, and the fire is listed as still under investigation with the cause being unknown.

Metro fire thanks those citizens that report signs of structure fires, further helping us maximize our resources better in the service of our communities.

For more information, check out www.metrofire.ca.gov.

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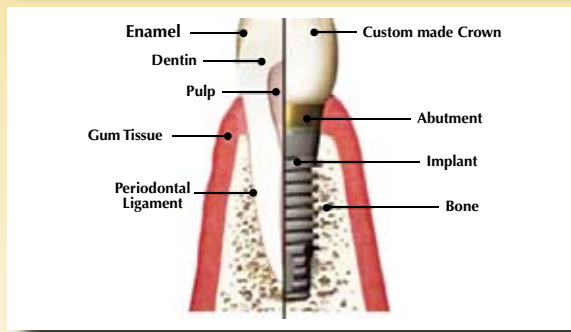
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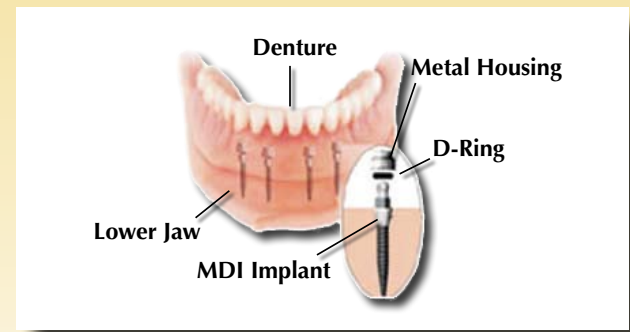
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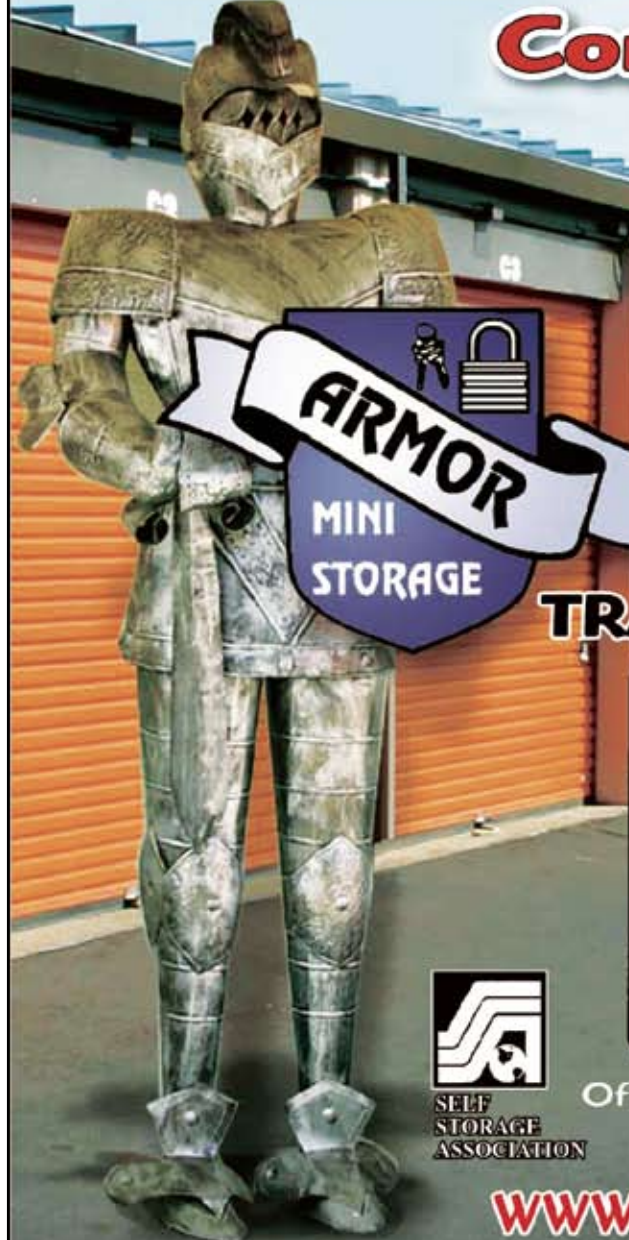


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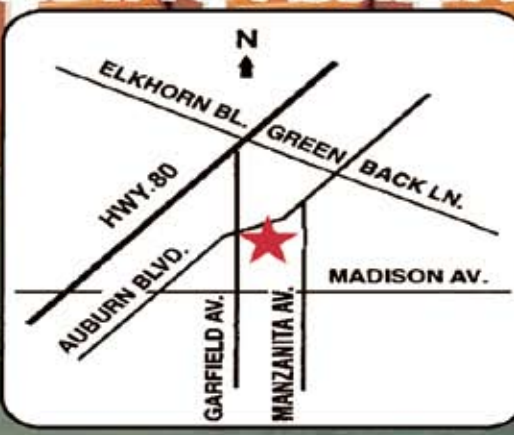
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