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Carmichael Times

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February 06, 2013

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Money Can't Buy Me Love



The latest sweetheart scam swindles unsuspecting women out of thousands of dollars in the Sacramento area.

SACRAMENTO, CA. – The Better Business Bureau warns online daters to be wary of potential love matches requesting money after two women report wiring thousands of dollars to an alleged Sacramento business owner they met online.

A Citrus Heights woman told Better Business Bureau that after several weeks of romantic emails, poetry exchanges and brief phone calls, the supposed owner of a computer store she met through an online dating site requested to borrow money.

"He shared with me that he was working with the Department of Homeland Security and the IRS to obtain permits to receive international shipments of computers worth \$1.5 million," said the woman. "He discovered he needed to pay \$32,000 in tariffs. He was short \$10,000."

After the man promised to pay her back, she wired \$2,000.

She later declined to wire more money as requested. After refusing to wire more funds, the man ceased communication with her.

"I went to the business address and it does not exist. No such business," grieved the woman. "I would love to see my money returned, but do not anticipate it. He makes elderly women victims with his sweet talk, poetry and professing love."

Another woman's family filed a complaint with Better Business Bureau in July 2012 alleging the same situation.

"My mother, a recent widow, is in contact with (the man)," wrote the daughter of the victim. "He has already gotten thousands of dollars from her." The woman allegedly attempted to retrieve the wired funds, but had no luck.

"Some online suitors may be more attracted to your wallet," said Gary Almond,

president of BBB serving northeast California. "If you choose to date online, be wary of wiring funds, meeting right away and those who try to get too close too quickly."

BBB advises those pursuing online dating to consider the following tips:

- Never wire money to online sweethearts claiming a need for funds related to travel, medical emergencies, visas, taxes or financial losses.

- Be wary of love interests who want to leave the dating site immediately to use a personal email account.

- Think things through when scouting love matches online. Be leery of those who claim immediate love, make excuses to not talk on the phone or refuse to meet in person after a lengthy period of online communication.

- If you have been a victim of a "sweetheart" scam, report the

incident to the FBI, FTC and your state attorney general.

For more scam alerts and consumer information, follow BBB on Facebook at facebook.com/necalbbb.

As a business-supported nonprofit organization, Better Business Bureau's mission is to promote an ethical marketplace. BBB sets standards for ethical business behavior, helps consumer identify reliable businesses through BBB Business Reviews, sets standards for truthful advertising, evaluates and provides reviews of charities, educates consumers, and offers dispute resolution services. More than 87 million consumers rely on BBB for Business Reviews, consumer tips and scam alerts. To learn more, please visit www.necal.bbb.org.

Carmichael Recreation and Park District Demolishes Old Pool

CARMICHAEL, CA – (MPG) The District Advisory Board recently approved a project to demolish the old pool at Carmichael Park and redevelop the area for recreation use.

Built in 1955, the pool served the residents of the community providing many aquatic activities. Since it was the only pool in town for years, thousands of children and adults cooled off at the pool participating in recreational swim, lessons, water aerobics classes, synchronized swimming and even scuba lessons. The pool was also home to the Carmichael Park Beavers swim team.

Over the years, governmental codes changed. The high-diving board was removed due to the shallow 10ft depth of the pool and the baby pool was removed when it could no longer be kept clean enough to meet modern health standards. By 2002 it was clear the pools infrastructure and buildings were no longer able to meet current codes and developed major problems with the pool vessel itself failing and leaking.

The cost to bring the facility up to code was prohibitive. In 2004 the decision was made to close the pool permanently.

The old pool has sat vacant for 9 years. To some residents the pool has wonderful memories, but to others the pool is an eye-sore and a potential safety hazard. Sacramento County is allocating some of the funds under Supervisors Peters' District 3's Community Programs to help demolish the old pool and make the area available for recreational use.

The pool is scheduled for demolition beginning February 13 and may take a few weeks for completion depending on the weather. District staff will then work to restore the area with turf.

If you have any questions please call the district office at (916) 485-5322.

Source: Carmichael Recreation and Park District

Fifth Annual Youth Energy Summit Emphasizes "Green Business"

More than 100 students learn about the business aspects of clean and sustainable energy

SACRAMENTO REGION, CA – (MPG) The Sacramento Municipal Utility District (SMUD), a regional clean energy leader, hosted the fifth annual Youth Energy Summit (YES) training event January 25 and 26. The event emphasized the creation of "green" businesses. About 100 participating students teamed up to create "green" for-profit or nonprofit businesses and planned to partner with existing businesses to help them achieve sustainability objectives.

The keynote speaker provided a roadmap and an inspiration. Nikhil Arora is a young icon in the sustainable business model movement. He helped start Backtotheroots.com, an Oakland entrepreneurial team founded in 2009 with the goal of bringing sustainable living into homes across the country. Arora has won several awards, including Forbes magazine's Top 30 Under

30 and has been honored at the White House.

YES is a two-day, all-encompassing forum for local students to learn and discuss a wide range of energy issues that will impact their lives, issues SMUD aims to strategically address in the coming decades. YES teaches students the basics of energy science through lectures and interactive workshops given by energy industry professionals speaking on a range of topics spanning solar energy to waste management to alternative transportation.

Students will take what they've learned at YES and will finalize energy-related learning projects in their schools and communities. On April 26 at the state Capitol, students who joined YES learning teams will compete for scholarships by submitting their projects for the general public, legislators and



Students from the Sacramento County area learned how to create "green" business opportunities at the Youth Energy Summit held at the SMUD campus January 25 and 26. The gathering is the fifth annual installment of the summit, where young people learn how to build a sustainable energy future.

judges.

Celebrating five years, the Youth Energy Summit dovetails with SMUD's mission as a regional clean energy leader that is helping to prime the local

economy for a sustainable energy future. Part of that mission includes development of a "smart grid" which will transform the way electricity is produced and delivered to customers. The

project will help improve the economic and environmental health of the Sacramento region, which in many ways depends on SMUD's track record of meeting our customers' energy needs.

As the nation's sixth largest publicly owned utility, SMUD has been providing low-cost, reliable electricity for more than 60 years to Sacramento County (and a small portion of Placer County). SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies, and for its sustainable solutions for a healthier environment. The utility is the first large California utility to receive 20 percent of its energy from renewable resources. For more information, visit smud.org.

Source: SMUD Newsroom

Be Awesome! Be A Book Nut!



Children attending the event be read Dr. Seuss books, but members of SARA will speak with parents about how to raise a lifelong reader. Photo courtesy of SARA.

By Julie Parker

CARMICHAEL, CA – (MPG) Theodor Seuss Geisel aka Dr. Seuss was a creative genius. With a literary/illustrative sleight of hand, he distracts the reader with imaginary worlds and creatures as he deftly, magically, pulls motivational advice, and solutions to moral dilemmas, out of his virtual white and red striped stove pipe hat.

It's no mystery, then, that his books are often selected for new readers, to inspire a desire for continued reading.

March 1, 2013 – Dr. Seuss' birthday - is the 16th annual "Read Across America Day," an event created by the National Education Association to motivate and raise awareness of the importance of reading. Raising children to read helps them succeed at school, find better jobs, and experience healthier lives.

Schools, libraries, governments, celebrities, and caring individuals

of all ages in local communities across the country will participate in this fun, inspiring event.

"Unless someone like you cares a whole awful lot, nothing is going to get better. It's not."

In our community, the Sacramento Area Reading Association (SARA) is co-hosting "Happy Birthday, Dr. Seuss!" with the Mission Oaks Recreation and Park District for kindergarten through third grade students on February 28, 2013 from 6:00 – 7:00 p.m. at the Gibbons Community Center, 4701 Gibbons Drive in Carmichael. The event is free of charge.

Retired reading specialist, Kathy Davalos, is the event's "official" Cat in the Hat. "Reading out loud to children is the single most influential factor in young children's success in learning to read," stresses Davalos.

All parents have to do, she insists, is read to their children

daily. "It's the only way children get academic language. I know it's really hard because they've been working all day, but if they would just do that one thing, it would get their children on the road to success."

"Oh, the things you can find, if you don't stay behind."

Not only will children attending the event be read Dr. Seuss books, but members of SARA will speak with parents about how to raise a lifelong reader; providing tips about what they need to remember to do when they're reading to their children. Any questions they have will be answered as well.

You can reserve a spot online at morpod.com, or call Rodney at (916) 488-8286 ext. 3017 for more information.

"You're never too old, too wacky, too wild, to pick up a book and read with a child."

Quick Response to Fire Keeps Businesses Open

SACRAMENTO, CA – (MPG) Shortly after 2am, Metro Fire crews responded to Commercial structure on Fulton Ave. and found visible flames and smoke showing from the roof. After performing a diligent search to confirm the building was unoccupied, Metro Fire crews immediately went into fire attack mode. While fire attack was occurring on one side of the building, ventilation crews quickly went to the roof to provide vertical ventilation, to aid the interior crews with locating and extinguishing the fire.

Thirty-four firefighters were engaged in fire attack, searching for victims, ventilating, salvage and overhaul. And as a result, crews were able to minimize the structural damage to the office area, while efficiently and effectively saving the remaining portion of the Auto Repair Shop and the two adjoin businesses.

Quick, coordinated firefighting efforts resulted in keeping

the adjoining businesses operational and saving roughly \$1 million in structural damage and personal property; with only an estimated \$80,000 in damage to the building.

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

cause being unknown.

Metro Fire thanks those individuals that reported the fire and ask that anyone with information regarding this incident contact our Metro Fire Arson Tip Line at 916-859-3775.

Source: Sacramento Metropolitan Fire District



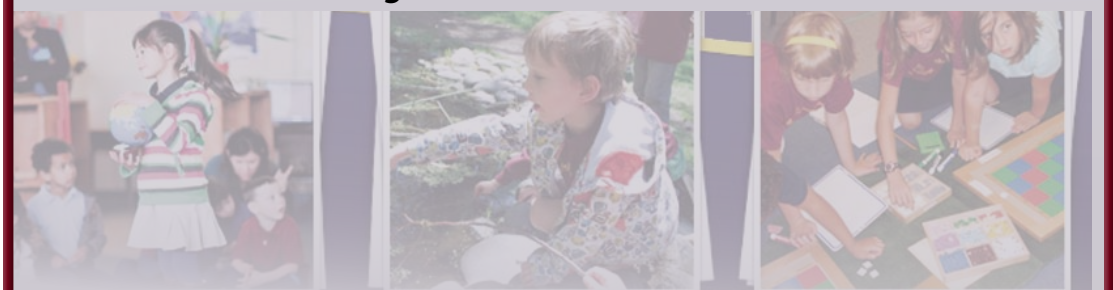
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Publisher,
Paul V. Scholl

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Bad Hatter Bandit Sought for Three Sacramento Area Bank Robberies

FBI Special Report

SACRAMENTO REGION, CA – (MPG) The Sacramento Violent Crimes Task Force (SVCTF) is seeking help from the public to identify a man suspected of robbing three Sacramento area banks during the past two months.

The dates of the robberies and locations that have been struck by the "Bad Hatter Bandit" are as follows:

- November 29, 2012: Chase Bank at 3501 Del Paso Boulevard, Sacramento
- January 10, 2013: Chase Bank at 1800 Douglas Boulevard, Roseville
- January 29, 2013: Chase Bank at 3501 Del Paso Boulevard, Sacramento

The Bad Hatter Bandit is a black male standing 5'7" to 5'9" with a small build. While his

attire has changed frequently, the suspect arrived at each location with a leather folio and wearing one of a variety of black hats. A note or verbal demand for cash was issued in each of the robberies and the suspect indicated that he was armed.

A second, black male standing 5'9" to 5'11" who has an average build accompanied the primary suspect into the bank during the robbery in Sacramento on January 29, 2013. This second suspect approached the teller, and told her that he had a weapon. According to witnesses, additional accomplices have been seen in the Bad Hatter Bandit's getaway vehicles.

To date, all vehicles used for the commission of the robberies have been stolen and a different vehicle was used for each robbery. While no weapon was seen in any of the three robberies, the

suspects are considered armed and dangerous due to the verbal threats. The cases are being investigated by the SVCTF, FBI, Roseville Police Department and Sacramento Police Department.

Additional details and photos are available on the FBI's new Wanted Bank Robbers website: <https://bankrobbers.fbi.gov>. Anyone with information regarding this robbery is asked to contact the FBI in Sacramento at (916) 481-9110, Crime Alert at (916) 443-HELP, Roseville Crime Stoppers at (916) 783-7867, Roseville Police Department or Sacramento Police Department.

Callers who provide information to Crime Alert and Roseville Crime Stoppers can remain anonymous and may be eligible for a reward.

Kiwanis Club Seeking Nominations

SACRAMENTO COUNTY, CA – (MPG) The Kiwanis Club of Carmichael is seeking nominations for Volunteer of the Year Award and Outstanding Service Award. From now until February 25, nominations are being

accepted for citizens who have performed extraordinary community service in the greater Carmichael area. Recipients for the volunteer award must be non-paid volunteers, but need not be Carmichael residents. Kiwanis Club members

are not eligible. The service can have occurred in the previous year or in previous years. For further information, please contact Virginia Stone at virginiastone@sbcglobal.net.

Sacramento Genealogical Society Meets

Thursday, February 14, 2013
Genealogy Show and Tell

Root Cellar Sacramento Genealogical Society members & guests display & describe their family history memorabilia with host Glenda Lloyd, 7:00 pm to 8:30 pm, Christ Community Church, 5025 Manzanita Avenue, Carmichael. Free. Visitors welcome!

Saturday, March 16, 2013
Genealogy Meets Technology

Root Cellar Sacramento Genealogical Society presents tech expert Thomas MacEntee speaking about technology, social networking, and unusual tools for family history research. Fair Oaks Presbyterian Church, 11427 Fair Oaks Blvd, Fair Oaks; 9:00-3:45; Fee. Pre-registration only, Contact Diane (916) 797-2523.



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Hidden in Plain Sight

By Julie Parker and Paul Scholl

SACRAMENTO, CA – (MPG) “Craig Miller and I worked together on La Sierra’s Branding Iron newspaper staff in high school,” recalls Jennifer Corbin (née Wilcox). “Word of his death was just unbelievable. Craig was such a nice guy – lively banter, a quick wit – somebody you enjoyed being around. It’s hard to imagine anyone capable of killing people like that. I was stunned to learn that Charlene Gallego was living in the Sacramento area again. That has to be so disturbing for the families of her numerous victims.”

Miller was the sole male victim, and one of the last, of Gerald and Charlene Gallego’s killing spree from 1978 to 1980. Infamously referred to as the “Sex Slave Murders,” the heinous serial killings, involving kidnapping and rape, took place in California and Nevada.

The resurfacing of a serial killer in this community has reopened painful wounds. How and why did this happen?

A Summary Of Events:

October 10, 1956 – Charlene Adelle, born to Charles and Mercedes Williams; only child. In her adult life she is allegedly involved in drugs and prostitution. Two marriages end; one in annulment, the other divorce

1977 – Meets Gerald Gallego at poker club in Sacramento. Gallego had five marriages behind him, and a daughter (who would later file charges of incest, sodomy, oral copulation, and unlawful intercourse against him)

September 11, 1978 – First victims of Gerald and Charlene: seventeen-year-old Rhonda Scheffler and sixteen-year-old Kippi Vaught. On September 10, 1978, Rhonda and Kippi were shopping at Country Club Plaza in Sacramento County when Charlene enticed them into their van. Gerald and Charlene raped and further sexually abused the two victims throughout the night in rural Placer County.

September 30, 1978 – Married in Reno, moved to Nevada, then Houston, Texas under alias of “Feil” (the identity of which she allegedly stole from a cousin)

June 24, 1979 – Nevada – victims three and four: fourteen-year-old Brenda Lynne Judd and thirteen-year-old Sandra Kay Colley- On June 24, 1979, Brenda and Sandra were lured into the Gallegos’ van at the Washoe County, Nevada, Fair

September 1979 – Gerald and Charlene moved back to Sacramento area

April 24, 1980 – Victims five and six: seventeen-year-old Karen Chipman Twigg and seventeen-year-old Stacy Ann Redican. The Gallegos kidnapped Stacey and Karen from Sunrise Mall in Citrus Heights,

California

June 1, 1980 – The couple marry a second time under name of Feil

June 7, 1980 – Victim seven: twenty-one-year-old Linda Aguilar, who was then four months pregnant

July 17, 1980 – Victim eight: thirty-four-year-old Virginia Mochel

November 2, 1980 – Victims nine and ten: twenty-two-year-old Craig Miller and his fiancée, twenty-one-year-old Mary Elizabeth Sowers. This time, there are witnesses to the abduction - friends of Miller and Sowers – who write down the Gallegos’ license plate number

November 17, 1980 – Gerald and Charlene are arrested

January 17, 1981 – Charlene gives birth to son Gerald Armond Gallego, Jr. while in prison; custody given to her parents, who change boy’s name to Charles A. Williams

November 1982 – Trial begins. Gerald convicted of only four of the killings

November 1983 – Charlene pleads guilty to two counts of first-degree murder in California, and one count of second-degree murder in Nevada. In exchange for testifying against Gerald, charges against her are dropped in California, and she is sentenced to sixteen years, eight months, serving her sentence in the Department of Prisons Women’s Center, Carson City, Nevada

1991 – Although she is to be released from prison early for good behavior, California officials inform her she will be arrested on other charges if full sentence not completed.

July 17, 1997 – Charlene is released from prison

October 1997 – She and her attorney, Joseph Murphy, meet with a reporter from sfgate.com. She claims (Gallego) has a contract out on her for testifying against him; feels like victim, not a criminal

2001 – Tells Fair Oaks cemetery personnel that her husband, Joseph Murphy, is dying of leukemia (he passes on April 27, 2001). She also advises she is a legal secretary. Murphy’s gravestone reads, “Beloved father, grandfather, brother, uncle and friend.” Does not mention “husband.” He was 75 years old at time of death.

July 18, 2002 – Gerald Gallego dies of rectal cancer while serving time on death row.

February 7, 2010 - Son Charlie Williams dies at Camp Nathan Smith in Afghanistan “of injuries sustained while supporting combat operations” – also found on freedomremembered.com were reports that he died of a non-combat related injury.

February 2010 – In the second edition of the American River Messenger for this month, Charlie Williams is honored for his service to our country

with a full page story and photos. Memorial mass was held in Citrus Heights and he was buried in Fair Oaks Cemetery.

April 2, 2010 – Charlene (now Mary Martinez) moves to Fair Oaks, paying \$230,000 for her home

January 5, 2011 – Files “Gold Country for the Troops, Inc.” with Secretary of State, listing herself, Mary Martinez, as President, and Daniel Martinez as agent for service of process. The same year, Gold Country for the Troops, via Daniel Martinez, joins Fair Oaks Chamber of Commerce.

May 21, 2011 – Event hosted by Gold Country for the Troops at 1079 Sunrise Ave # B335, Roseville.

October 29, 2011 – Mary and Daniel Martinez, via Gold Country for the Troops, host “Halloween Fun, Feast & Treats” at their home. Flyer reads, “For our military and their families. ... Sponsorships and donations welcome.”

May 5, 2012 – Event created to raise funds for Gold Country for the Troops and non-profit, Heart of the Matter (“sponsors foster care for our 4-legged military family members. As we know from our personal experience, when one of our troops deploy, they cannot take all of their family members, especially their little furry or feathered ones.”) There is no official record of Heart of Matter’s non-profit status. Numbers provided by Martinez are erroneous.

June 25, 2012 – mylifeforcrime.wordpress.com posts, “I have learned that Charlene Williams Gallego is now living under the name of Mary Martinez and she lives in Fair Oaks, California.”

July 22, 2012 – Martinez announces the establishment of the “Charlie Williams Memorial Scholarship” at UC Davis School of Veterinary Medicine, to be awarded at an annual scholarship award event in May of 2013.

January 31st, 2013 - Mary Martinez (Charlene Gallegos) appears on local television for her first public interview after being found to be living in the Sacramento area.

What brought Charlene back to this area, where most of her crimes occurred? Although forensic profilers may offer clues, none are apparent.

Regardless, however, of what actually pulled Charlene back, individuals and businesses that previously donated to or sponsored her charities are now pulling out.

Publisher’s note: Sometimes you have to make tough decisions on publishing local stories. This is one of those times. We chose to just do the research and print all the facts that we could back up and to not editorialize or comment. We leave that to our readers.



Dr. Bob Graykowski



Has your child ever complained of a nagging headache? If so, he or she isn’t alone. Research shows that headaches are as much of a problem for children as adults – not only because of the pain, but also of the effect on a child’s quality of life.

Childhood Headache Sufferers Do Worse in School

Researchers found that youngsters with a history of head pain are likely to have episodes starting in September. One study, which enrolled more than 1,400 6 and 7 year-old children, revealed that headache frequency increased by 20 percent during the first months of school. What’s more, the students’ headaches became more frequent as the year progressed.

Headaches Lead to Missing School

Painful headaches directly affect a student’s ability to concentrate, listen and think. Worse yet, research documents another undeniable fact: Students with headaches miss more school than their headache-free peers. A report published in the renowned British Medical Journal revealed that students with headaches and migraines miss twice the number of school days each year compared to students without head pain. The study, which enrolled 2,165 5 through 15 year old students, revealed that migraines and tension-type headaches increase with age.

Hurts Social Interaction

Having friends is key to enjoying school and, in turn, excelling academically. Sadly, headaches may put a damper on a child’s ability to seek out friends and maintain relationships.

Are Headaches Affecting Your Child’s Academic Performance

Linked With Depression

Here’s another health trend that may wreak havoc on your child’s school performance: A growing percentage of youngsters are diagnosed each year with emotional depression. This trend may be related to the escalating number of children suffering from head pain.

Skipped Sleep

For children and adults, sleep is vital for the rejuvenation of body, mind and spirit. For students, restless nights generate devastating effects on academic records. Current research shows that children with head pain are more likely to miss out on sleep, compared with headache-free youngsters. Proper neck support for sleeping is critical to reduce spinal stress which can cause headaches.

Persistent Problem

If you think children grow out of headaches, think again. In one study, researchers surveyed more than 11,000 people at ages 7, 11, 16, 23 and 33. Headache-enduring youths were likely to suffer into adulthood and report physical and psychological problems.

Chiropractic Addresses the Underlying Cause

Of course, your youngster can’t opt out of school to avoid headaches; so this school year, vow to eradicate headaches before classes start. Rather than masking symptoms with over the counter (OTC) drugs, which are loaded with potential side effects, choose chiropractic care – a proven, all-natural solution for pediatric headaches.

Doctors of chiropractic focus on prevention. First, they gently and carefully examine a child’s spine for vertebral subluxations – a common condition caused by misaligned vertebrae. Studies show vertebral subluxations in the spine of the neck (cervical spine) are a leading cause of headaches. Fortunately, doctors of chiropractic eliminate vertebral subluxations through chiropractic adjustments – highly specialized and gently maneuvers tailored to match a child’s body size and spine.

Research Shows Chiropractic Beneficial

In a review of nine studies, which included approximately 700 patients with chronic headaches and migraines, chiropractic care was much more effective than other alternative therapies. Additionally, chiropractic adjustments were even more effective than prescription medications for migraines and tension-type headaches, without the potential hazardous side effects of medication.

Specifically, chiropractic patients enjoyed more than a 90 percent reduction in migraines. Approximately 50 percent more reported significant improvement in an episode’s pain and duration. Even if your child is headache-free, he or she may have spinal misalignments, which can exist prior to symptoms. You wouldn’t wait for a painful cavity to see a dentist, so why put off a spinal check up? By correcting vertebral subluxations prior to the onset of pain, chiropractors ward off a multitude of problems, including hateful headaches and mind-numbing migraines. Take a proactive approach and schedule an appointment for a spinal check up before school begins. To find out more information or set up an appointment please call (916) 973-1661. For more wellness information visit our website at chiropractic-usa.com. Learn more about our community office and FAN us on Facebook! For weekly health tips go to www.applestozen.blogspot.com.

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- ❖ Entrants must be of good physical health and good moral character.
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through discussion and role-playing demonstrations.

Pre-registration is encouraged! Visit www.robinsonstk.com <http://www.robinsonstk.com> to find a Valentine's Singles Safety and Self Defense Clinic location near your home today, or call 916-332-6979 for information.

Grandmaster Clint Robinson has been teaching Taekwondo and empowering students in Sacramento since 1975.

Source: Rick Reed Public Relations

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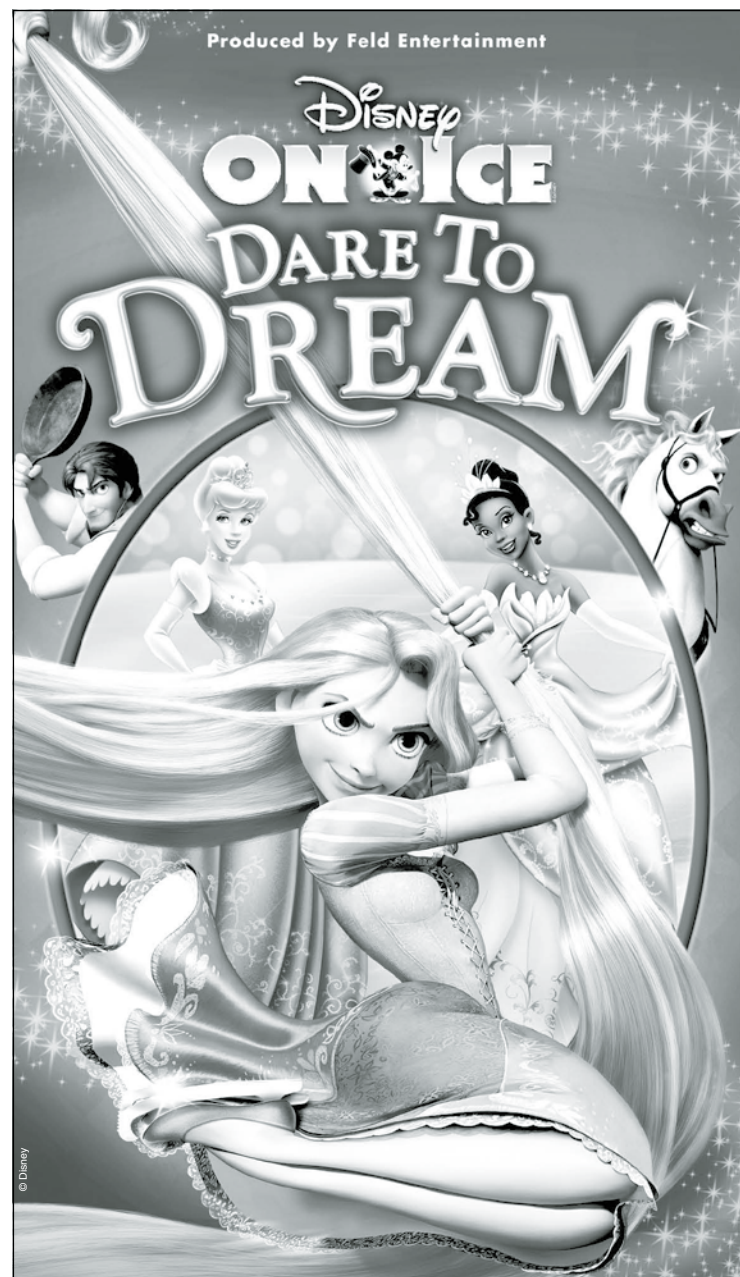
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CLUES

ACROSS

1. "Good night kiss spot"
6. Old age, archaic
9. De Valera's land
13. "My Own Private _____"
14. Big Island flower necklace
15. Kind of sentence
16. Things that are unacceptable
17. Some watch the Super Bowl just for these
18. Irregular
19. "Isolde's tragic lover"
21. "The man behind the massacre"
23. Unagi on sushi menu
24. "Stag"
25. Grease holder
28. Elders' teachings
30. "St. Valentine's occupation"
35. 7th letter of Greek alphabet, pl.
37. _____ Lofgren, musician
39. Banal or commonplace
40. Astronaut's insignia
41. To impede or bara

DOWN

1. Bar order
2. Sensory input
3. America's favorite
4. Extremist
46. Old Russian autocrat
47. Bone-dry
48. A one-horse open ride
50. "Iliad," e.g.
52. Name fit for a king?
53. Getting warm
55. Bovine sound
57. "Bella's choice"
60. "Shall I _____ thee to a summer's day?"
64. Style of abstractionism popular in 1960s
65. Word of possibility
67. Under deck
68. Eagle's home
69. Part of T.G.I.F.
70. Eat away
71. End of a leg
72. Surf turf
73. Motion Picture Association of America, e.g.

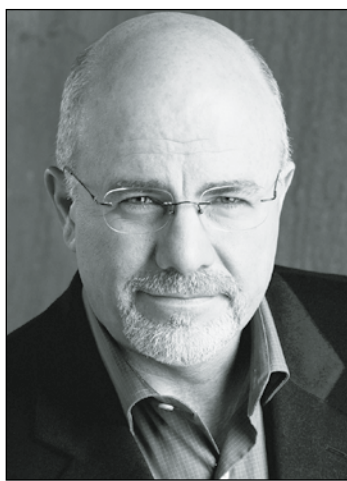
ACROSS

3. Indian princess
4. Selected
5. Inexpensive inn, especially for youths
6. Distinctive flair
7. _____ Zeppelin
8. Tony Manero's music
9. Introduced in Europe in 1999
10. One who is "_____ it"
11. "Most popular Valentine's Day gift?"
12. Compass reading
15. Student's piece
20. "Dateless"
22. Matterhorn, e.g.
24. Bartender's soda choice
25. "Cupid's mom"
26. "_____ costs"
27. Certain buds do this
29. Reduced Instruction Set Computer
31. Fleur-de-lis
32. Type of duck
33. Mail stop
34. Teletype machine, for short

DOWN

36. Delhi wrap
38. "All My Children," e.g.
42. Movie trailer, e.g.
45. Related on the father's side
49. Of a female
51. Like a funeral procession
54. Administrative
56. "La Bohème," e.g.
57. Fencer's weapon
58. Some choose this over truth
59. Court order
60. Benign lump
61. A bunch
62. Traveled on
63. Water carrier
64. Dunce
66. Absorbed, as in a cost

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.

Setting Up The Kid's Car Insurance

Dear Dave,
I'm divorced and have a teenager who will be driving soon. What would be the best way to set up insurance for the child?
- Mike

Dear Mike,
I suppose a break-up does change the dynamic somewhat, but with my kids I simply left the car in my name and paid the extra insurance cost for a

Dave Says

little while. For me, still being in control of the car as a dad outweighed the additional money I was paying in premiums. Having a minor child running around in the world with his or her name on a car title is not a good plan.

Then, when they turned 18, I put each of their cars into their names. This, of course, was dependent on them behaving and acting responsibly. They were legally liable at that age too. I'm sure the insurance costs went up, but at that point the financial risk and liability factors were on them, not me.

In this kind of situation, especially because there's more of a potential for disagreements, I think I'd do it that way. Just put it in your name for now, especially if you're putting money toward the purchase of a vehicle.

Where To Put The 15 Percent?

Dear Dave,
My employer recently stopped matching my 401(k) contributions. Together, my husband and I make about \$100,000 a year. Should I continue to invest in this option, or should I put money into an IRA?
- Linda

Dear Linda,
If possible, I would put 100 percent of my retirement savings into a Roth IRA with good, growth stock mutual funds before messing with a non-matching 401(k). But remember, my goal if you follow the Baby Steps is to be debt-free except for your home, and have an emergency fund of three to six months of expenses, before you begin setting aside for retirement. These are the steps that allow you to be prepared for emergencies and free up your largest wealth-building tool, which is your income.

With your income, both you and your husband could open Roth IRAs and contribute \$5,500 each in 2013. That's a total of \$11,000 toward retirement next year, and it's only 11 percent of your income. With this in mind, I'd advise going ahead with your 401(k)s after your Roth IRAs are in place. That would flesh out the remaining four percent and give you guys 15 percent of your income going toward retirement!
- Dave

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

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	4		7		
	3		9	8	
9		1	4		7

For Solution See Page 7.

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-10256. Cheryl Shelton and Ray Shelton, both of 5266 Butterwood Circle, Orangevale, CA 95662 are doing business under the Fictitious Business Name "Ita's Fajitas" at 5266 Butterwood Circle, Orangevale, CA 95662. Filed with the Clerk of Sacramento County on December 31, 2012. Publish: January 16, 23, 30, February 6, 2013.
ITASFA 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-10118. Sergio C. Corona, 4713 Hazelwood Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Any Kind of Doors" at 4713 Hazelwood Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on December 20, 2012. Publish: January 16, 23, 30, February 6, 2013.
ANYKIN 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00125. Charlie Kimball, 6327 Perrin Way, Carmichael, CA 95608 and Russell Espinosa, 2811 "g" Street #3, Sacramento, CA 95816 are doing business under the Fictitious Business Name "IFG Tax" at 8300 Fair Oaks Blvd. #302, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on January 7, 2013. Publish: January 16, 23, 30, February 6, 2013.
IFGTAX 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00125. Ryan Walker, 9380 Snowbird Way, Sacramento, CA 95826 and Venancio Riego Jr., 6720 Park Riviera Way, Sacramento, CA 95831 are doing business under the Fictitious Business Name "J Legend Catering" at 9380 Snowbird Way, Sacramento, CA 95826. Filed with the Clerk of Sacramento County on January 7, 2013. Publish: January 16, 23, 30, February 6, 2013.
JLEGEN 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-10099. Chad A. Guppli and Gretchen M. Guppli, both of 8029 Bester Court, Sacramento, CA 95829 are doing business under the Fictitious Business Name "Cornerstone Structural Consultants" at 2941 Sunrise Blvd. #220, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on December 20, 2012. Publish: January 16, 23, 30, February 6, 2013.
CORNER 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00164. Marilyn White, 9177 Giant Panda Dr., Sacramento, CA 95829 is doing business under the Fictitious Business Name "Private Wealth Management" at 1104 Corporate Way, Sacramento, CA 95831. Filed with the Clerk of Sacramento County on January 8, 2013. Publish: January 16, 23, 30, February 6, 2013.
PRIVAT 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00026. Eat at Joes Inc., PO Box 292292, Sacramento, CA 95829 is doing business under the Fictitious Business Name "Bravo's Soup & Sandwich Shoppe" at 9160 E. Stockton Blvd. #130, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on January 2, 2013. Publish: January 16, 23, 30, February 6, 2013.
BRAVOS 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-009975. Lui Nguyen, 21 Hornbill Court, Sacramento, CA 95834 is doing business under the Fictitious Business Name "Top Coat Nails Salon" at 4710 Natomas Blvd. #120, Sacramento, CA 95835. Filed with the Clerk of Sacramento County on December 17, 2012. Publish: January 16, 23, 30, February 6, 2013.
TOPCOA 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00142. Sarah Vue, 2257 Hurley Way #36, Sacramento, CA 95825 is doing business under the Fictitious Business Name "High View Preservations" at 2257 Hurley Way #36, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on January 7, 2013. Publish: January 16, 23, 30, February 6, 2013.
HIGHVI 130103 2-6-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00135323
WHEREAS, Logan Collin Trevino has filed a petition with this court for a decree changing name of Logan Collin Trevino to Logan Collin Prewitt. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on February 20, 2013 in Department 53, located at 720 Ninth Street, Room 102, 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: January 9, 2013
David I. Brown
Judge of the Superior Court
Publish: January 16, 23, 30, February 6, 2013.
PREWIT 130103 2-6-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00135315
WHEREAS, Cynthia Lynn Ramirez has filed a petition with this court for a decree changing name of Cynthia Lynn Ramirez to Cassandra Lynn Ramirez. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on February 20, 2013 in Department 53, located at 720 Ninth Street, Room 102, 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: January 9, 2013
David I. Brown
Judge of the Superior Court
Publish: January 16, 23, 30, February 6, 2013.
RAMIRE 130103 2-6-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00135322
WHEREAS, Gindarat Chavalithamrong and Suttisak Chavalithamrong have filed a petition with this court for a decree changing names of Gindarat Chavalithamrong to Amy D. Xiao; Suttisak Chavalithamrong to Daa M. Xiao; and Sutopnan Chavalithamrong to May D. Xiao. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on February 20, 2013 in Department 534 located at 720 Ninth Street, Room 102, 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: January 9, 2013
Shelleyanne W.L. Chang
Judge of the Superior Court
Publish: January 16, 23, 30, February 6, 2013.
XIAO 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-10201. Rebecca Amber Heather Wall, 5264 Elmer Way, Sacramento, CA 95822 is doing business under the Fictitious Business Name "Tall Wall Creations" at 5264 Elmer Way, Sacramento, CA 95822. Filed with the Clerk of Sacramento County on December 27, 2012. Publish: January 16, 23, 30, February 6, 2013.
TALLWA 130103 2-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00083. Michael Rex Whittier, 3001 Morley Lane, Roseville, CA 95747 is doing business under the Fictitious Business Name "Crime Scene Studios" at 7368 Chivalry Way, Citrus Heights, CA 95621. Filed

with the Clerk of Sacramento County on January 4, 2013. Publish: January 23, 30, February 6, 13, 2013.
CRIMES 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-0182. David Krienke, 6003 Stanley Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Country Livin Creations" at 6003 Stanley Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on January 8, 2013. Publish: January 23, 30, February 6, 13, 2013.
COUNTR 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00289. Brenda Yuen, 6236 St. James Dr., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Sacramento Poultry" at 519 Broadway, Sacramento, CA 95818. Filed with the Clerk of Sacramento County on January 10, 2013. Publish: January 23, 30, February 6, 13, 2013.
SACPOU 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00287. A.J. LLC, 1090 Sunrise Ave. #140, Roseville, CA 95661 is doing business under the Fictitious Business Name "A Voice For Seniors" at 2385 Fair Oaks Blvd. #112, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on January 10, 2013. Publish: January 23, 30, February 6, 13, 2013.
AVOICE 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-0118. Carescope, LLC, 2386 Fair Oaks Blvd., Sacramento, CA 95825 is doing business under the Fictitious Business Name "A Voice for Seniors in Home Care" at 2386 Fair Oaks Blvd. #112, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on January 4, 2013. Publish: January 23, 30, February 6, 13, 2013.
AVOICE 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00233. Tony Hamblin and Kathy Ford, both of 2248 Garfield Ave., Carmichael, CA 95608 are doing business under the Fictitious Business Name "Revolutionary Fitness; High Maintenance Nail Salon & Spa" at 6022 Fair Oaks Blvd., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on January 9, 2013. Publish: January 23, 30, February 6, 13, 2013.
REVOLU 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09974. Lui Nguyen, 21 Hornbill Ct., Sacramento, CA 95834 is doing business under the Fictitious Business Name "Top Coat Nails Salon" at 3230 Arena Blvd. #205, Sacramento, CA 95834. Filed with the Clerk of Sacramento County on December 17, 2012. Publish: January 23, 30, February 6, 13, 2013.
TOPCOA 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09404. Ivan Espinosa, 9376 Lakepoint Dr., Elk Grove, CA 95758 is doing business under the Fictitious Business Name "Clean Planet Recycling" at 2426 Marconi Ave., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on November 28, 2012. Publish: January 23, 30, February 6, 13, 2013.
CLEANP 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00288. Savoeun Tim, 11150 Trinity River Dr. #15, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name "Selly's Studio Salon" at 6253 Sunrise Blvd. #109, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on January 10, 2013. Publish: January 23, 30, February 6, 13, 2013.
SELLYS 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00278. Itzel Julia Modena, 2165 Promise Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name "JM Bookkeeping" at 2165 Promise Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County on January 10, 2013. Publish: January 23, 30, February 6, 13, 2013.
ITMBOO 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00337. Aquarium Depot Inc., 2545 Lodestar St., Rocklin, CA 95677 is doing business under the Fictitious Business Name "Aquarium Depot" at 8201 Auburn Blvd., Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on January 14, 2013. Publish: January 23, 30, February 6, 13, 2013.
AQUARI 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-010120. Michele D. Walton, 9405 Colwin Way, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "People to People - Mikayla Walton" at 9405 Colwin Way, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on Dec. 20, 2012. Publish: January 23, 30, February 6, 13, 2013.
PEOPLE 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00493. Andrew V. Asher, 2505 Stoughton Way, Sacramento, CA 95827 is doing business under the Fictitious Business Name "Headquarters HQ" at 2505 Stoughton Way, Sacramento, CA 95827. Filed with the Clerk of Sacramento County on January 16, 2013. Publish: January 23, 30, February 6, 13, 2013.
HEADOU 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00504. Richard Langenegger and Jessica Langenegger, both of 819 22nd St., Sacramento, CA 95816 are doing business under the Fictitious Business Name "Art For Art's Sake Tattoo & Piercing" at 7830 La Riviera Dr., Sacramento, CA 95826. Filed with the Clerk of Sacramento County on January 17, 2012. Publish: January 23, 30, February 6, 13, 2013.
ARTFOR 130104 2-13-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00135419
WHEREAS, Asha Phillips has filed a petition with this court for a decree changing names of A'Janee Lee to A'Janee Phillips; A'Shaun Howard to A'Shaun Phillips; and Asha Phillips to Asha Lee-Phillips. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on February 22, 2013 in Department 53, located at 720 Ninth Street, Room 102, 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: January 9, 2013
David I. Brown
Judge of the Superior Court
Publish: January 23, 30, February 6, 13, 2013.
PHILLI 130104 2-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-0509. Gerald D. Thomas, 10501 Croetto Way #8, Rancho Cordova, CA 95670 and Rowetta Johnson, 3825 Jeffrey Ave., Sacramento, CA 95820 are doing business under the Fictitious Business Names "Gloria Jeanz; Sashae" at 10501 Croetto Way #8, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on January 17, 2013. Publish: January 30, February 6, 13, 2013.
GLORIA 130105 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00618. Sunny Kahlan, 6503 Rio De Onar Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name "Subway 49874" at 1500-C West El Camino Ave., Sacramento, CA 95833. Filed with the Clerk of Sacramento County on January 23, 2013. Publish: January 30, February 6, 13, 2013.
SUBWAY 130105 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00239. Dokimakis Drugstores, Inc., 3021 Wayland Road, Loomis, CA 95650 is doing business under the Fictitious Business Name "Knotts Pharmacy" at 6620 Coyle Ave. #102, Carmichael, CA 95608. Filed with the Clerk of Sacramento

County on January 9, 2013. Publish: January 30, February 6, 13, 20, 2013.
KNOTT 130105 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00259. Annie Ly, 8616 Elaine Dr., Sacramento, CA 95828 is doing business under the Fictitious Business Name "Beauty Salon Barber" at 8525 Madison Ave. #146, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on January 10, 2013. Publish: January 30, February 6, 13, 2013.
BEAUTY 130105 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00640. Amy Wirth, 1279 Berry Creek Road, West Sacramento, CA 95691 is doing business under the Fictitious Business Name "Army Wirth Insurance" at 9109 Laguna Main St. #125, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County on January 23, 2013. Publish: January 30, February 6, 13, 2013.
AMYWIR 130105 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00599. Scott Campbell, 7430 Kreth Road, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Campbell Construction" at 7430 Kreth Road, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on January 22, 2013. Publish: January 30, February 6, 13, 2013.
CAMPBE 130105 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00505. Angela Lawrence, 5317 Matina Dr., Elk Grove, CA 95757 is doing business under the Fictitious Business Name "Dorian's Barber Studio II" at 5401 Florin Road, Sacramento, CA 95823. Filed with the Clerk of Sacramento County on January 17, 2013. Publish: January 30, February 6, 13, 2013.
DORIAN 130105 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00649. Lauri Lee DeFazio, 2960 Joseph Ave., Sacramento, CA 95864 is doing business under the Fictitious Business Name "T and L Auto Sales" at 5401 Warehouse Way #114, Sacramento, CA 95826. Filed with the Clerk of Sacramento County on January 24, 2013. Publish: January 30, February 6, 13, 2013.
TANDLA 130105 2-20-13

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES
To Whom It May Concern: WAL MART STORES INC. is applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 6005 MADISON AVE., CARMICHAEL, CA 95608-0521 with 21 - Off-Sale General Eating License. Filed: January 23, 2013. Publish: February 6, 13, 20, 2013.
FIRSTC 130201 2-20-13

NOTICE OF PETITION TO ADMINISTER ESTATE OF
GEORGE BELTRAN SANZ, SR. ESTATE NO. 34-2013-00137299
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of GEORGE BELTRAN SANZ, SR. aka GEORGE B. SANZ:
A Petition for Probate has been filed by Teresa Allingham in the Superior Court of California, County of Sacramento, requesting that Teresa Allingham be appointed as personal representative to administer the estate of the decedent.
The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.
The petition requests authority to administer the estate under the Independent Administration of Estates Act. This will avoid the need to obtain court approval for many actions taken in connection with the estate. However, before taking certain actions, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action. The petition will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.
The petition is set for hearing in Dept. No. 129, located at 3341 Power Inn Road, Sacramento, CA 95826 on March 7, 2013 at 9 a.m. IF YOU OBJECT to the granting

of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Section 9100 of the California Probate Code. The time for filing claims will not expire before four months from the date of the hearing noticed above.
YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may request special notice of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Section 1250 of the California Probate Code.
The name and address of petitioner or petitioner's attorney is: Ruth A. Rowlette, 777 Campus Commons Road #200, Sacramento, CA 95825; 916-649-3355. Publish: February 6, 13, 20, 2013.
ROWLET 130201 2-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00700. Christianna Ashley and Richard Ashley, both of 2439 90th Ave., Oakland, CA 94603 are doing business under the Fictitious Business Name "Woman of God" at 2245 Horn Road #12, Sacramento, CA 95822. Filed with the Clerk of Sacramento County on January 25, 2013. Publish: February 6, 13, 20, 2013.
WOMANO 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00027. Eat at Joes Inc., PO Box 292252, Sacramento, CA 95829 is doing business under the Fictitious Business Name "Pegasus Riding Club" at 10771 Freeman Road, Wilton, CA 95693. Filed with the Clerk of Sacramento County on January 2, 2013. Publish: February 6, 13, 20, 2013.
PEGASU 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00536. Jacqueline Hights, 6620 Chesterbrook Drive, Elk Grove, CA 95758 is doing business under the Fictitious Business Name "Artistic Creations by Jackie" at 6620 Chesterbrook Dr., Elk Grove, CA 95758. Filed with the Clerk of Sacramento County on January 18, 2013. Publish: February 6, 13, 20, 2013.
ARTIST 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00593. Byron Ingram Roope, 1367 Greenborough Dr., Roseville, CA 95661 is doing business under the Fictitious Business Name "Law Office of Byron Roope" at 1007 7th Street #303, Sacramento, CA 95814. Filed with the Clerk of Sacramento County on January 22, 2013. Publish: February 6, 13, 20, 2013.

LAWOFF 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00659. Robert S. Schuermann, 6047 Shirley Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Simply Catering" at 6047 Shirley Ave., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on January 24, 2013. Publish: February 6, 13, 20, 27, 2013.
SIMPLY 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00719. Alshin Darandeh, 2499 Folsom Blvd. #101, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name "Kei Window Cleaning #1" at 12499 Folsom Blvd. #101, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on January 24, 2013. Publish: February 6, 13, 20, 27, 2013.
KEIWIN 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00602. Matthew Synhorst, 9244 Amarone Way, Sacramento, CA 95829 is doing business under the Fictitious Business Name "Frontier Financial" at 9244 Amarone Way, Sacramento, CA 95829. Filed with the Clerk of Sacramento County on January 22, 2013. Publish: February 6, 13, 20, 27, 2013.
FRONTI 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00741. BVD Financial, Inc., 4115 Sadek Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Sacramento Real Estate Group" at 4227 Sunrise Blvd. #200, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on January 18, 2013. Publish: February 6, 13, 20, 27, 2013.
SACREA 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00537. Victor Fleck and Bonny Scheier, both of 3625 Keswick Way, Sacramento, CA 95826 are doing business under the Fictitious Business Name "Logovisions" at 804 Reading St. #A, Folsom, CA 95630. Filed with the Clerk of Sacramento County on January 18, 2013. Publish: February 6, 13, 20, 27, 2013.
LOGOVI 130201 2-27-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00136202
WHEREAS, James Edwin Black Jr. has filed a petition with this court for a decree changing name of James Edwin Black Jr. to Alexa Jay Black. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on March 5, 2013 in

Department 54, located at 720 Ninth Street, Room 102, 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: January 16, 2013
Shelleyanne W.L. Chang
Judge of the Superior Court
Publish: February 6, 13, 20, 27, 2013.
BLACK 130201 2-27-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00135425
WHEREAS, Ian Andrew Knox has filed a petition with this court for a decree changing name of Ian Andrew Knox to Hannah Alexandria Knox. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on February 22, 2013 in Department 54, located at 720 Ninth Street, Room 102, 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: January 09, 2013
Shelleyanne W.L. Chang
Judge of the Superior Court
Publish: February 6, 13, 20, 27, 2013.
KNOX 130201 2-27-13

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A Film Review by Tim Riley

PARKER (Rated R)

The big guns have arrived in January, and this has nothing to do with the NRA. Guns galore run rampant at the movies, from "Gangster Squad" to this week's "Parker."

Even Hansel and Gretel are in the gun business, toting weaponry that would be the envy of mercenaries fighting battles from the sands of North Africa to the jungles of South America.

When he was a vampire hunter, Abe Lincoln didn't use machine guns, as I recall, but the titular characters in "Hansel & Gretel: Witch Hunters," having escaped the gingerbread house, rely on the massive firepower of automatic weapons.

The gun culture is more comfortably at home (if it can be stated this way) in "Parker," only because Jason Statham is by now a very familiar figure as the tough guy in a string of action pictures, most of them requiring the use of you-know-what.

"Parker" is notable because it is based on one of the many crime novels from prolific author Donald E. Westlake, who created the hard-boiled noir environment in which a professional thief became an iconic anti-hero.

A veteran of hard-hitting action thrillers, Jason Statham is just right as charismatic bad boy Parker, a ruthless criminal who surprisingly operates under his own stringent ethical code.

Parker is not your ordinary thug, though he will beat an adversary into an unrecognizable pulp. He operates by a code of honor to only steal from those who can afford the loss and to

Riley Reviews

HARD-HITTING VIOLENCE MARKS "PARKER" FOR ACTION THRILLS

bring no harm to the innocent bystanders.

Above all, Parker is a thief, capable of extreme violence, but he's not a psychopath, like some of the desperate criminals with whom he has to regrettably associate to get the job done.

The action begins brilliantly with a large caper at the Ohio State Fair, where an elaborate plan is in place to steal the \$1 million take from the weekend gate receipts.

Parker is recruited to the heist by Hurley (Nick Nolte), his crime world mentor and father of his girlfriend Claire (Emma Booth), to whom Parker is extremely devoted.

An expert at planning and executing seemingly impossible heists, Parker is daring and meticulous but all he requires from his crew is absolute loyalty and strict adherence to the plan.

The Ohio State Fair robbery turns deadly because of a crew member's reckless behavior, and as a result, Parker declines to join vicious crime boss Melander (Michael Chiklis) and his gang for their next big job.

Not willing to take no for an answer, Melander's gang of thieves turns on Parker with a brutal attack, leaving him for dead by the side of a deserted road.

The most inept member of the Melander crew is Hardwicke (Micah Hauptman), the spoiled nephew of a ruthless Chicago mob boss. And he's the one who supposedly administered the coup de grace to Parker.

But Parker survives the attack (the first of many such encounters), and after a quickly miraculous recovery, he is bent on vengeance against the men

who betrayed him and made off with his share of the loot.

Melander had boasted that the proceeds from the state fair heist were meant to finance a really major score of stolen jewelry. And so Parker traces the gang to the glitzy confines of tony Palm Beach.

Posing as a wealthy Texas oilman, complete with the ten gallon hat and cowboy boots, Parker feigns interest in buying a big piece of local real estate.

As luck would have it, Parker meets struggling real estate agent Leslie (Jennifer Lopez), who happens to have an encyclopedic knowledge of the island and its wealthy socialite inhabitants.

The extremely attractive Leslie tells Parker that she's pushing 40 and still living at home, after a nasty divorce, with her soap opera-obsessed mother (Patti LuPone).

Believe it or not, Parker keeps everything strictly professional and does not fall for Leslie's obvious romantic interest in him, even after he's seen her stripped down to her underwear.

With her unexpected help, Parker uncovers the gang's plan to make off with more than \$50 million worth of jewels that are part of a famous estate auction.

That Parker is a crisp, proficient killing machine is all the more reason that Jason Statham landed the role. This movie is a perfect fit for the British actor, all the better for his gruff physical nature.

With minimal dialogue, Statham's anti-hero is the lone wolf vigilante who will go from one ferocious fight scene to the next with single-minded tough guy intensity.

Not surprisingly, given Statham's natural talent for considerable action, "Parker" is a coolly efficient action thriller that gets a lot of mileage from its protagonist.

Full of bone-crunching fights and profusely bloody battles, "Parker" is a bare-knuckles thriller that pumps the action adrenaline to a high level.



Dare to Live Without Limits

THE GOOD AND BAD by Bryan Golden



Who wouldn't want only good fortune in their lives? A life devoid of problems is the foundation of many dreams. However desirable, an adversity free existence is not possible. Everyone encounters both the good and the bad.

Life is very much like the weather. There is a lot of variation and it's not always what you want. Gorgeous, clear weather with perfect temperature is always ideal. But nothing could survive without rain. Regardless of where you live, there is no way to escape inclement weather.

With the proper clothing and shelter, you can survive, if not be comfortable, in any condition. Your appreciation of beautiful weather is always enhanced after a stormy period. You marvel in how good you feel once the sun starts shining again.

Just as the earth needs both sunshine and rain to support life, both the good and bad in your life serve a purpose. The bad times in life give you more of an appreciation for the good times. Besides, there is no way to avoid life's challenges. Additionally, it is by overcoming hardship that you learn, grow and become stronger.

There is no reason to be apprehensive of bad times. With knowledge and foresight you can minimize any impact. The key is to prepare

during good times. When things are calm, you have the time and energy to strengthen the resources you will need to draw on during periods of challenge.

Here are some steps you can take during the good times to prepare for the bad ones. Since attitude and outlook are key to solving problems, your first priority should be to improve them. There are a variety of ways to do this.

Begin by discovering how others have overcome adversity. You can find biographies, articles, and news stories about the many ways people have weathered bad times. Read motivational books or listen to inspirational material on CD's. Various TV shows profile true stories of real people and how they overcame obstacles.

By filling your mind with examples of what other people have accomplished, you become focused on finding solutions, rather than being sidetracked by problems. This is mental conditioning. When the bad times hit, your mind will respond the way it was trained. Rather than being overwhelmed by adversity, your will immediately seek out ways to overcome obstacles.

Next, when times are good, develop your problem solving skills by practicing on minor issues that are part of daily routines. Welcome

each problem and the opportunity to practice. This attitude enables you to find solutions far more readily than if you get frustrated and angry at every annoyance.

When times are good, there isn't a lot of incentive to prepare. There is the analogy of the man who's roof always leaked when it rained. When asked why he never fixed it he replied, "When it's raining, the roof is too slippery to go up and fix it. When the weather is nice, my roof isn't leaking, so there is no need for repairs."

Don't be like this hapless fellow. Act when times are good so that you are ready for when the bad times hit. Bad times will pass. You will make it through. Those who are prepared emerge in better shape, and faster, than those who aren't.

Enjoy and appreciate the good times in your life. Don't stress over the bad times. You can't avoid them so you may as well make lemons out of lemonade. Within you lies all you need to overcome any obstacle.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2007 Bryan Golden.

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Business Expert Offers Tips for Capitalizing on Unpredictability

As we pass the five-year anniversary of the start of the economic recession in December 2007, many observers focus on what was lost:

- 8 million jobs
- 146,000 employer businesses
- 17.5 percent average individual earnings

But the businesses that survived the Great Recession and are thriving today didn't focus on losses then – and they aren't now, says Donna Every, a financial expert who has published three non-fiction business books and recently released her first novel, "The Merger Mogul," (www.donnaevery.com).

"The entrepreneurs who are successful during times of uncertainty are so because they don't rely on the standard approaches they'd use in predictable times, and they look for opportunities – the positives – in situations that would have been considered negatives five years ago," Every says.

"It's similar to how we deal with the weather. In places where it's sunny most of the summer, we wouldn't leave our house each morning packing coats and umbrellas just in case. The weather's predictable. But in the winter and other seasons when the weather can quickly change, we head out with a different mindset."

For businesses, switching gears to deal with inclement economic conditions involves adopting new perspectives and practices, she says.

"I incorporated some of these in 'The Merger Mogul' because it's set during the recession and my protagonist, the mogul, had to adapt," Every says. "He used many of the strategies I teach my business clients for thriving during economic uncertainty."

What are some of those strategies? Every outlines them:

- Build on what you have, not toward what you want: Instead of setting goals and then seeking out the resources you'll need to meet them, assess what you have available and decide what you can achieve with that. This not only saves you the time and expense of pulling together resources you may not have, it also gives you the advantage of working from your business's individual and unique strengths.



Donna Every, Offering Sound Advice for Small Businesses

- Follow the Las Vegas rule: Tourists planning a weekend in Las Vegas will often set aside the amount of money they're willing to gamble – and lose -- on cards or the slots. That way, they won't lose more than they can afford. During an uncertain economy, entrepreneurs should calculate their risks the same way. Rather than going for the biggest opportunities as you would in prosperous times, look for the opportunities that won't require as much of your resources. Calculate how much you can afford to lose, and always consider the worst-case scenario.

- Join hands and hearts: Competition is fine when things are going well, but when times are tough, you need allies. Explore forming partnerships with other entrepreneurs so you can strategize to create opportunities together. With what your partners bring to the table, you'll have more strength and new options to work with.

- Capitalize on the unexpected: Surprises can have positive outcomes if you handle them nimbly by finding ways to use them to your advantage. Instead of planning damage control for the next unexpected contingency, look at it as an opportunity. Get creative as you look for the positives it

presents.

- When life is unpredictable, don't try to forecast: Focus on what you can do and create now rather than what you can expect based on what happened in the past. In good times, that information can be a helpful and reliable way to make predictions, but savvy entrepreneurs don't count on that in uncertain times.

"While the U.S. economy certainly is improving, there's still too much uncertainty both here and abroad to go back to the old ways of doing business just yet," Every says.

"If you've survived the past five years, you've probably been relying on many of these strategies – maybe without even realizing it," she says. "Don't abandon them yet, and if there are some here you aren't using, work toward incorporating them, too."

Donna Every is director of Arise Consulting Inc., a company that offers business training, and consulting services. She is a Chartered Certified Accountant with a master's in business administration. She is the author of "What Do You Have in Your House?"; "The Promise Keeper"; "Arise & Shine"; and her first novel, "The Merger Mogul."

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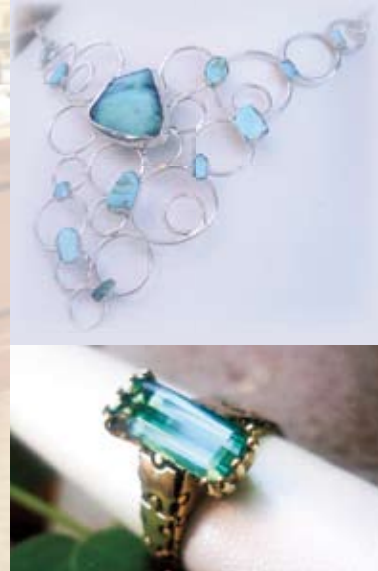
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SAVING YOUR HEART

We are into the heart mood as we near Valentine's Day with every heart cliché you can think of. And we all love the flowers and the candy and the cards too. Maybe we should be thinking long and hard about the real heart that keeps us going every day instead of the candy ones. The number one killer in the U.S. is heart disease. But when you think of heart problems, you picture an overweight middle-aged man, right? What if I told you the number one killer of women in North America is heart disease? Got your attention, huh? It accounts for a third of all deaths in women and far surpasses the prevalence of breast cancer. It's true, and that's why Cardiologist Dr. Martha Gulati and Pharmacist Sherry Torkos took on the task of getting women, who often neglect their heart health, to take notice in their book "Saving Women's Hearts." While the stats can be frightening, the good news is that most risk factors for heart disease can be changed. You can bet my ears perked up when Sherry took me on the Myths and Misconceptions of women and heart disease on my POPPOFF Radio Show.

1) Heart disease is only an issue for elderly women: While heart disease is the chief killer of women over 65, it is the second leading cause of death in women ages 45-64 and the third leading cause of death in women 25-44.

2) Women should be treated less aggressively after a heart attack than men: Absolutely not. The unfortunate reality is that women are treated less aggressively after a heart attack and are also more likely to die after suffering a heart attack.

3) Risk factors for heart disease are the same in women as in men: Not so. Certain conditions are more likely to cause heart disease in women than in men, such as metabolic syndrome and menopause. Stress is also more likely to damage women's hearts.

4) Sex increases the risk of heart attack: It is commonly thought that sex is a major trigger for heart attacks, yet only 1% of heart attacks are brought on by sexual activity.

5) Coffee is bad for your heart. While too much caffeine can raise blood pressure, coffee actually contains significant amounts of antioxidants. A recent review of 21 studies found that women who drank one to four cups daily actually had a lower risk of heart disease.

6) Nuts can raise cholesterol levels: Nuts are a good source of soluble fiber and other nutrients and research has found that consuming a handful of nuts daily can lower cholesterol and the risk of heart disease.

7) Hormone replacement therapy protects against heart disease: In fact, menopausal women who participate in estrogen replacement therapy actually may be at increased risk for heart disease.

So I asked Sherry how I can save my heart, and she shared these nine ways:

1) Get at least 7 hours of sleep every night. Women who sleep 6 hours or less have been shown to be at greater risk.

2) Take 10,000 steps a day. Use a pedometer and gradually

increase the number each day. Exercise fights heart disease in numerous ways.

3) Have oatmeal with chia seed for breakfast. The soluble fiber in oats and chia can help lower cholesterol.

4) Eat more fish, garlic, and green tea. These foods help cut heart disease risk.

5) Choose whole grain bread/pasta and brown rice over white rice. Studies show that highly refined carbs are worse for your heart than foods high in saturated fat, like red meat and butter.

6) Avoid foods that contain trans-fatty acids. They can raise cholesterol levels and increase risk of heart disease.

7) Don't sweat the small stuff. Stress is a major risk factor for heart disease.

8) Laugh more. Laughing relaxes and expands blood vessels, which protects the heart.

9) Get screened for heart disease...beginning at age 20!

WOW! That stuff about stress really got to me. Maybe that's where the

breaking your heart saying comes from. I wanted to finish on a positive note with Valentine's Day coming soon. So Sherry gave me five Heart-Smart Indulgences. Don't want you to be bored on that special day so here goes...Avocado, Dark Chocolate, Red Wine, Nuts, and Berries. You got me on the Red Wine and Dark Chocolate. I am now a happy camper! And don't forget have a good belly laugh or two! HAPPY VALENTINE'S DAY!!!

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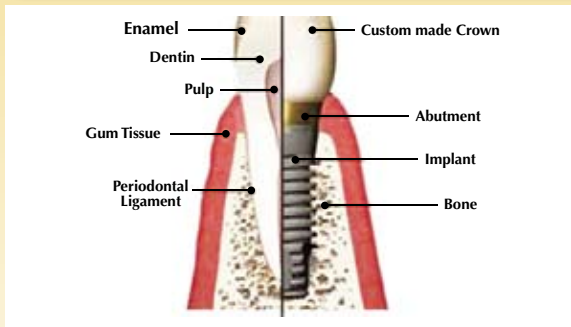
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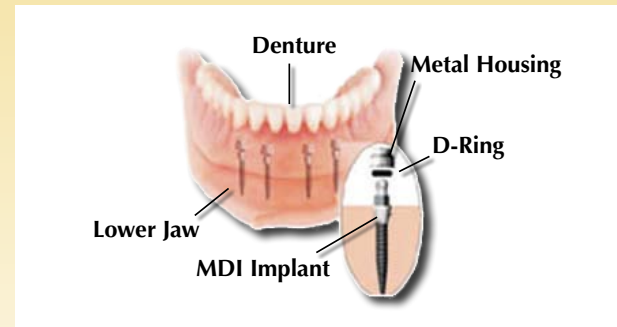
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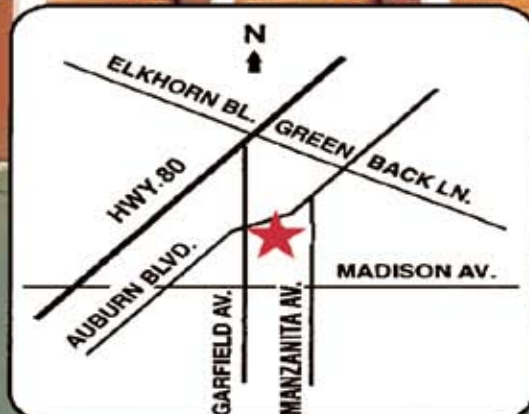
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