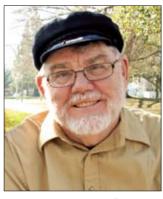
Carmichael Times

Volume 33 • Issue 9

Serving Carmichael and Sacramento County since 1981

February 27, 2013

Jungle Jim Sez' Here it is Spring Again...



Page 3

Ken Cooley Named Chair of the Select Committee



Page 3

For Love or Money A Fast-paced, Classic Farce at Arden Playhouse



Page 11



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Targeting Identity Theft Fraud



To stop identity thieves up front, the IRS has made a significant increase for the 2013 tax season in the number and quality of identity theft screening filters that spot fraudulent tax returns before refunds are issued.

By Julie Parker

SACRAMENTO REGION. CA - (MPG) The Internal Revenue Service (IRS) has seen a significant increase in identity thieves filing false claims for refunds with stolen Social Security numbers. As a result, they have stepped up investigations, collaborated with federal and local law enforcement agencies, and aggressively pursued

successful prosecutions. In Fiscal Year 2012, the IRS initiated approximately 900 identity theft related criminal investigations, tripling the number of investigations initiated in 2011. A massive national sweep in recent weeks targeting identity theft suspects in 32 states and Puerto Rico, which involved 215 cities and surrounding areas, resulted in 734 enforcement actions in January, including indictments, complaints, and arrests. The effort comes on top

of a growing identity theft effort that led to 2,400 other enforcement actions during fiscal year 2012.

"When these individuals go to jail, says Steven T. Miller, Acting IRS Commissioner, "they're spending an average of four years in custody. We've seen sentences as long as 262 months that's more than 20 years.

Criminal Investigations (CI) developed the Identity Theft Victim Disclosure Waiver Process. The program provides for the disclosure of federal tax returns and return information associated with the accounts of known and suspected victims of identity theft with the express written consent of those victims. Prior to disclosing any tax information, victims are required to sign a waiver authorizing the release of information to the designated state or local law enforcement official pursuing the investigation. The program is currently operational in nine states: Florida, Alabama, California, Georgia, New Jersey, New York, Oklahoma, Pennsylvania and Texas. CI expects to expand this initiative to include other states and

jurisdictions. The IRS expanded the scope of chargeable criminal violations to include forging endorsements on Treasury checks, theft of public money, fraud in connection with access devices, mail fraud, and wire fraud.

"In addition to the nationwide sweep," says Miller, "the IRS launched a special compliance effort in the same time period involving money service businesses. Many people call these check-cashing businesses. IRS auditors and investigators visited 197 businesses to help make sure that they are not assisting identity theft or refund fraud when they cash checks. These visits took place in 17 areas that we

identified as high-risk, including Tampa, Miami, New York, Philadelphia, Chicago and Los Angeles.

To help taxpayers, the IRS has a special section on IRS.gov dedicated to identity theft issues, including YouTube videos, tips for taxpayers and a special guide to assistance. For victims, the information includes how to contact the IRS Identity Protection Specialized Unit. For other taxpayers, there are tips on how taxpayers can protect themselves against identity theft.

Miller acknowledges assistance for victims needs improvement. "We are challenged by our inventory and folks are waiting longer than they should expect to. I want you to know that we understand your frustration, and we are working hard to get your cases resolved as quickly as we can.

Continued on Page 5

Spurring Innovation Beyond Silicon Valley



"We are changing the world by providing community resources for education, innovation and creation". Photo by David Dickstein.

By David Dickstein, Intel Free Press

SACRAMENTO REGION, CA - (MPG) Occupying commercial space that previously housed a tattoo parlor, the founders of a fledgling institution dedicated to advancing technology are hoping to make a different kind of mark in an area they

deem devoid of innovation about 100 miles east — and light years away — of Silicon Valley.

"Sacramento is strong on clean and green, but as far as innovation it's lacking," said Gina Lujan, CEO and founder of Hacker Lab, an incubator for technology startups where workspace, tools, classes and

a spacious community-like setting.

"The city has been focusing on the two sectors of clean tech and sustainable, but not so much innovation," said Lujan, who was part of a startup institution in the San Francisco area, but returned to her hometown to

collaboration are provided in fill a void or two.

"When you're building a startup community, every city is different," she said. "Besides innovation, Sacramento also lacks in technology education. I went to Sacramento City College a while ago and asked to see the computer science department.

Continued on Page 5

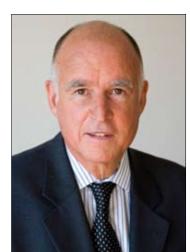
Governor Brown Certifies Solar Project Under 2011 **CEQA Reforms**

Special Release from Gov. Brown's Office

SACRAMENTO COUNTY, CA - (MPG) Taking action to cut red tape, create new jobs and generate clean energy, Governor Edmund G. Brown Jr. has certified a second project for fast-tracked judicial and legislative review under the terms of his 2011 CEQA reforms.

The McCoy Solar Project, a billion-dollar renewable solar facility that will be located in Riverside County, is now eligible for expedited review under the Jobs and Economic Improvement Act of 2011 (AB 900). AB 900, signed by Governor Brown in September 2011, sends CEQA litigation for certain large projects directly to the Court of Appeal and requires that decisions on the merits are made in a short timeframe.

Governor Brown certified the first project, Apple's new Cupertino campus, for AB 900 streamlining in June 2012. AB 900 projects are not exempt from CEQA review.



Governor Jerry Brown

The McCoy Solar Project will generate approximately 341 well-paid construction, supervisory, support and management jobs over the project's 46-month construction, and additional operational jobs once completed. Under the terms of the Governor's certification, McCoy will invest a minimum of \$100 million in California during construction. The California Air Resources Board has certified that the project will not generate any additional greenhouse gas emissions during construction.

The project will generate up to 750 megawatts of photovoltaic solar power, enough electricity to power approximately 264,000 residences. It will be sited on 4,315 acres of federal land, 477 acres of private land and include a 15.5 mile long transmission line right-of-way.

In January 2012, Governor Brown signed an agreement with Secretary of the Interior Ken Salazar to expand a state and federal partnership to create more renewable power projects in California.

In April 2011, Governor Brown signed legislation requiring one-third of the state's electricity to come from renewable sources. The legislation increased California's 20 percent renewables portfolio standard target in 2010 to a 33 percent renewables portfolio standard by December 31, 2020.

Source: Office of Gov. Brown

Carmichael Times Page 2 February 27, 2013

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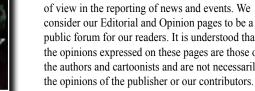
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Assemblyman Ken Cooley Named Chair of the Select Committee on Community and Neighborhood Development



Assemblyman Ken Cooley

RANCHO CORDOVA, CA – (MPG) Assemblyman Ken Cooley (D-Rancho Cordova) was named by Speaker John A. Pérez (D-Los Angeles) today as the Chair of the Select Committee on Community and Neighborhood Development.

and Neighborhood Development.
"Strengthening and sustaining community quality of life for residents and to fortify local job creation efforts is critical to

every California community" said Assemblyman Cooley. "It sets the stage for communities to continually renew themselves and afford job opportunities to the people who grow up there and their families."

The Select Committee is charged

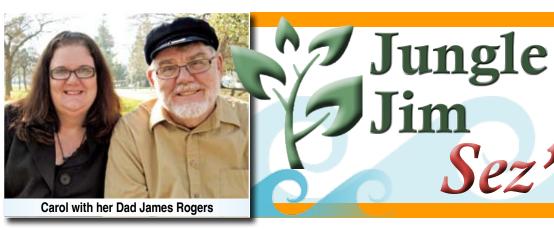
- Creating and promoting broadbased community partnerships;
- Developing a toolkit for local governments on job creation and business growth;
- Identifying resources to augment public safety resource management; and
- Locating state and federal dollars that can be used for community and neighborhood development.

This committee will focus on identifying quality of life improvements needed in typical communities and neighborhoods and the barriers that impede progress towards accomplishing them. Further, the committee will partner with key stakeholders and neighborhood groups to identify strategies to best implement these ideas.

The Select Committee work will begin with a hearing inviting a statewide sampling of community leaders from urban, suburban and rural town locales to discuss the challenges faced when attempting quality of life improvements at the neighborhood level. Subsequent hearings will focus on best practices for applying quality of life improvements to the various communities statewide.

Assemblyman Ken Cooley represents the 8th Assembly District which includes the communities of Arden-Arcade, Carmichael, Citrus Heights, Rancho Cordova, Rancho Murieta, Rosemont, Wilton and other portions of unincorporated Sacramento County. For more information, please visit http://asmdc.org/members/a08/

Source: Office of Ken Cooley



Here it is Spring again and a new gardening season is starting. The days are getting longer and the weather is warmer. Well maybe. Early Spring can be cold, depending.

For a lot of people gardening can be a chore like cleaning the bathroom or washing the walls. For real gardeners, nature lovers, or people that live in the real world, gardening is a joy, an artistic endeavor and a way to connect to the living world.

I am a long time teacher of the way gardening can be fun. I have spent the last fifty years teaching people in nurseries, giving seminars and doing garden design for people. This column is dedicated to showing you how to have success gardening and learn to enjoy it.

Sacramento is blessed with one of the best gardening climates in the country. Yes, I know about Hawaii, Florida and San Diego but I also know about Nevada, North Dakota and New York. We are blessed!

Going outside now you should

see things starting to grow and bloom. If you are lucky there are some bulbs starting to break through the ground in your garden, maybe even blooming. Some of the camellias are starting to open. A few of the deciduous trees and shrubs are starting to stir. If your garden doesn't have anything happening now it should. It's too late to plant early spring bulbs now, but you have a calendar right? Mark down next October and get yourself down to the nursery and look for bulbs.

I am not a big fan of the traditional large daffodils and tulips because they tend have a life span of just a few years and then they dwindle. I prefer to plant some of the small flowered species Tulips, small flowered Narcissus (Daffodils) and a host of other naturalizing bulbs. These will last years and always surprise you when they come up!

Moving on to what you can do now. For me the least enjoyable task is weed control. The trick to

long term weed control is preventing weeds from seeding. If you are open to chemical weed control, kill the existing weeds, if not hoe them down and clean up. Immediately, put a two inch mulch of Mini or Micro Bark over the ground. No – two inch mulch is not a misprint. This will dramatically reduce the seedling weed invasion, and keeping the rest of the weeds OUT will be much easier. Remember, DO NOT allow weeds to seed.

This one project will simplify the rest of the gardening year. In my garden I mulch ALL the planting areas and renew every three to four years.

Next time I will be talking about how to make your garden interesting year round.

Happy gardening, Jungle Jim

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Carmichael Times Page 4 February 27, 2013

By Karen Anderson

There is a saying: "Judge not lest you be judged." What does this mean? Does it ruffle your feathers, or make the hairs on your neck stand straight up? Are you quick to make a judgment, even though you may think it is not that bad or it's just a little criticism? What's the harm in that, right? You may think you are helping the person, but in reality you are attacking their selfesteem. Putting someone down (even though it may be justified in your mind) is just WRONG. Shame on you for doing that! This maybe the way you treat others because you in turn have been treated this way, but there is no excuse for it. Judgment is judgment, and we don't have the right to do it to anyone. It angers me when I have been the recipient of unfair judgment. It makes me feel like, did I really deserve this mistreatment? The other form of judgment is when someone reads into what you say with something that isn't or was never said. Does that person think they can read your mind? They can't, and once again I believe this is a form of judgment, because it

starts all the negative statements

Lådo

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Unreasonable **Expectations**

going once again. I have heard the vary!" And then walk awav. If vou statement, "Well, you just have to learn this." My reaction is, "No I don't, I'm an adult; not your child." You could also call these words verbal abuse or bashing. Whatever you call it, the statements are unfair and usually unkind.

I have done a lot of soul searching about judging. Some may think, which I used to do, "Well, they really needed to hear this." My answer now is, NO THEY DON'T! Not when it comes at you as an attack. First, the definition for judgment is a formal utterance of an authoritative opinion. This may be the dictionaries definition, but let's look at God's Word about judgment: "You, therefore, have no excuse, you who pass judgment on someone else, for at whatever point you judge another, you are condemning yourself, because you who pass judgment do the same things." God also says, "Judgment will again be founded on righteousness, and all the upright in heart will follow it."

Something I have learned when I am being verbally attacked is to say nothing and walk away. Remember, you don't have to take this. It could create anger in the other party, but most of the time that person is so involved with what they want you to hear, they are almost in a state of shock when you walk away. Another way to easily diffuse someone before you walk away from them is to simply smile and say, "Opinions

are afraid of the repercussions, ask God for His shield to protect you. Stay safely in His strong and loving arms. While there, focus your mind on His Word and not the words of vour attacker

Another thought: are you the one judging others? You should always weigh your words against God's principles. Day in and day out you are bombarded with chances to be judgmental. It is time to do your own soul-searching and STOP... THINK...SAY. Before you SAY anything, ask God if it is your place or His to judge the situation. The tongue is a powerful tool that can either encourage or destroy someone. What would you rather be known as: the "destroyer" or the "ENCOURAGER"? I personally want to be God's encourager. As you help others, don't let yourself become a judge; it is not your place. If you are willing, ask for God's guidance...He is there in everything you say and do.

PASSAGE: Romans 2:1-2 (NIV) Psalm 94:15 (NIV)

Karen Anderson is an accomplished speaker, author, and chaplain. Receive a copy of her latest book, "Nikki's Tail-Waggin' Lessons" and "The Little Book of BIG Thoughts Series." Leave a message or questions for Karen through her website www. doablesteps.com/contact.

Dusty Baker Encourages "Fit Kids"



SACRAMENTO REGION. CA – (MPG) Cincinnati Reds manager, Granite Bay resident and Sacramento Sports Hall of Fame member Dusty Baker (back row center), recently took time out from preparations for spring training to encourage Fit Kids participants to keep up the good work.

Fit Kids is United Way

California Capital Region's project that seeks to reduce obesity rates in the region by fostering healthy eating habits and active lifestyles. YMCA of Superior California is one of six regional nonprofits funded by United Way to work on Fit Kids. There are more than 1,000 kids in the program region-wide.

Baker, a 19-year major leaguer,

has had an active lifestyle his entire life. He was a four-sport varsity athlete at Del Campo High School in Carmichael and in addition to riding a bicycle two hours a day is an avid hunter and fisherman during the off-

Source: Kristin Thebaud **Communications**

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Carmichael Times Page 5 February 27, 2013



may be suffering from a devas-

tating cancer and is terminally ill.

As long as the taxpayer is work-

ing, the tax representative, be it a

CPA or an IRS tax attorney, may

have a hard time getting the IRS

to consider this fact, even though

they say it should be considered,

in the calculations of the amount

offered. They will look at income

minus the expenses and will say

If you tell them that your client

may want to save for his funeral

expenses, they will tell you that is

not an allowed expense. The law

may not allow it. Consider that

the dying taxpayer may want to

do something for his child while

alive, would the IRS acknowl-

edge this fact. I don't think so. So

we can see that the law and ethics

Now let us reverse the situation.

The IRS by mistake sent you fifty

thousand dollars. You take the

check and you spend it for good

cause or even for fun. The IRS

contacts you. Are you obligated

to pay this tax debt? It depends.

Now we sound smooth. Morally,

possibly, you are obligated. But

now should we consider if you

may not be congruent.

that you need to pay so much.

Tax Resolution Lies between Morality and Law

They tell us that law does not necessarily conform to moral standards. We may add that the latter may not conform to the first either. So, we have a law that is not concerned with ethics but must be obeyed even if it violates an ethical categorical imperative. An example is an honest family that is working very hard to make a living but is deported in accordance with the law.

Generally speaking, in an offer in compromise, installment agreement or currently not collectible tax resolution settlements, you will have to present your financial situation to the IRS. The IRS looks at your income and expenses and decides how much in monthly payments you have to make to pay off your tax debt.

In the case of an offer in compromise you will have to present your assets and liabilities as a factor to determine the amount of the offer. Assets and liabilities should be presented even when you negotiate an installment agreement over fifty thousand dollars.

Consider one of the tax problems in which the taxpayer owes back taxes to the IRS. The taxpayer can be seriously ill; he are obligated or not? Certainly we

The client shows up at your office asking for tax help, tells you that he had a ball with the fifty thousand dollars and now he is asking for tax relief from his debt. Should you instruct him in platonic ethics or should you study the case as one of collection? If he has the money to pay an installment agreement you negotiate one. If he has no money and is eligible for an offer in compromise of maybe three hundred dollars instead of the fifty thousand dollars, should that be the case? I say absolutely. It has become a strictly collection case. Where is ethics? Out the window. Where is the law? Alive and

For good or ill, the tax law may be in conflict with ethics when you seek a tax resolution such as an offer in compromise to solve client tax problems.

Dean has 30 years experience as a CPA and tax consultant and he is currently on two radio shows. He is the managing director of National Financial Advisors (NFA Tax Help), a national firm headquartered in Houston. He is also a Chartered Financial Consultant and Chartered Life Underwriter. He consults exclusively on tax matters particularly tax audits and tax collections at both the federal and the state levels.

WHITE BASS

White bass, unlike their striped, large- and smallmouth

cousins, don't just hit anything they can fit into their mouths. When the fight is over and the

fish is caught, every bit of effort put into catching them is usually

White bass are a school-based fish that isn't known to occupy a set depth of water. These fish are

found throughout most of North America and are known as a top-

choice for anglers due to their

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IRS Targets Identity Theft Refund Fraud

Continued from Page 1

We know we have more work to do, and it's my commitment that we will do everything we can to help victims resolve their cases."

A map of the locations and additional details on the January enforcement actions and compliance visits are available on IRS. gov. More information on IRS Criminal Investigation efforts is available on IRS fact sheet FS-2013-12. The latest updates on the identity theft enforcement efforts and individual cases are available on a special Identity Theft Schemes page on IRS.gov.

More information on enforcement actions can be found on a DOJ Tax Division page.

To stop identity thieves up front, the IRS has made a significant increase for the 2013 tax season in the number and quality of identity theft screening filters that spot fraudulent tax returns before refunds are issued. These efforts helped the IRS in 2012 protect \$20 billion of fraudulent refunds, including those related to identity theft, compared with \$14 billion in 2011.

If a taxpayer receives a notice from the IRS indicating identity theft, they should follow

the instructions in that notice. A taxpayer who believes they are at risk of identity theft due to lost or stolen personal information should contact the IRS immediately so the agency can take action to secure their tax account

The taxpayer should contact the IRS Identity Protection Specialized Unit at 800-908-4490. The taxpayer will be asked to complete the IRS Identity Theft Affidavit. Form 14039. and follow the instructions on the back of the form based on their situation.

Spurring Innovation Beyond Silicon Valley

Continued from Page 1

I was sent to the computer lab where students were working on Word and PowerPoint, doing resumes, but no coding or anything like that."

When Lujan would talk to local business people about lean startups, the business approach developed in 2008 by Eric Ries that aims to change the way companies are built and new products are launched, and "pretty much no one knew what that was," she was both chagrined and even more driven to succeed. Based on how fast Hacker Lab has grown in its first year — the venture turned 1 on Feb. 7 — Lujan and co-founders Eric Ullrich and Charles Blas just might be on to something big.

The original digs of an 850-square-foot room above a coffee and beer bar in a kitchy part of town was displaced a few months later by a 10,480-squarefoot campus near downtown that is considered the second-largest hacker space in California. Expansion came soon after Hacker Lab hosted Sacramento's first large-scale hackathon in June. Over 50 local software developers came out for Cereal Hack, the name in honor of their supposed favorite food. Teams were formed and tasked to create, develop and deliver a smartphone application within a 30-hour window. A live-feed application for artists, photographers and writers based on geo-location won top honors for a team called Raidarrr, which would be invited later that year to the venture capitalist-eyed Startup Bootcamp Berlin. The Sacramento event helped put Hacker Lab on the map.

"We had no idea we were building a community with the event," said Lujan, who, along with her two partners, organized Cereal Hack 2. The November hackathon drew 75 coders, designers, business developers and hardware hackers along with corporate sponsorship to the tune of \$10,000 from Intel. Plans are now underway for Cereal Hack 3 on May 11. Though the hackathons are marquee events, they aren't the only ones on the Hacker Lab calendar. The events page is dotted with meet-ups, classes, HTML5 jams and even "Geeky Movie Nights."



access to a space to learn about and advance technology. Photo courtesy: Intel Press

Hacker Lab ended its first year with just over 50 members, including Leadwerks Software, a provider of 3-D game development tools for PC, Mac and mobile platforms. February will see new neighbors in Render Brew, a product digital imaging company, and Epicodus, a Web development school.

Members pay between \$45 to \$500 a month, the range starting with students in need of a workspace with tools and equipment, to enterprises requiring a private office. Hourly and daily rates also are available.

All members, including hundreds more who participate through Hacker Labs' social are part of what the principals call a "grassroots movement" of people united to solve problems and advance technology.

'We are changing the world by providing community resources for education, innovation and creation," said Eric Ullrich, a co-founder of Hacker Lab in Sacramento. "It's all very exciting. This whole thing is like catching a big, old tsunami and saying, 'Wow, this is huge,' and you need to stay on. It's scary, it's awesome. And there's nothing else like it in the [Sacramento] Valley."

Or anywhere else, apparently. According to Lujan, who is also creative director of Webify Labs "on the side," what separates Hacker Lab from the likes of Noisebridge and

13,000-square-foot Hacker Dojo in Silicon Valley, Bucketworks in Milwaukee and the national chain of membership-based TechShop do-it-yourself fabrication workshops is that the Sacramento facility is both a startup and maker space.

"It's a completely different model," she said. "No one else in the country is half and half. I love [Hacker] Dojo, but its primary focus is on hacking. Noisebridge is primarily for making things.'

Non-profit Hacker Lab is still several members and sponsors away from breaking even, according to the founders, but they hope the often-difficult task media channels and hackathons, of raising startup capital doesn't daunt others like them from creating similar collaborative workspaces elsewhere.

"All cities need a Hacker Lab," Lujan said. "There's been no better time. Product development is so obtainable right now. Having a space with the tools and collaboration to build products and software is vital to a city. It gives the region a school, an innovation campus with R&D and connections under one roof. It's a new type of institution, a new paradigm to our society."

Intel Free Press (www.intelfreepress.com) is a tech news site from Intel Corporation, covering news and information focused on people, technology, events and topics relevant to the computing industry.

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The Mission Oaks **Computer Club**

will meet on Thursday, March 14, 2013 from 1:00 PM to 3:00 PM at Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael, CA. The meeting topic will be "Intel Corporation, What's New" presented by Intel's Tom Wynn.

A problem solving clinic, led by Adam Lacey of Applications, Etc, will follow the meeting. First-time visitors are welcome.

For additional information call (916) 366-1687 or visit our website at www.missionoakscomputerclub.org.

www.CarmichaelTimes.com



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Bring the entire family to this spring concert entitled "Musician's Choice!" at the Crowne Plaza Sacramento Northeast.

Sunday, March 17, 2013, 2:30 pm

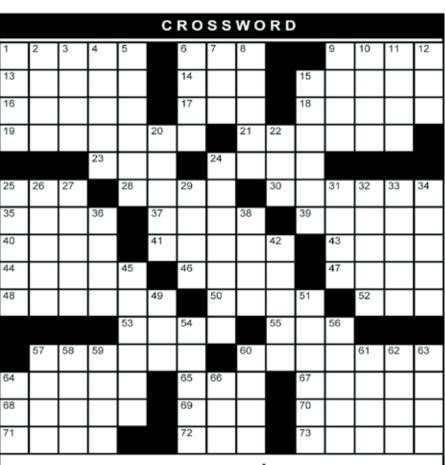
The Sacramento Symphonic Winds, conducted by Dr. Les Lehr, features flute soloist Maquette Kuper performing Carmen Fantasy by Georges Bizet. Other selections will include Overture to Candide by Leonard Bernstein, Symphony #1, "The Lord of the Rings," I. Gandalf by Johan De Meij, Abbey Road: A Symphonic Portrait by Ira Hearshen and more!

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CLUES

DOWN

1. It's often there for life

6. American Revolution

3. Soon, to a bard

7. Propel, in a way

8. Uniform shade

9. Evening in Italy

11. Chips, perhaps

12. Pastrami holder

20. Pirate's necklace

10. Everglades deposit

4. What bee did

5. Roman Sol

supporter

2. Vegan's protein choice

- **ACROSS** 1. Money under mattress, e.g. 6. Convex and used for
- cooking 9. Practice in the ring
- 13. Male contessa
- 14. "A likely story!"
- 15. Pipsqueak
- of the law 16. Run
- 17. George Gershwin's
- 18. Speak like Pericles 19. *"Chariots of Fire" sport
- 21. *Mr. Miyagi's sport
- 23. Sticky stuff
- 24. Not a hit 25. Writing point of pen
- 28. Comfy spot
- 30. Agitated
- 35. In a frenzy 37. To buy something "for a
- 39. Stallion's cry
- 40. What Simple Simon wanted to taste

- 41. Glorify
- 43. Expunge 44. Open-mouthed
- 46. Time for eggnog
- 47. Son of Aphrodite 48. *Manny Pacquiao's sport
- 50. At a great distance
- 52. Lusitania's last call 53. Flipside of pros
- 55. Part of smog 57. Gourmet's organ?
- 60. *Grand Tour sport 64. Meeting place
- 65. Fish eggs
- 67. Divided country, e.g. 68. Compacted mass
- 69. Delivery vehicle
- 70. Give the boot 71. Freebie
- 72. Young newt

- 73. Office stations

- __ Wednesday 24. Marie Antoinette's garments

15. Decline

- 25. Muslim ruler honorific 26. Insect, post-
- metamorphosis
- 27. Laundry booster
- 29. Jimi Hendrix' "_ 31. Formally surrender
- 38. *Subject of "A Good Walk Spoiled" 42. Like kale and spinach greens 45. Live in a tent

36. Civil War headgear

32. Wedding cake layers

34. *Bobby Fischer's game

33. Icy hut

- 49. Caught
- 51. Did this to one's world 54. Bundle of axons
- 56. Taken to field in baseball
- 57. *a.k.a. "the sport of kings" __ drink
- 58. Mojito, _ _ 59. Coal unit
- 60. Copper coin
- 61. Eye part 62. Adam's apple spot
- 63. Gangster's pistols 64. Communications
- regulator 66. Stumblebum

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.

Credit Card Churning

Dear Dave.

What do you think about the practice of credit card churning? - Ethan

Dear Amanda,

I think it's a pretty dumb idea. The concept is to run up the

MONTHLY MILITARY RETIREE/SPOUSE **MEETING**

Our next monthly meeting is scheduled for 12 Mar 2013 at the North Highlands Park and Recreation District, 6040 Watt Ave, North Highlands. Meeting starts promptly at 1030 hrs and our guest speaker is Ed Ramirez, VA Representative from the San Francisco office. Questions can be referred to our volunteer staff at 916-640-8446. Mon thru Thurs, 0900 to 1500 hrs

DEFENSIVE DRIVING CLASS FOR MILITARY RETIREES/SPOUSES

Our next Defensive Driving Class is scheduled for 19 and 20 Mar 2013 at the Aerospace Museum of CA. Class starts at 0930 to 1330 hrs each day. Sign up must be accomplished in person at our office which is now located in Bldg 949, first floor, room 114, Call our office staff at 916-640-8446 if you need directions. For AARP members, cost is \$12; non-members cost is \$14.

Dave Says

balance on one card as high as awarded as much in scholarships you can, then flip the balance from card to card in order to get perks like airline miles. But if you want to go through all the trouble and hassle over such a small amount of money, be my

I've met thousands of millionaires, and none of them have ever credited their success to credit card churning. Think about it: With all the time you'd spend, and risk you're taking on a scheme like that, you could actually have made some money.

If you want success, Ethan, you have to mimic what successful people do. This means living on a detailed plan, saving, and investing!

- Dave

Don't Move the Money

Dear Dave, Both of our daughters will

start college next year. We have \$25,000 set aside for each in their custodial accounts, but my financial advisor says we should take the money out because it will keep them from being and other assistance. What do you think?

-John

Dear John,

I disagree. It's like saying you should quit your job to get food stamps. You guys obviously aren't poor, and any financial advisor who says you need to fake being poor in order to get help is not a person whose advice I want to follow.

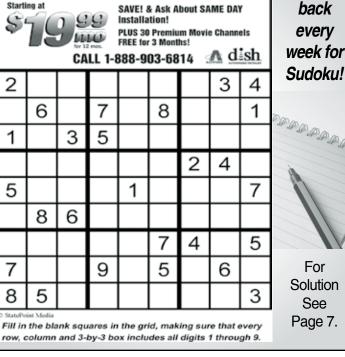
When your kids apply for scholarships and assistance, your entire financial picture will be assessed. More funding goes to kids from poor families than rich ones, but that's only fair. Chances are, you fall somewhere in the upper-middle portion of the scale.

But no, I wouldn't move the money or try to hide it. It's just not honest to try and act like you're poor when you're not. I don't believe in that kind of stuff. - Dave

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

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Sutter Auburn Faith Hospice Thrift Store invites volunteers to work as cashiers, sales floor assistants, donation processors or pricers. Training is provided; a four hour weekly commitment is requested. Location: 13342 Lincoln. Way, Auburn. Call store coordinator, Kim Chase, 530-887-0561. (MPG 12-31-12)

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FICTITIOUS BUSINESS NAME STATEMENT #FRNF2013-00700 Christianna Ashlev 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, 27, 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 on January 2, 2013.

Publish: February 6, 13, 20, 27,

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 Jacque" at 6620 Chesterbrook Dr., Elk Grove, CA 95758. Filed with the Clerk of Sacramento County on January Publish: February 6, 13, 20, 27, 2013.

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, 27,

2013.

LAWOFF 130201 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, SIMPLY 130201 2-27-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00719. Afshin Darandeh, 2499 Folsom Blvd. #101, Rancho Cordova, CA 95742 is Business Name "Kei Window Cleaning #*" at 12499 Folsom Blvd. #101, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on January 28, 2013. Publish: February 6, 13, 20, 27, 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 Amerone Way Sacramento, CA 95829. Filed with the Clerk of Sacramento County on January 22, 2013, Publish: February 6, 13, 20, 27, **FRONTI** 130201

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00741. BVD Financial, Inc., 4115 Sadek Way, Fair Oaks, CA 95628 is ss 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 28, 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,

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, 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 lan 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 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 00, 2013 Shelleyanne W.L. Chang Judge of the Superior Court Publish: February 6, 13, 20, 27,

130201 2-27-13

American Towers LLC is

proposing to construct a 75' telecommunications monopole tower, overall height 80', at 8820 Greenback Lane in Orangevale, Sacramento County, The new tower structure facility will include a 50' x 34' lease area and associated easements, along with a 30-ft. buffer surrounding the lease area. American Towers LLC seeks comments from all interested persons. on any potential significant impact the proposed action could have on the quality of the human_environment pursuant to 47 C.F.R. Section 1.1307, including potential impacts to historic or cultural resources that are listed or eligible for listing in the National Register of Historic Places.

Interested persons may comment or raise concerns about the proposed action by submitting an e-mail to enviro. services@americantower.com.

Paper comments can be sent to: American Towers LLC, Attn: Environmental Compliance, Presidential Way, Woburn, MA 01801. Requests or comments should be limited to environmental and historic/cultural resource impact concerns, and must be received on or before March 20, 2013. This invitation to comment is separate from any local planning/zoning process that may apply to this project. Publish: February 20, 27, 2013. 2-20-13 AMTOWE 130203

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00957. Daniel O'Connell, 509 Meister Way, Sacramento, CA 95819 is doing business under the Fictitious Business Name "Pacific Land & Energy" at 4825 "J" St. #112. Sacramento. ČA 95819. Filed with the Clerk of Sacramento County on February 5, 2013. Publish: February 13, 20, 27, March

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00929. Gregory Vacheron, 5522 Clark Ave., Carmichael, CA 95608 is doing business under the Fictitious Name "Independent Courier Services" at 5522 Clark Carmichael, CA 95608. Filed with the Clerk of Sacramento County on February 4, 2013. Publish: February 13, 20, 27, March

6, 2013 INDCOU 130202 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00533. Steven Wynne, Circle Pkwy., Sacramento, CA 95823 is doing business under the Fictitious Business Name "Water'z Wing'z" at 7121 Governor

Circle, Sacramento, CA 95823. Filed with the Clerk of Sacramento County on January 18, 2013. Publish: February 13, 20, 27, March 6, 2013. 130202 WATERZ 3-6-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00984. Jennifer Scandrol, 3624 Waynart Court, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Jennifer the Pet Nanny" at 3624 Waynart Court, Carmichael, CA with the Clerk of Sacramento County on February 2013. Publish: February 13, 20, 27, March

JFNNIF

PHANTA

3-6-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00677. Beniamin Phan. 10962 Stourport Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Names "Phantasy Enterprises: Phantasy Catering" at 10962 Stourport Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County on January 24, 2013. Publish: February 13, 20, 27, March

130202

3-6-13

130202

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00370. Jeffery K. Parrish, 9340 Orangevale Ave., Orangevale, CA 95662 is doing business under the Fictitious Business Name "Cali Framing Construction" at 9340 Orangevale Orangevale, Filed with the Clerk of Sacramento County on January 14, 2013. Publish: February 13, 20, 27, March

130202

3-6-13 CALIFR BUSINESS NAME STATEMENT #FBNF2013-00137. Lynell White, 4830 78th Street, Sacramento, CA 95820 is doing business under the Fictitious Business Name "Agape-Rack" at 4830 78th Street, Sacramento, CA 95820. Filed with the Clerk of Sacramento County on January 7, 2013. Publish: February 13, 20, 27, March 6, 2013. 130202

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

WHEREAS, Jessicah Danielle Pratt has filed a petition with this court for a decree changing name of Jessicah Danielle Pratt to Jessicah Danielle Ciel. IT IS ORDERED that all persons

interested in the above entitled matter appear before this court at 2:00 p.m. on March 21, 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 30, 2013

David I. Brown Judge of the Superior Court Publish: February 13, 20, 27, March 6, 2013.

130202 SUPERIOR COURT OF

CALIFORNIA ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00136759

WHEREAS, Christine Hallet has filed a petition with this court for a decree changing name of Christine Diane Hallet to Oak Hallet. IT IS ORDERED that all persons

interested in the above entitled matter appear before this court at 2:00 p.m. on March 11, 2013 in Department 53, located at 720 Ninth Street, Room 102, Sacramento, CA 95814, and show cause, if any, why the petition for Change 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 23, 2013 David I. Brown

Judge of the Superior Court Publish: February 13, 20, 27, March

6, 2013. HALLET 130202 3-6-13

STATE OF WISCONSIN COMARATHON COUNTY CIRCUIT COURT CASE NO. 12 FA 639 RE: The marriage of Petitioner:

Brenda Eve Trestik and Respondent: THE STATE OF WISCONSIN, TO THE PERSON NAMED ABOVE

OF RESPONDENT: You are notivied that the petitioner named above has filed a Petition for divorce or legal separation against you. You must respond with a

written demand for a copy of the

Petition within 45 days from the day

after the first date of publication. The demand must be sent or delivered to the court at: Marathon County Courthouse, 500 Forest Street, Wausau, WI 54403, (715) 261-1300; and to Brenda Trestik, 2817 Bittersweet Court, Wausau, WI 54401. It is recommended, but not required, that you have an attorney to help or represent you.

If you do not demand a copy of the Petition within 45 days, the court may grant judgment against you for the award of money or other legal action requested in the Petition, and you may lose your right to object to anything that is or may be incorrect in the Petition.

A judgment may be enforced as provided by law. A judgment awarding money may become a lien against any real estate you own now or in the future, and may also be enforced by garnishment or seizure of property.

You are further notivied that if the parties to this action have minor children, violation of § 948.31. Wis. Stats., (interference with custody by parent or others) is punishable fines and/or imprisonment. If you and the petitioner have minor children, documents setting forth the percentage standard for child support established by the department under § 49.22(9), Wis. Stats., and the factors that a court may consider for modification of that standard under §767.541(1m). Wis. Stats., are available upon your request from the Clerk of Court. Signed: Brenda Trestik Dates: February 4, 2013

Publish: February 13, 20, 27, March 130202 TRESTI

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00761. Brian Gerard Quezada, 4179 Choteau Circle, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Names "Malachite Quills Publishing; M Quills" at 4179 Choteau Circle, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County on January 29, 2013. Publish: February 20, 27, March 6, MALACH 130203 3-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01209. Dimitri Godamunne. 1530 10th Avenue, Sacramento, CA 95818 is doing business under the Fictitious Business Names "Services for the Good; Services for Good" at 1530 10th Avenue, Sacramento, CA 95818Filed with the Clerk of Sacramento County on February 13, 2013. Publish: February 20, 27, March 6, 13, 2013.

130203

3-13-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01059. Delroy Murphy 6404 Blue Vista Ct Rocklin, CA 95677 is doing business under the Fictitious Business Name "Miracle Method" at 5750 Roseville Road #2. Sacramento. CA 95842. Filed with the Clerk of Sacramento County on February 7, Publish: February 13, 2013.

SERVIC

MIRACL 130203 **FICTITIOUS BUSINESS** NAME STATEMENT #FBNF2013-01286. 3424 56th Street, Greg Lomori, Sacramento, CA 95820 is doing business under the Fictitious Business Names "The Tax Offices of Greg Lomori; resolvetax.com; backtaxrelief.com" at 2016 Alhambra Blvd., Sacramento, CA 95817. Filed with the Clerk of Sacramento County on February 15, 2013. Publish: February 20, 27, March 6, 13, 2013.

THETAX 130203 3-13-13 **FICTITIOUS** BUSINESS NAME STATEMENT 01194. Andrey Stalmakov, 8090 Treecrest Ave., Citrus Heights, CA 95610 is doing business under the Fictitious Business Name "Golden Fleece" at 8090 Treecrest Ave. Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on February 13, 2013. Publish: February 20, 27, March 6, 13, 2013. 130203

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00769. Jonathon Edgar, 6609 Misty Dr., Citrus Heights, CA 95621 is doing business under the Fictitious Business Name "Aberrant Minos" at 6609 Misty Creek Drive Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County on January 29, 2013. Publish: February 20, 27, March 6,

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01138. Toni Jezildzic. 5985 Adana Circle. Carmichael, CA 95608 is doing business under the Fictitious Business Name "ATO Floors" at 5985 Adana Circle, Carmichael, CA 95608 Filed with the Clerk of Sacramento County on February 11, 2013. Publish: February 20, 27, March 6, 13, 2013

130203

ABERRA

3-13-13

130203 3-13-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01063. Raymond E. Dare, 2013 Rushing River Court, Elverta, CA 95626 is doing business under the Fictitious Business Name "Sac Short Sale Pros" at 2013 Rushing River Court, Elverta, CA 95626 Filed with the Clerk of Sacramento County on February 7, 2013. Publish: February 20, 27, March 6, 13, 2013, 3-13-13 SACSHO 130203

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

#34-2013-00138404 WHEREAS, Richard Hernandez has filed a petition with this court for a decree changing name of Richard David Hernandez David Williams Richard IT IS ORDERED that all persons

interested in the above entitled matter appear before this court at 9:00 a.m. on March 28, 2013 in Department 54, located at 800 St., 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: January 10, 2013. Raymond M. Cadei

Judge of the Superior Court Publish: February 20, 27, March 6, 130203

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00138579

Michael WHEREAS, Warren has filed a petition with this court for a decree changing name of Michael John Warren Warren Sophia IT IS ORDERED that all persons interested in the above entitled

matter appear before this court at 2:00 p.m. on March 28, 2013 in Department 53, located at 800 9th Street, Third Floor, Sacramento, CA 95814, and show cause, it 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 circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: February 6, 2013 Raymond M. Cadei Judge of the Superior Court

Publish: February 20, 27, March 6, WARREN 130203 3-13-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO SUMMONS

CASE #34-2011-00102622 NOTICE TO DEFENDANT: Maria Enedena Hernandez and

Does 1 to 5 YOU ARE BEING SUED BY PLAINTIFF: Liza Creole. You have 30 Calendar Days after

this Summons and legal papers are served on you to file a typewritten response at this court and have a copy served on the petitioner. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these

court forms and more information at the California Courts Online Self-Help (www.courtinfo.ca.gov/ selfhelp.org), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your Response

on time, you may lose the case by default, and your wages, money and property may be taken without further warning from the court are other There

requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web (www.lawhelpcalifornia.org), the California Courts Online Self-Help (www.courtinfo.ca.gov/ selfhelp), or by contacting your local court or county bar association. The name and address of the

court is: Superior Court of California, County of Sacramento, 720 Ninth Sacramento, CA 95814. The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: Liza Creole, 104 Fountain Oak Circle #137, Sacramento, 916-706-6072. Dated: May 2, 2011.

Publish: February 20, 27, March 6, 130203

NOTICE OF APPLICATION TO SELL ALCOHOLIC **BEVERAGES** To Whom It May Concern:

LOS GALLOS TAQUERIA JMG II is applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at NORTHGATE SACRAMENTO, CA 95833 with 47 -On-Sale General Eating Place license. Filed: February 21, 2013. Publish: February 27, March 6, 13,

130204 3-13-13 LOSGAL

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01253. Vienna, LLC, 3387 Soda Way, Sacramento, CA 95834 is doing business under the Fictitious Business Name "OB 2000" at 1603 10th St., Sacramento, CA 95814. Filed with the Clerk of Sacramento County on February 15, 2013. Publish: February 27, March 6, 13, 20. 2013. 130204 OB2000

STATEMENT #FBNF2013-01192. Arden Raymond Crandall, 2411 Saint Francis Dr., Sacramento, CA 95821 is doing business under the Fictitious Business Names "MetroCity Legal: Metro City Legal" at 9411 Saint Francis Dr., Sacramento, CA 95821 Filed with the Clerk of Sacramento County on Feb. 13, 2013 Publish: February 27, March 6, 13, 20, 2013. 130204

FICTITIOUS BUSINESS NAME

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01429. Jacqueline H. Oros-Bush, 8033 Northern Oak Cr., Sacramento, CA 95828 is doing business under the

Fictitious Business Name "Jackie's Delights" at 8033 Northern Oak Cr., Sacramento, CA 95828. Filed with the Clerk of on Feb. 20, 2013. Publish: February 27, March 6, 13, 130204 3-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01307. Larry Klein and Judy Klein, both of 2250 Cardiff Circle, Fl Dorado Hills CA 95762 are doing business under the Fictitious Business Name "Green Earth Trading Coimpany" at 9341 Greenback Lane #AQ, Orangevale, CA 95662. Filed with the Clerk of Sacramento County on Feb. 19, 2013. Publish: February 27, March 6, 13, 20, 2013. 130204 3-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01309. Gabriel Garcia, 5450 Jacinto Ave., Sacramento, CA 95823 and Jose Hernandez, 59 Lochmoor Circle, Sacramento, CA 95823 are doing business under the Fictitious Business Name "NorCal Wireless" 7224 55th St., Sacramento. CA 95823. Filed with the Clerk of Sacramento County on Feb. 19, 2013. Publish: February 27, March 6, 13, NORCAL 130204 3-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01460. Allison L. Camacho, 865 Golden Heights Dr., Galt, CA 95632 is doing business under the Fictitious Business Name "Galt Piano Lessons' at 865 Golden Heights Dr., Galt. CA 95632. Filed with the Clerk of Sacramento County on Feb. 21, 2013. Publish: February 27, March 6, 13, 20, 2013. 130204 **GALTPI** 3-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-01464. Atal Enterprises, Inc., 4025 Manzanita Ave. #46, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Wireless 4 Life" at 3100 "O" St., Sacramento, CA 95816. Filed with the Clerk of Sacramento County on Feb. 21, 2013. Publish: February 27, March 6, 13, WIRFI F 130204 3-20-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2013-00624. IN Communications. 3341 Edgar Lane, Carmichael, CA 95608 is doing business under the Fictitious Business Name "IN Real Estate" at 3341 Edgar Lane, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on January 23, 2013. Publish: February 27, March 6, 13, 20, 2013. 130204 SUPERIOR COURT OF

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00139415 WHEREAS, Jennifer Diano

Berry and Kim A. Berry have filed a petition with this court for a decree changing name of Diano to Jems Diano Berry. IT IS ORDERED that all persons interested in the above

entitled matter appear before this court at 9:00 a.m. on April 9, 2013 in Department 54, located at 800 9th Street, 3rd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

> 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: February 20, 2013 Raymond M. Cadei Judge of the Superior Court Publish: February 27, March 6, 13, 20. 2013. BERRY

IT IS FURTHER ORDERED that

a copy of this Order to Show Cause

130204 3-20-13 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2013-00139093 WHEREAS, Cao QiJi filed a petition with this court

a decree changing name Cao QiJi to Ricky Tsao. IT IS ORDERED persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 5, 2013 Department 53, located at 800 9th Street, 3rd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change Name should not be granted IT IS FURTHER ORDERED that

a copy of this Order to Show Cause be published in the Carmichae 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: February 13, 2013 David I. Brown

Judge of the Superior Court Publish: February 27, March 6, 13, 20, 2013. 130204

SUPERIOR COURT OF **CALIFORNIA**

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME WHEREAS, Eduard Rospotnyuk has filed a petition with this court for a decree changing name of

Eduard Rospotnyuk to Edward Ross. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 5, 2013 in Department 54, located at 800 9th Street, 3rd 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: February 13, 2013 Raymond M. Cadei Judge of the Superior Court Publish: February 27, March 6, 13,

20. 2013. ROSS 3-20-13

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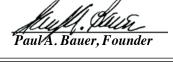
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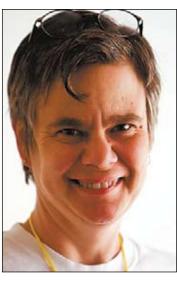
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February 27, 2013 Carmichael Times Page 9



ROCK DOC

By Dr. E. Kirsten Peters

Eighty years ago my mother was in grade school where schoolroom paste was made by mixing a little flour and water together. Memories of that simple glue came back to her when she and I recently stood in my kitchen, mixing two small batches of flour and water. First I mixed regular "better for bread" flour with water in a little dish, then I did the same with special test flour made from soft durum wheat. The first mixture was a pasty, lightest-of-light-tan color, the second had a pale but clearly

evident yellow hue.

The simple experiment was inspired by the hardness of different types of wheat. Soft white wheat is the easiest of all types of wheat to mill, weighing in with a hardness rating of only 25-35 on the scale millers use to measure such things. Soft wheat generally goes into products like noodles, cakes and cookies. Hard red wheat has a hardness factor of about 60-75. It is used for bread.

In contrast to its softer cousins, durum wheat tops out with hardness values ranging from 80-100. It is an unusual type of wheat, one with kernels so hard we don't generally make it into flour at all. Instead, regular durum is ground only to about the consistency of sand-sized

The Hardest Wheat Turned Soft by Science

grains known as semolina. The semolina is then used to make pasta. In North America, durum wheat is grown in the dry parts of Montana, North Dakota and Saskatchewan, as well as in some parts of the desert southwest.

Durum wheat has some advantages over other types of wheat from a grower's point of view and also in terms of global food security. In some ways, durum is pretty primitive stuff: in the lingo of plant genetics, it's "tetraploid" rather than "hexaploid" like most wheat. But durum has some highly desirable characteristics. It has better drought resistance and, in some instances, better disease resistance than the more common types of wheat.

It's the hardness of the kernels of durum that has limited its culinary uses over the millenia, with durum used only for pasta and couscous while softer wheat has been made into flour and transformed into bread, gravies, and all the rest of it.

Enter onto the scene wheat researcher Dr. Craig Morris of the Agricultural Research Service housed on the campus of Washington State University. For ten years Morris has worked to use classical wheat breeding techniques to introduce the genes for a soft kernel into durum wheat. Patient work in greenhouses and ultimately a few acres of farm trials has been going on year after year.

Now Morris can announce that he's succeeded in his quest. He's put the genetic information for soft kernels into the durum wheat plant. Hence my little experiment at home in the kitchen using test durum flour Morris had given me.

"In some places durum can out-yield hexaploid wheat," Morris said to me in his lab. "We've thrown off the shackles of the hard kernel of durum. The sky is now the limit."

To put it another way, world durum production has never been limited by the plant and how well it can grow. Instead, durum has been limited by what we can do with it in terms of food products. Until now, the fact that we didn't grind durum into flour because it has been so hard kept durum as a poor cousin to hexaploid wheat strains

The new soft durum can still be used to make pasta. It requires less energy to mill into semolina than hard durum, so that's a positive. And perhaps better still, the new soft durum can also make flour and go into all the culinary products we are used to making from hexaploid wheat.

Morris and his co-workers are now waiting for the patent on the new type of durum wheat to be secured.

"Once we have that, soft durum is ready for prime time," Morris said.

Agricultural research is something we've always done well in this country. Working behind the scenes at land-grant universities and in the Agricultural Research Service, many scientists contribute daily to technical progress we sometimes take for granted.

Here's a toast for soft durum wheat and the choices it will give to growers, millers and consumers alike.

Dr. E. Kirsten Peters, a native of the rural Northwest, was trained as a geologist at Princeton and Harvard. Follow her on the web at rockdoc.wsu.edu and on Twitter @RockDocWSU. This column is a service of the College of Agricultural, Human, and Natural Resource Sciences at Washington State University.

Youth Leadership Program Showcase Presented by Local Teens



Members of the Youth Program. Photo courtesy of Toastmasters Youth Leadership Program.

CARMICHAEL, CA – (MPG) During the next eight weeks, local junior high and high school students will be learning important life skills such as how to run a meeting, effectively give a speech, and answer questions clearly and logically without preparation. On Friday, March 22, these students will hold a showcase banquet to show off their skills.

The banquet, which will be hosted and conducted entirely by the students, will run like a regular toastmasters meeting. It consists of speeches, impromptu

questions and answers, and refreshments. The audience will also be welcome to participate in Table Topics, an impromptu speaking exercise.

During the program, students learn to conduct meetings, present speeches, listen effectually, and evaluate speeches. The program emphasizes learning by doing; all students give and evaluate speeches at least twice. Several students may earn the opportunity to hold a position of leadership for a four week period.

The program is sponsored by Carmichael Toastmasters

Club #2213 and coordinated by Jennifer Harris and Dorothy Smith, members of Carmichael Toastmasters. Students learn to run meetings, lead activities, prepare speeches, and fulfill duties

as an officer.

The showcase will be held on Friday, March 22, 2013 at the Arcade Library. It takes place from 5:30 P.M. to 8:00 P.M. There is no charge for attending this showcase.

For more information about the Toastmasters Youth Leadership Program, visit www.toastmasters.org

Local Meeting Notices

Organic Gardening

March 1, 2013 – the Organic Gardening Club of Sacramento County meets at Carmichael Park Administration Building, Room 1, 5750 Grant Avenue, Carmichael, 10 a.m. The program "Creative Spring Garden" will be presented by Randy Stannard at Soil Born Farms. Call 916-635-6724 for information.

Society of Military Widows

March 2, 2013 – The Society of Military Widows, Sacramento Chapter #5; meets at Lions Gate, McClellan Park at 11:30 a.m. Reservations are

required for the luncheon; please RSVP. There will be a business meeting followed by social time. Call 916-635-6724 for information.

California Citizens for Health Freedom

March 14, 2013 – a free lecture, "Advanced Technologies that can Verify Your Healthy Lifestyle" will be presented by Jon Lienert, B.A., certified live cell microscopy and cardio pulse wave technologist. The meeting is at the SMUD Auditorium (the old SMUD building), 6201 S Street, Sacramento, from 7 - 9 p.m. Call 916-635-6724 for information.





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Announcements & Events Facility Rentals

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Ukrainian Easter Egg Workshop

March 9, 9:30am-12pm – Adults. March 14, 6:30-8pm - Ages 10+ and parents.

Learn the ancient art of making Ukrainian Easter Eggs, called "Pysanka" in the Ukraine. Ukrainians have been decorating colorful eggs, creating these small jewels for many generations.

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Carmichael Times Page 10

February 27, 2013

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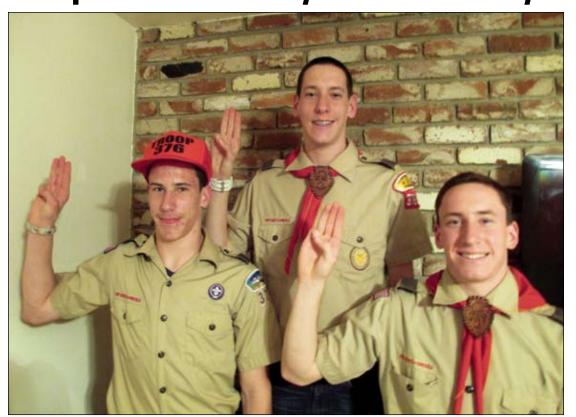
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Triplets Make Boy Scout History



Boy Scout Eagles Kenneth, Sean, Patrick Jagerson. Photo by Julie Parker.

By Julie Parker

CARMICHAEL, CA - (MPG) When Cheryl Jagerson delivered her triplets - Patrick, Sean, and Kenneth-little did she know they would be the first set in the Boy Scouts of America's Pony Express District (Golden Empire Council) to earn the highest ranking of Eagle Scout. They almost didn't get there.

This past summer, Assistant Scoutmaster Bryce Holladay visited their home to remind them that the door would be closing when they became eighteen. They only had three or four months to earn their remaining badges, complete the Eagle Scout Service Project, get it written up, interview, and receive approvals from the scoutmaster, charter leader, and sponsors. Were they up for it?

"They said 'yes,'" recalls Holladay. "They followed through with it. They set that goal."

When the boys were born, Keith and Cheryl Jagerson already had a two-year-old daughter. With a sudden family of six, they needed assistance. Cheryl's grandmother flew out from Colorado and stayed the first three months until Cheryl returned to work. Keith quit his job to be a full-time dad, until the boys entered kindergarten. He then worked part-time, so he could be there for them before and after

Initially, the school advised the Jagersons that it would be easier for them and teachers if the triplets remained together in the same classroom. Cheryl, however, disagreed with their assessment.

"I asked if it was possible to

separate them. I felt they were already sharing a birth date, and I wanted them to have their own individuality, and friends." Mom

They've all been active in track and field, and cross-country, with Patrick adding wrestling to his curriculum, until an injury cut it

The boys didn't enter the Boy Scouts until age thirteen, but they have thoroughly enjoyed the

Patrick's favorite aspect has been "trying new things." He says, "The personal management badge was the toughest. You have to keep track of what you spend and don't spend of your money for 30 days. It was hard to keep track sometimes."

He built an information kiosk booth at Will Rogers High School for his Eagle Scout Service

After high school graduation, he plans on pursuing a nursing career.

Sean says about the Scouts, "I thought it was going to be somewhat boring when I first joined, but there is so much fun stuff. Scout Camp is where you have fun all the time. For the wilderness survival skills we had to make our own fire, and learn different signaling. We had to go out for a night with just our clothes and a water bottle, and build our own shelter."

For his project, he created a drip irrigation system for the garden at Will Rogers Middle School. "We only had 30 days. It was a project that was efficient, quick, and would help a lot of people."

After graduation, he plans on following his grandfather's footsteps by joining the Air Force.

Kenneth says people might be surprised to learn how hard working the Scouts are - "When we sign up for something, we get it done." His favorite merit badge was leather work. "It was probably the easiest, and most fun. We made belts and little neck ties." He agrees with Patrick that earning the personal management was the most challenging. "One of the things took me forever to get it right. There are a lot of steps to get to a point."

Kenneth repaired bleachers at Del Campo High School for his project, which involved raising money. "The regular wood would just break easy again, so we bought pressure treated wood, which is a little more expensive."

He had planned on joining the Coast Guard after graduation, but faced a two-year waiting list. "So, I'm shooting for the Air Force right now, and to become a mechanical engineer. I think it would be really fun working on airplanes; getting to know how to build them."

The Court of Honor – the award ceremony – is set for March 10, 2013 at 7:00 p.m. at the Church of Jesus Christ Latter Day Saints at the corner of Garfield and Locust in Carmichael.

The public is welcome to attend the momentous celebration; to aside politics with the organization, and to demonstrate our collective pride of our three hometown young men by applauding their accomplishments.

Republished due to errors in the story in the previous issue





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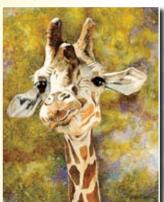


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Poetry, Art, Jazz... Live at the Arts Center

The Sacramento Fine Arts Center (SFAC) will present a cross-genre concert of art, poetry and jazz on March 16, 2013, featuring musicians from the Dave Brubeck Institute.



Sandy Delehanty

The musicians will compose music, and prominent poets from the Sacramento Poetry Center will compose verse, inspired by SFAC's popular Animal House Art Exhibit.

The concert will be performed at the SFAC galleries at 5330B Gibbons Drive, Carmichael.

Refreshments will be served beginning at 6:30 p.m.

The concert is at 7 p.m. Tickets \$20 at SFAC. Call 916-971-3713 or buy online at www.sacfinearts.org

5330 – B Gibbons Dr., Carmichael, CA • Ph. 916-971-3713 Hours: Tuesday 11 am-7 pm, Wednesday through Saturday 11 am-3 pm. www.sacfinearts.org

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Call Wind at 916-969-4387 or office manager Monica at 916-728-8162 or email us at windwalker1313@gmail.com.

Forgottenwarrior.org



February 27, 2013

Carmichael Times Page 11

"How Complicated Can it be?" Amanda Asks. Pretty Complicated, as it Turns Out!



Jerome (Eddie Madrigal, center), overwhelmed by his sudden popularity with everyone can't seem to get away from Paolo (Mark Stone), Amanda (Kris Hunt, seated), Trisha (Susan Wheat) or even Katrina (Tiffany McKinney, up right) in FOR LOVE OR MONEY now on stage at Arden Playhouse. Photos courtesy of Arden Playhouse - Michael M

SACRAMENTO REGION – Arden Playhouse is pleased to present For Love or Money, a new play by Michael Messmer. For Love or Money is a fastpaced, classic farce, complete with lots of confusion, deception, and plans that go wildly haywire. We all know how one little deception can create lots of complications. But what happens when you have a room full of people engaged in little deceptions? Amanda is rich but pretends not to be when Paul, a man she almost married many years before, shows up pretending to be Paolo, an arrogant artist who hates rich people. And Jerome, a hypnotherapist who has planted some ideas, pretends not to know what could have gone wrong. Soon, everyone is trying to figure out what is going on. Whether it's For Love or Money, it makes for a

wild romp with lots of laughs. Michael Messmer is one of Sacramento's most prolific comedy playwrights. He has written over thirty comedies, many of which have been performed at Arden Playhouse. He is a master of intelligent, peppy dialogue and action that

keeps audiences entertained.

Kris Hunt, Eddie Madrigal, Tiffany McKinney, Mark Stone and Susan Wheat.

Show Times are 8PM Fridays and Saturdays - March 1, 2, 8, 9, 15, 16, 22, 23, 29, 30, April 5, & 6. Sunday Matinees 2pm. - March 10, 17, 24, & 31. All tickets are \$15 with a reservation and \$18.00 at the door. (Cash or check only.) Tickets may be reserved by calling (916) 332-2582.

Arden Playhouse is located at 5640 Roseville Road, Suite D, Sacramento, and seats 150.

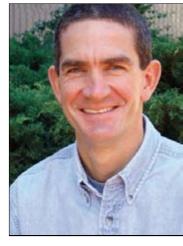
Arden Playhouse is a community theater dedicated to continuing its tradition of presenting entertainment in a casual setting.

For more information about For Love or Money, by Michael Messmer and directed by Michael Messmer, or to find out about our group discounts, call the theater office at 332-2582, email admin@ ardenplayhouse.com, arden@ ardenplayhouse.com, or check the website ardenplayhouse.com.



Are Amanda (Kris Hunt, left) and Trisha (Susan Wheat) really fighting for Jerome's (Eddie For Love or Money boasts a Madrigal) attention or are they trying to find out what he's really up to in FOR LOVE OR MONEY great ensemble cast, including now on stage at Arden Playhouse? Photos courtesy of Arden Playhouse - Michael Messmer

Good Health Consumers Start by Making a List



Commentary by Eric Nelson

Reprinted by permission

Call me crazy, but before I go grocery shopping, I prefer to make a list.

Like most folks, I've figured out that knowing what I need depends on knowing what I already have in store. Why buy a gallon of milk when there's still a half-gallon in the fridge? Why buy more bananas when there's still three left on the.... Oh, wait. Since the bananas are now practically black, better keep those on the list.

Interestingly, my health list usually begins in much the same way, with a review of what's already in my figurative cupboard. What do I have on hand that could nourish a happier, healthier me?

What I've found is that by making more consistent use of readily available if only occasionally used mental ingredients such as patience, forgiveness, and compassion, I feel a lot better. And I'm talking physically, not just mentally.

This is very much in line with one of the recommendations

Preventative Medicine (AIPM), sponsors of the annual Wise Consumer Month observed each February. Number 9 on their list of "10 Tips for Being a Wise Health Consumer" is the encouragement to "take care of your mental health as well as you would your physical

Dr. Dean Ornish, founder and president of the Preventative Medicine Research Institute (PMRI) and professor of medicine at the University of California, San Francisco, would agree. His well-known "Ornish Spectrum" integrates four non drug-based avenues to improved health including better fitness, better nutrition, stress management - and a substantial helping of love and support. In 2011 this program was approved for Medicare reimbursement for patients suffering from coronary heart disease.

If we were to look at these four avenues as the four wheels on our proverbial health shopping cart, it's that last one - the squirrely one that rarely seems to be in sync with the others – that, according to Ornish, is the most important to keep in line.

"There isn't any other factor in medicine -" says Ornish, 'not diet, not smoking, not exercise, not stress, not genetics, not drugs, not surgery - that has a greater impact on our quality of life, incidence of illness and premature death from all causes than loneliness and isolation.

"Love and intimacy – our ability to connect with ourselves and others, is at the root of what makes us sick and what makes us well, what causes sadness and what brings happiness, what

of the American Institute for makes us suffer and what leads to healing. If a new drug had the same impact, virtually every doctor in the country would be recommending it for his or her patients."

Of course, it's one thing to add a sense of connectedness to our mental shopping list but quite another to know where to find

Ornish recommends everything from spending more time with friends and family to psychotherapy to meditation. Others, like myself, have found that nurturing a connection with the Divine naturally leads to an improved connection with others, not to mention better health. This is especially true when circumstances arise that would seem to deplete my supply of the aforementioned patience, forgiveness, and compassion, and I'm compelled to seek out what I consider to be the ultimate source of such health-inducing qualities of thought - Love.

I suppose if I did this on a more regular basis - if I really understood that these resources are not personal but spiritual and always accessible - I'd find myself going shopping a lot less

Eric Nelson is a Christian Science practitioner whose articles on the link between consciousness and health appear regularly in a number of local, regional, and national on-

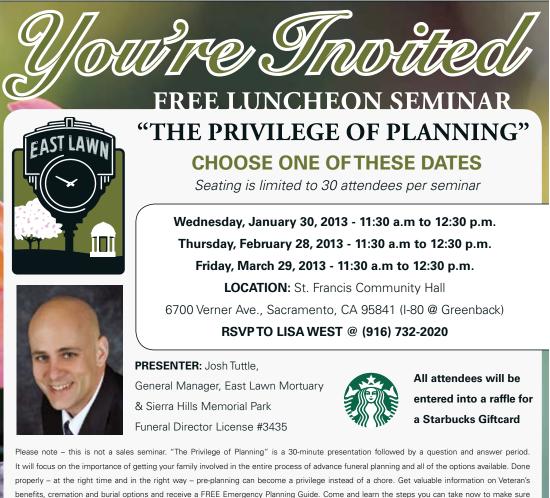
line publications, including The Washington Times. He also serves as the media and legislative spokes-person for Christian Science in Northern California (www.norcalcs.org). This article shared with permission by Communities @ WashingtonTimes.com.

Sheriff Commander Swan Song



Sacramento Sheriff's North Division Assistant Commander Lt Gregory Maples retires in March. Maples (center, left) and Deputy Chris Britton met neighborhood watch leaders at a recent community meeting in Arden Arcade. Learn about future Sheriff's meetings at www.sacsheriff.com. Photo by Susan Maxwell Skinner





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Carmichael Times Page 12 February 27, 2013

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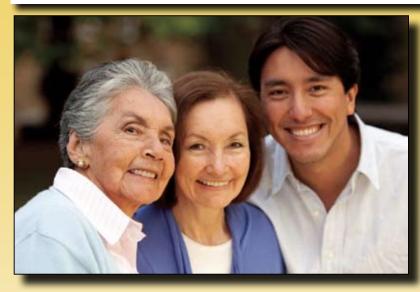
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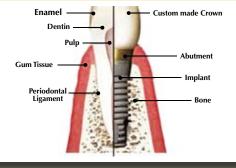
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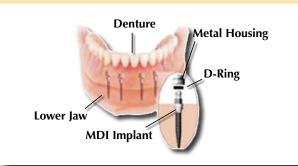
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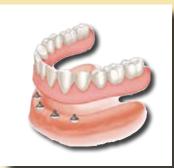
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