



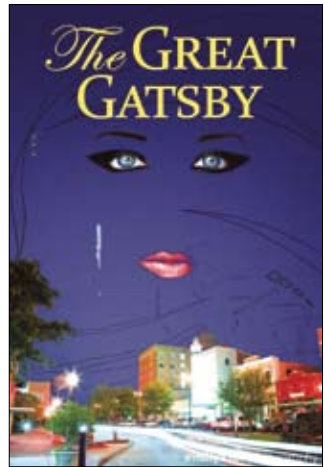
Carmichael Times

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Serving Carmichael and Sacramento County since 1981

January 2, 2013

**F. Scott Fitzgerald’s
Classic Discussed
at Central Library**



Page 3

**Helping the
Correct Way
Sound Financial
Advice from
Dave Ramsey**



Page 6

**Carmichael Event
to Honor VIPs and
Local Achievers**



Page 12



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Leaving For Las Vegas



Close to 700,000 California residents have chosen to look at the Golden State in their rear-view mirrors one last time.

**Commentary By
Douglas French
Laissez Faire Today**
Reprinted by permission

Gas in Vegas is a dollar cheaper a gallon than in the Golden State, or so a friend and recent LA transplant tells me. He went on to say the top tax rate in California is over 13%, while, of course, Nevada has no state income tax.

Over dinner at Del Frisco’s, he explained how industries are being ruined by runaway government in his old home state. Nevada would surely benefit from businesses making their escape. Plenty of people are leaving California — nearly 700,000, I read somewhere — however, my friend says these 700,000 have been replaced by an equal amount of uncoun­ted “illegals,” as he put it.

The California legislature has democratic supermajorities in both chambers, and of course, California voters have determined that what ails their great state can be fixed with the return of Jerry Brown to the governor’s mansion.

But what really ails California, like many other states, is mathematics. The state’s inflow doesn’t cover its outflow. Like Greece, California can’t print its own currency (although it does resort to IOUs occasionally). Gov. Brown was stunned to find a \$28 billion “wall of debt” when he took office.

How’s this happen in a state

with so much going for it? California is one of many despotic states that are losing residents in favor of those that are less despotic.

In general, state governments don’t seem to be the best negotiators when putting together pay and retirement packages. There’s something about spending someone else’s money that makes one less careful than if spending his own.

“It starts with the governor and the legislature and wanders down the line. These people are playing with the taxpayers’ money,” said Steven Frates, research director of Pepperdine University’s Davenport Institute.

States paid out more than \$711 million to 111,000 people who left jobs as employees of the 12 most populous U.S. states last year for unused vacation and other paid time off, according to payroll data on 1.4 million public workers compiled by Bloomberg.

Employees from California accounted for 39% of that total. Since 2005 the Golden State has shelled out \$1.4 billion for unused vacation and other paid time off. That kind of money would put a lot of cops on the beat and teachers in classrooms. Instead, this taxpayer dough is ensuring cushy retirements for government workers who are no longer on the job.

For instance, the state of California cut a \$608,821 check to psychiatrist Gertrudis Agcaoili, who retired last year from a state mental hospital in

Napa, California. Ms. Agcaoili kept her nose to the Freudian grindstone for 30 years, not taking vacation, and now she’s cashing in. She makes no apologies, telling Bloomberg, “It was my prerogative, I did not go on vacation.” End of interview.

But in the private sector, vacation is a use-it-or-lose-it proposition. Or maybe a few weeks can be banked, but not 72 weeks like Ms. Agcaoili had, who pulled down \$2.4 million in pay from the state since 2005. And there should be no fear that Ms. Agcaoili will be dining on cat food in her retirement: The California Public Employees’ Retirement System (CalPERS) will be paying her \$199,000 a year in pension payments.

Since the state is so short on money, employees have actually been encouraged not to take their vacations. In fact, the state is happy to accommodate them, because filling in for vacationers is costly.

“Requiring employees to take all of their leave would have increased overtime costs at state prisons and hospitals, lowered reimbursements in tax collection and other fee-generating programs, and reduced services in other settings,” state of California HR man David Gay told Bloomberg.

Prison guards in California can now accrue unlimited vacation time courtesy of Gov. Brown. According to California’s non-partisan Legislative Analyst’s Office, the average prison guard has accumulated 19 weeks of

unused vacation, a liability estimated at \$600 million. These are the same prison guards that received a 34% raise in pay from Gov. Gray Davis when he was in office.

“Of the 100 biggest payments in 2011 in the dozen [most populous] states, all but 10 went to California state workers. The average payout for the top 100 was \$178,267, in addition to regular wages,” says Bloomberg.

There’s a rule limiting the accrual of unused leave to 640 hours, but everyone ignores it. Well, evidently, as Bloomberg reports, unused leave grew from \$1.4 billion in 2003 to \$3.9 billion in 2011.

Paying out for the accrual of unused leave would bankrupt a private company. While government workers are always believed to be underworked, many assumed they’re underpaid as well. Not hardly, as Michael B. Marois & Rodney Yap explain:

“The lump-sum retirement payments, seldom granted in private industry, mirror a broader trend in which California’s public employees receive far more than comparable workers elsewhere in almost all job and wage categories, from public safety to health care, base salary to overtime. California, the world’s ninth- biggest economy, has set a pattern for lax management, inefficient operations, and out-of-control costs, the Bloomberg data show.”

DWR Increases Water Delivery Estimate for 2013

SACRAMENTO REGION, CA – (MPG) The Thanks to early season storms, the Department of Water Resources increased on December 21st its water delivery estimate for calendar year 2013 from 30 to 40 percent of requested State Water Project water. The delivery estimate – or allocation – of SWP water is expected to further increase as more winter storms roll in.

The state normally receives more than 90 percent of its snow and rain from December through April. Storms last month and those currently sweeping California have replenished reservoirs and deepened the mountain snowpack that normally provides a third of our water as it slowly melts in the spring and early summer.

Lake Oroville in Butte County, the State Water Project’s principal storage reservoir with a capacity of 3.5 million acre-feet, is at 67 percent of capacity, 107 percent of normal for the date. Shasta Lake north of Redding, the federal Central Valley Project’s principal storage reservoir with a capacity of 4.5 million acre-feet, is at 68 percent of capacity, 109 percent of normal for the date.

The mountain snowpack today holds 93 percent of average water content for the date. Just a normal winter will significantly increase today’s allocation of 40 percent of the slightly more than four million acre-feet requested by the 29 public agencies (State Water Project Contractors) that supply SWP water to more than 25 million Californians and nearly a million acres of irrigated farmland.



The final SWP allocation this calendar year (2012) was 65 percent of requested deliveries. The final allocation was 80 percent in 2011, up dramatically from the initial allocation of 25 percent.

The final allocation was 50 percent in 2010, 40 percent in 2009, 35 percent in 2008, and 60 percent in 2007. The last 100 percent allocation – difficult to achieve even in wet years because of Delta pumping restrictions to protect threatened and endangered fish – was in 2006.

The Department of Water Resources operates and maintains the State Water Project, provides dam safety and flood control and inspection services, assists local water districts in water management and water conservation planning, and plans for future statewide water needs.

Source: DWR

Continued on Page 2

Annual “Campaign for the Community” Raises \$6 Million for Nonprofits Throughout Northern and Central California

SACRAMENTO REGION, CA – (MPG) Pacific Gas and Electric Company (PG&E) announced recently that its employees and retirees have raised more than \$621,000 to support 724 Capital Region nonprofit organizations and schools through the utility’s annual giving initiative, Campaign for the Community.

Throughout PG&E’s entire service area in Northern and Central California, employees and retirees raised a total of \$6 million—the most ever pledged in the campaign’s history, exceeding last year’s total by \$700,000. Capital Region counties that will benefit include Colusa, \$1,910; El Dorado, \$22,191; Nevada, \$20,382;

Placer, \$92,136; Sacramento, \$293,885; Solano, \$102,046; Sutter, \$27,973; Yolo, \$43,185; and Yuba, \$17,739. Tony Earley, chairman, CEO and president of PG&E Corporation, praised employees for their generosity, calling it “an incredible outpouring of support for our customers in this time of economic need.”

“Our customers have always

been able to count on PG&E and its employees to give back to our communities. That spirit of service is alive through our volunteerism and giving throughout the year, but it has never been more evident than during this campaign,” Earley said.

The money raised by PG&E’s Campaign for the Community will be distributed throughout

2013 to 5,400 schools and nonprofit organizations, including environmental organizations, community centers, food banks, animal shelters, veterans groups and many others, to help keep important programs and services alive in local communities.

Continued on Page 3

SBA Economic Injury Disaster Loans Available to California Small Businesses

SACRAMENTO COUNTY, CA – (MPG) Small, nonfarm businesses in 30 California counties are now eligible to apply for low-interest federal disaster loans from the U. S. Small Business Administration (SBA). “These loans offset economic losses caused by the drought that began on January 1, 2012, in the following primary counties,” announced Alfred E. Judd, Director of SBA’s Disaster Field Operations Center-West. Primary California counties: Amador, Merced, San Luis Obispo, Sonoma, Ventura and Yolo; Neighboring California counties: Alpine, Calaveras, Colusa, El Dorado, Fresno, Kern, Kings, Lake, Los Angeles, Madera, Marin, Mariposa, Mendocino, Monterey, Napa, Sacramento, San Benito, San Joaquin, Santa Barbara, Santa Clara, Solano, Stanislaus, Sutter and Tuolumne.

impacted by the disaster,” Judd said. Small, nonfarm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private, nonprofit organizations of any size may qualify for Economic Injury Disaster Loans (EIDLs) of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred.

“Eligibility for these loans is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest rate of 4% for businesses and 3% for private, nonprofit organizations, a maximum term of 30 years, and are available to small businesses and most private, nonprofits without the financial ability to offset the adverse impact without hardship,” Judd said.

By law, SBA makes EIDLs available when the U. S. Secretary of Agriculture designates an agricultural disaster. Secretary Tom Vilsack declared this disaster at the request California Governor Edmund G. Brown, Jr.’s designated representative, Mark Ghilarducci,

Secretary of California Emergency Management.

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency (FSA) about the U. S. Department of Agriculture (USDA) assistance made available by the Secretary’s declaration. However, in drought disasters nurseries are eligible for SBA disaster assistance. Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure Web site at <https://disasterloan.sba.gov/ela>.

Disaster loan information and application forms are also available from SBA’s Customer Service Center by calling SBA toll-free at (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA’s Web site at www.sba.gov/services/disaster-assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. The deadline to apply for these loans is August 19, 2013. SBA Field Operations Center-West, P.O. Box 419004, Sacramento, CA 95841

Source: PR Newswire

Leaving For Las Vegas

Continued from Page 1

In addition to Ms. Agcaoili, other state employees are cashing in big. A highway patrol officer collected \$484,000 in pay and pension benefits while 17 employees received checks of more than \$200,000 for unused vacation and leave. According to Bloomberg’s data, the best-paid staff in other states earned far less for the same work.

But California is hardly alone with inflated government salaries. Firemen in Clark County, Nev. (Las Vegas), routinely make well into six-figure salaries and overtime pay. The first several pages of these salaries compiled in 2009 by Las Vegas Channel 8 are firefighters making well over \$100,000.

Ms. Agcaoili is 79, but many cops and firefighters retire in their 50s, collect nearly 100%

of their salary as a pension, and then start new careers. This leaves cities and states to pay for two or three cops to have only one on the beat.

The math just does not work. The clock is ticking on California. People are fleeing. Soon it will not be so golden.

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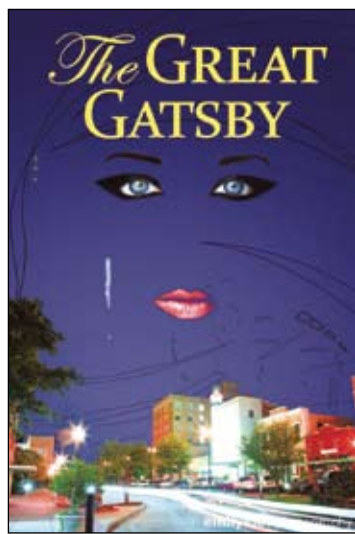




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F. Scott Fitzgerald's Classic "The Great Gatsby" Discussed at Sacramento Central Library Series

SACRAMENTO COUNTY, CA – (MPG) The Sacramento Public Library and the Sacramento Ballet will present a discussion of F. Scott Fitzgerald's classic novel, *The Great Gatsby*, at two free adult programs at the Central Library, 828 I Street, Sacramento. 2 p.m., Sunday, January 20: F. Scott Fitzgerald, Jay Gatsby, and *The Roaring '20s*



narrator and unsympathetic cast of characters, into a ballet. The ballet company will perform the dance adaptation of *The*

Great Gatsby, February 7-10, at the Sacramento Community Center Theater. 2 p.m., Sunday, February 17: Pursuing the American Dream: *The Great Gatsby* as a Grail Quest

The *Great Gatsby* book expert Andrea Lagomarsino will offer an interpretation of the novel. Sacramento Ballet Artistic Director Ron Cunningham will talk about the excitement of performing a new work and the difficulties of conveying the complexity of Fitzgerald's flawed lovers. Participants will then break into small groups to discuss the classic book.

For more information, telephone the Sacramento Public Library at (916) 264-2920 or visit www.saclibrary.org.



Dare to Live Without Limits

DON'T LOSE SIGHT OF YOUR STRENGTHS by Bryan Golden



It's easy to become focused on what you feel your limitations are, while losing sight of your strengths. Everyone has unique aptitudes and abilities. Yet, it's too common to lose sight of your strengths. When this happens, you will tend to concentrate on your weaknesses instead.

You then become wrapped up in what you can't do, rather than what you can do. Within you are strengths you may not be aware of. Without knowledge of your assets, it is just as if they don't exist.

Before you can focus on your strengths, you must know what they are. How do you identify them? Start with devoting enough time to personal introspection. People who don't know a lot about themselves usually haven't spent much time with some self-analysis.

Learning about yourself isn't really that hard. But if you are not used to doing it, it may seem a little awkward. It does take some effort and you might have to do a little digging. Regardless of what you have been told or what you believe, you do have strengths.

Any aspect of your personality can be a strength. Strengths are not necessarily based on formal education or training. Here are some characteristics to spark your thinking: patience, integrity, focus, good with people, friendly, helpful, caring, inquisitive,

pleasant, hard worker, thoughtful, devoted, diligent, thorough, persistent, generous, efficient, organized, and compassionate.

This is not an exhaustive list. These are just a few examples to get your mind into gear. Personality traits are even more valuable than knowledge because, although an individual can develop these traits, they can't be taught.

In addition to your personality traits, there are other components that can also be strengths. You may not be aware of it, but there is something you have an aptitude for. Perhaps it's musical ability, mechanical ability, mathematical ability, or cooking ability. Some other examples of strengths are the ability to organize, being a quick learner, having a good memory, or the ability to teach others.

Even what you enjoy as recreational activities can be strengths. You may be good at one or more sports, have a specific hobby, enjoy travelling, like working with kids, or enjoy building or fixing things. Anything can be a strength. Don't put any limits on what you think about and you will find you can add things to your list you may never have previously considered.

Once you have identified your strengths, you can tap into them in a variety of ways. First, and foremost, think about

all of your strengths for a mental boost whenever you feel down. Next, consider ways to utilize your strengths to make your life more productive.

Your occupation is one way to apply your strengths. It's great if you love the line of work you are in. If not, look for ways to capitalize on your personal assets to find a pursuit that you really enjoy. Whatever your strengths may be, there are people who use those same strengths in their occupation. People even make a living doing what you do for fun.

There is no reason why you can't do something you love. If you are not happy with your current job, you should explore changing direction to something that makes you happy and that you find satisfying.

Don't get caught up with what you feel you can't do. Everyone has things they are not good at. You want to concentrate on your strengths and put them to work for the purpose of a happier, more enjoyable life. Begin each day by reviewing your strengths and you won't lose sight of them.

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.

"Campaign for the Community" Raises \$6 Million for Nonprofits

Continued from Page 1

Through PG&E's Campaign for the Community, employees can designate donation recipients and contribute amounts of their choosing through payroll deductions or onetime donations.

This year, pledges were made by 8,500 employees, 41 percent of PG&E's workforce, and more than 400 retirees. In addition, PG&E's employee resource groups raised \$126,000 through

community events, from funny slipper contests and food sales to dinners with PG&E officers. Last year, these employee led fundraising events earned nearly \$100,000 for the community. Since 2000, PG&E employees and retirees have raised more than \$43 million through Campaign for the Community benefitting schools and nonprofit organizations in communities where PG&E employees live and work, primarily in Northern

and Central California. These monies are in addition to the \$23 million that PG&E donates annually throughout its service area.

Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is one of the largest combined natural gas and electric utilities in the United States. For more information, visit: <http://www.pge.com>.

Source: PG&E Newsroom



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SACRAMENTO COUNTY, CA (MPG) – The Sacramento Public Library will host a college essay workshop for high school students at 2:30 p.m., Thursday, January 31 at its Fair Oaks branch, 11601 Fair Oaks Boulevard, Fair Oaks.

Students will begin by writing a practice essay under timed, test like conditions. They will receive advice to help them recognize what college admission essay graders are looking for, as well as strategies on writing effective essays. Students will

receive their graded essays following this 75- minute session. The free program is presented and proctored by Kaplan.

For more information, telephone the Sacramento Public Library at (916) 264-2920 or visit www.saclibrary.org.



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Sacramento Public Library Program Sacramento Public Library Branches Host AARP Tax-Aide Program

SACRAMENTO COUNTY, CA (MPG) – The Sacramento Public Library is providing meeting space for the AARP Tax-Aide program that offers free tax assistance for seniors and people with low to moderate income at the following library branches:

- Valley Hi-North Laguna Library, 7400 Imagination Parkway, Sacramento: Fridays, 10 a.m. to 4 p.m., starting January 18.
- Rancho Cordova Library, 9845 Folsom Boulevard, Sacramento: Tuesdays and Wednesdays, 1 p.m. to 5 p.m., starting February 5.

- Robbie Waters Pocket-Greenhaven Library, 7335 Gloria Drive, Sacramento: Fridays, 10 a.m. to 4 p.m., starting February 8.

Appointments are required by calling the City of Sacramento information resources telephone at (916) 498-1000.

Sierra Sunrise Senior Apartments

The waiting list for 1 bedroom will be closed starting February 1st 2013. Please submit your applications prior to this date. Any application submitted after this date will be rejected. We will advertise once we will re-open the waiting list.



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Program:
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Questions
916-729-3475

The Mission Oaks Computer Club

will meet on Thursday, January 10, 2013 from 1:00 PM to 3:00 PM at Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael, CA.

The meeting topic will be "Online Medical Records" presented by Thelma Banko of the UC Davis Medical Center.

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.

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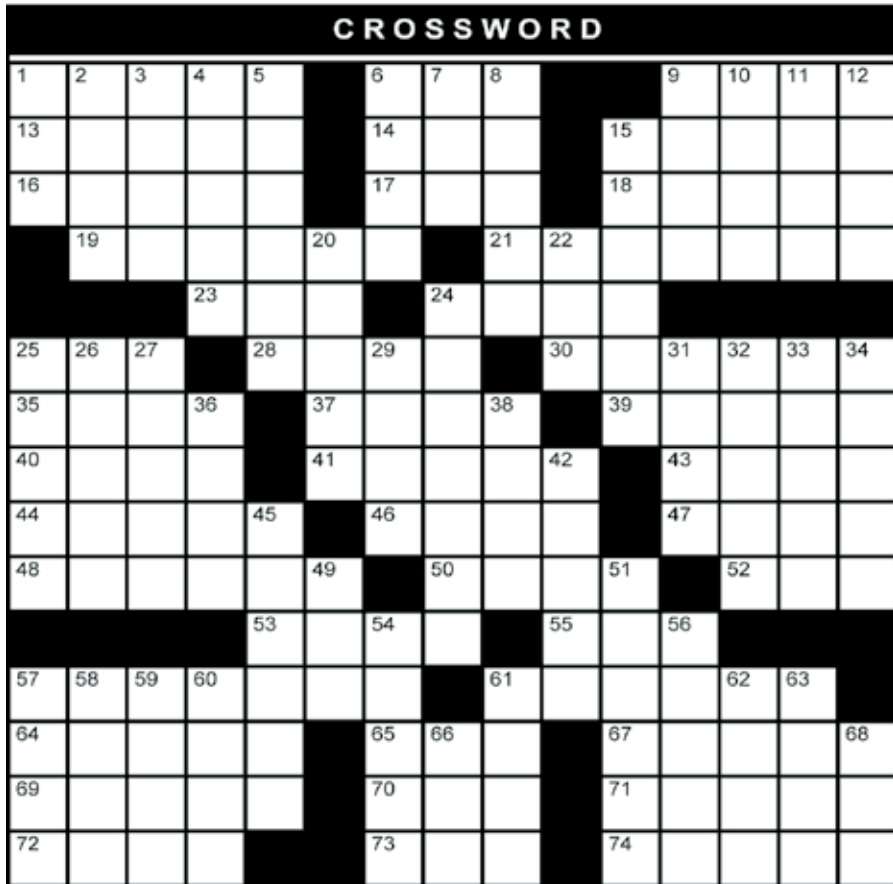
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CLUES

ACROSS

1. Like children's book character Nancy
6. Grade A item on grocery list
9. Spill the beans
13. Greeting from Don Ho
14. ___ chi
15. *Location of Mohammed Morsi's presidential palace
16. It lacks appropriate punctuation
17. Wood-shaping tool
18. It often fell in old cartoons
19. *One of EU leaders
21. *Anti-apartheid leader
23. Moray ___
24. I, to a Greek
25. Where massages are given
28. Letter opener
30. Pincered insect
35. Animal mitts
37. Doofus
39. Narcotics lawman
40. Please do not delay

DOWN

43. Shore extension
44. Quiet gesture
46. Enameled metalware
47. Seat locator
48. Type of lightweight cotton
50. Reduced Instruction Set Computer
52. Austin Powers, e.g.
53. Not naughty
55. Bur or white ___
57. Scope
61. Ligament injury
64. *George W's is in Crawford, TX
65. Back of a boat
67. *He's president again
69. Lemur from Madagascar
70. Public health promoting org.
71. NBA venue
72. ___ en scene
73. Be mistaken
74. Smallest detectable sensation

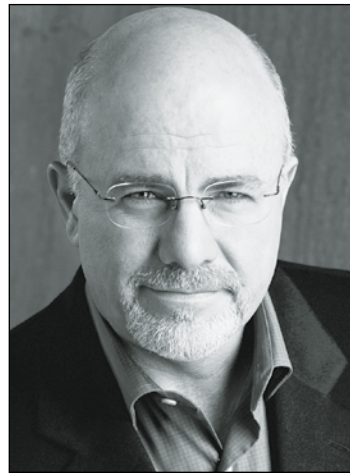
DOWN

1. ___ cry
2. Reunion attendee
3. "___ the wiser"
4. House duty
5. Pulled with a jerk
6. And others, for short
7. Cowboy's boot prod
8. Its name is not known
9. Paul McCartney's "___ on the Run"
10. In real-time
11. Seed cover
12. Western cord necktie
15. Promised Land
20. *Obama, President___, e.g.
22. Chowd down
24. Pig iron predecessor
25. Accompanies seizure
26. Turkish bigwig
27. Nobel Prize, e.g.
29. Noble or climbed down
31. What Eminem does

DOWN

32. Court orders, e.g.
33. Freeze over
34. *Perestroika leader, nickname
36. Tim Duncan, e.g.
38. Where things are made to order
42. Famous fabulist
45. *Mohandas or Indira
49. Canine command
51. ___ tunnel
54. Irritate by rubbing
56. Resin-producing tree
57. Hat part
58. Feminine of raja
59. "___ of the earth"
60. Used for measuring land
61. *Eisenhower was a five-___ general
62. Big-ticket ___
63. Supreme Court count
66. *Famous for New Deal
68. Old-fashioned form of Anna

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.

Helping the Correct Way

Dear Dave,
I'm trying to help my son and daughter-in-law by encouraging them to get out of debt and live on a budget. It hasn't been a problem to give them money when they've asked in the past, but I'm afraid they're still in a mess. How can I make sure I'm doing the right thing?

- Margaret

Dear Margaret,
The first thing you need to do is sit down and have a serious, loving talk with them. If they've asked for money before, and it has become something of a trend, you have a right to know more about their circumstances. In addition, they need to understand that opening up and being honest about their situation and behavior is a requirement for them to receive more of your help.

I know you guys love each other, but be prepared for them to get defensive. Lots of times people are embarrassed to talk about their mistakes, no matter how nicely you approach things. They may decide not to answer any questions and that it's none of your business. That's fine, too. Just make sure they understand Mom won't open her checkbook unless they open up about their finances.

Dave Says

This isn't about you being nosy or controlling. It's about making sure you're not giving a drunk a drink and further enabling any misbehavior. Then, if they're willing to talk, and as a result, you feel they truly need help, make sure any money you give them is a gift, not a loan.

I know it hurts to see them go through rough times, Margaret. But if they're acting irresponsibly with money, they need to suffer the consequences of their actions. That, along with your love and advice, can help them turn the corner and win with money

- Dave

A Dated Offer

Dear Dave,
I have one bill left from an emergency room visit earlier this year, and I'm trying to settle with a collections agency. They're willing to accept half of the \$930 owed, but they want me to pay online or by phone, and I don't feel safe doing that. What should I do?

- Allison

Dear Allison,
If they're willing to lower the bill by half, then you need to get that in writing. If you don't have it in writing, you don't have a deal. And whatever you do, don't give them any form of electronic access to your money. I've seen too many collectors lie to people about "agreements," then go in and raid their accounts.

Just tell them to send you, by email or regular letter, a statement saying that \$465 will be accepted as payment in full for the debt. Also, tell them you'll turn around the day you receive this letter and send them a cashier's check for that amount. Until then, they can go jump in the lake!

- Dave

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		9		6			2
7	3		9			1	
		5	1	2			
	5	4					
		7	6		3	8	
						2	1
				3	5	7	
		6			9		3
2			4			9	

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

Come back every week for Sudoku!

For Solution See Page 7.

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09786. BVD Financial, Inc., 4115 Sadek Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Property Management Company" at 4227 Sunrise Blvd. #200, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on Dec. 7, 2012. Publish: December 12, 19, 26, 2012, January 2, 2013. PROPER 121202 1-2-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09159. Iglobal Venture LLC, a Nevada corporation, 5557 Celebration St., Sacramento, CA 95835 is doing business under the Fictitious Business Name "Global Venture LLC" at 5557 Celebration St., Sacramento, CA 95835. Filed with the Clerk of Sacramento County on Nov. 14, 2012. Publish: December 12, 19, 26, 2012, January 2, 2013. IGLOBA 121202 1-2-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09620. Kesar Singh, 9401 Daniels Court, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "H S Trucking" at 9401 Daniels Court, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on Dec. 4, 2012. Publish: December 12, 19, 26, 2012, January 2, 2013. HSTRUC 121202 1-2-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09088. Breck Spain and Teresa Ryder, both of 3426 Davidson Dr., Antelope, CA 95843 are doing business under the Fictitious Business Names "Spain Ryder Enterprise; The Glass Guru of W. Sac" at 3426 Davidson Dr., Antelope, CA 95843. Filed with the Clerk of Sacramento County on Nov. 9, 2012. Publish: December 12, 19, 26, 2012, January 2, 2013. SPAINR 121202 1-2-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09543. Richard L. Woods and Janice E. Woods, both of 6906 Paseo Del Sol Way, Elk Grove, CA 95758 are doing business under the Fictitious Business Names "Browns Original Medicated Foot Bath; Browns Original Foot Duster" at 6906 Paseo Del Sol Way, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County on Nov. 30, 2012. Publish: December 12, 19, 26, 2012, January 2, 2013. BROWNS 121202 1-2-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09614. Adrena Davis, 55 Oak Manor Way, Sacramento, CA 95838 is doing business under the Fictitious Business Name "At Your Service Signings" at 55 Oak Manor Way, Sacramento, CA 95838. Filed with the Clerk of Sacramento County on Dec. 3, 2012. Publish: December 12, 19, 26, 2012, January 2, 2013. ATYOUR 121202 1-2-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09618. Michelle Stoskopf, 5351 47th Ave. #234, Sacramento, CA 95824 is doing business under the Fictitious Business Name "b1 Chiropractic" at 8011 Elsie Ave., Sacramento, CA 95828. Filed with the Clerk of Sacramento County on Dec. 4, 2012. Publish: December 12, 19, 26, 2012, January 2, 2013. IBICHI 121202 1-2-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00133242 WHEREAS, Tonya Cherise Hutchinson has filed a petition with this court for a decree changing name of Tonya Cherise Hutchinson to Tristian Tao Hutchinson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on January 10, 2013 in Department 54, located at 800 9th 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: November 28, 2012. Shelleyanne W.L. Chang Judge of the Superior Court Publish: December 12, 19, 26, 2012, January 2, 2013. HUTCHI 121202 1-2-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00133823 WHEREAS, Carolyn Anne Nelson has filed a petition with this court for a decree changing name of Carolyn Anne Nelson to Adrian Nathaniel Nelson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on January 17, 2013 in Department 53, located at 800 9th 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: Dec. 5, 2012. David I. Brown Judge of the Superior Court Publish: December 12, 19, 26, 2012, January 2, 2013. NELSON 121202 1-2-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00133259 WHEREAS, Jose Alfredo Melendez Lopez has filed a petition with this court for a decree changing name of Jose Alfredo Melendez Lopez to Erika Melendez. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on January 10, 2013 in Department 53, located at 800 9th 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: Dec. 5, 2012. David I. Brown Judge of the Superior Court Publish: December 12, 19, 26, 2012, January 2, 2013. MELEND 121202 1-2-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00133945 WHEREAS, Timothy Michael Frederick has filed a petition with this court for a decree changing name of Timothy Michael Frederick to Meghan Michaela Frederick. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on January 18, 2013 in Department 53, located at 800 9th 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: Dec. 7, 2012. David I. Brown Judge of the Superior Court Publish: December 12, 19, 26, 2012, January 2, 2013. FREDER 121203 1-9-13

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00128964 WHEREAS, Baby Price has filed a petition with this court for a decree changing name of Baby Price to Bryan Baby Price. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on January 22, 2013 in Department 54, located at 800 9th 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: December 12, 2012. Shelleyanne W.L. Chang Judge of the Superior Court Publish: December 12, 19, 26, 2012, January 2, 2013. PRICE 121203 1-9-13

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SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO Case No. 34-2010-00080777 NOTICE OF SALE OF REAL PROPERTY [Prob.C. §10300] Estate of THOMAS DALE GILMORE, deceased. Notice is given that Douglas Nowka, as Administrator of the Estate of Thomas Dale Gilmore will sell at private sale, subject to confirmation by the Superior Court, on January 23, 2013, at 9:45 a.m., in Department 129 of the Superior Court of California, County of Sacramento, at 3341 Power Inn Road, Sacramento, California, the following real property of the estate: a 50% undivided interest in Lot 2 as shown on the "Plat of Love Tract" recorded in Book 26 of Maps, Map No. 22, Records of Sacramento County; ABN 008-0281-007-0000, commonly known as 1362 50th Street, Sacramento, California. The amount of the first bid is \$143,000.00 for the 50% interest in the property that is the subject of the sale. The first bidder is the current owner of the other 50% interest in the property. The required amount of the first overbid will be \$151,000.00. At least ten percent (10%) of the amount of the bid that is accepted by the court must be paid with the offer at the time and place set forth above. The terms and conditions of the sale are: The property is sold "as is", land and improvements to be accepted by the buyer in their present condition, without warranty as to condition, zoning, permitted use of the property, or any other matter. The balance must be paid all in cash with no loans, no contingencies, and no repairs, upon close of escrow after confirmation of sale by the Court. Seller (estate) to pay no more than one-half of any and all expenses of drafting, recording, notary, escrow, title, city and county transfer taxes, and other expenses of sale and conveyance. Buyer to pay a 50% pro rate share of the second installment of 2012-2013 property taxes & assessments without proration as to time. Shares of rents and liability for insurance, utilities and other expenses of property maintenance and management to be prorated from recording date. Bids or offers for this property may be made in writing and directed to the personal representative, in care of his attorneys LAWSON & MAYER, 3161 Cameron Park Dr. #223, Cameron Park, CA 95682; (530) 676-6860, or may be filed with the clerk of the Superior Court at any time after publication of this notice and before the date and time of sale, or presented in open court at the date and time of sale. Dated: Dec. 12, 2012. By: Catherine Lawson, Esq. Publish: December 26, 2012, January 2, 9, 2013. LAWSON 121204 1-9-13

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-10090. Paul Fickas, 717 Santa Rita Way, Sacramento, CA 95864 is doing business under the Fictitious Business Names "California Alliance Group; PJF Communications" at 717 Santa Rita Way, Sacramento, CA 95864. Filed with the Clerk of Sacramento County on December 19, 2012. Publish: December 26, 2012, January 2, 9, 16, 2013. CALALL 121204 1-16-13 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-09973. Ping Qiu, 8462 Ceonothus Court, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "Hunting Eagle Media" at 8462 Ceonothus Court, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County on December 17, 2012. Publish: December 26, 2012, January 2, 9, 16, 2013. HUNTIN 121204 1-16-13

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What Should Be Done About the Fiscal Cliff

**Commentary By
Dr. Tracy C. Miller**

Everyone is talking about the "fiscal cliff"—the likely impact of the expiration of the Bush tax cuts and the planned cuts in government spending that are part of Budget Control Act of 2011. Much discussion about the fiscal cliff, and its likely consequences, however, is misleading. The media have emphasized how a tax increase or cut in government spending will reduce overall spending in the economy so that firms have to cut back production and lay workers off. We should be much more concerned about how the fiscal cliff affects investment and entrepreneurship than how it affects aggregate spending. This is why allowing tax rates to rise, especially on the rich, will do more harm than good.

Republicans and Democrats claim that they want to reduce the government deficit, which (some argue) would require some

combination of tax increases and government spending cuts. Many are convinced that both the government and also American families need to spend more to bring the rate of unemployment down. If taxes are increased, households and businesses will reduce their spending. This reduction in private spending, especially when combined with a reduction in government spending, may cause a recession.

Although increasing taxes and cutting government spending may have negative short-run effects, a more fundamental question is how the U.S. economy can return to a faster long-run rate of growth that will make it possible for the millions who are now unemployed to return to work. Contrary to popular belief, the primary reason for the poor performance of the U.S. economy is not that Americans are spending too little. It is rather that businesses are not investing enough in capital equipment and are not willing to hire people

because of uncertainty about the future of the economy. Reducing government spending and borrowing, particularly if the spending cuts are permanent and not temporary, may actually give people greater confidence to invest and start businesses.

The biggest problem with raising taxes is not that people will spend less. Higher tax rates influence the incentive to work and invest. If entrepreneurs and investors expect the government to take 40 cents or more out of every additional dollar they earn, many are going to be less inclined to take the extra risks associated with expanding their businesses and hiring more workers. If, however, the government were to increase its tax revenue by eliminating loopholes in the tax code, the incentive to work and invest would be affected much less than by an increase in tax rates. Certain provisions in the tax code, like the mortgage interest deduction, reward people for

doing things that do not help and may actually hinder the long-run growth of the economy. Incentives are the key to a healthy economy, so tax increases are most harmful if they reduce incentives to work and invest, which happens when government requires workers and investors to pay a higher percentage of each dollar earned.

Why can't the two sides compromise for the sake of being fiscally responsible—combining moderate tax-rate increases with spending cuts? The debt of the federal government is so large that the token spending cuts being considered by politicians of both parties will do little to prevent government bankruptcy. If the federal government used accounting standards that businesses use, it would record government debt as much higher than the official figure of \$16-plus trillion. The reported federal government debt excludes trillions of dollars of unfunded Medicare and Social Security benefits that

workers expect to receive when they retire in exchange for the taxes they paid during their working years. If a compromise could be reached that involved cuts in promised Social Security and Medicare benefits large enough to make those programs sustainable, it might be worth considering.

A tradeoff exists between short-term stimulus of the economy and long-term growth. It may be that cutting government spending would slow the growth of the economy in the short run, but that is not a foregone conclusion. The resulting reduction in government borrowing would mean that more of the money people save would be available to finance private investment. Increased investment would lead to more and higher-paying jobs.

Continuing to postpone steps to drastically reduce government spending, though it may modestly help the economy in the short run, is not the answer. Raising tax rates, however, will do little to

address the long-run debt problem of the U.S. government and may just make it easier to delay needed spending reductions. Limiting the share of income taken in taxes and cutting government spending will encourage firms to invest in capital and hire more workers, especially if combined with steps to roll back some of the recent increases in regulation of health care and the financial system, which have contributed so much to uncertainty about the future.

Dr. Tracy C. Miller is an associate professor of economics at Grove City College and contributing scholar with The Center for Vision & Values. He holds a Ph.D. from University of Chicago. © 2012 by The Center for Vision & Values at Grove City College. The views & opinions expressed herein may, but do not necessarily, reflect the views of Grove City College. See www.VisionAndValues.org Editor's note: A version of this article first appeared at Forbes.com.



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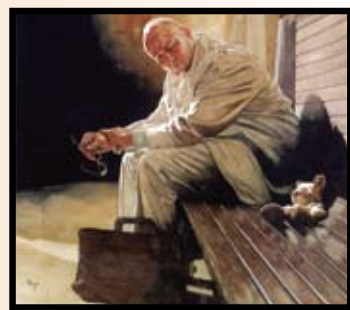


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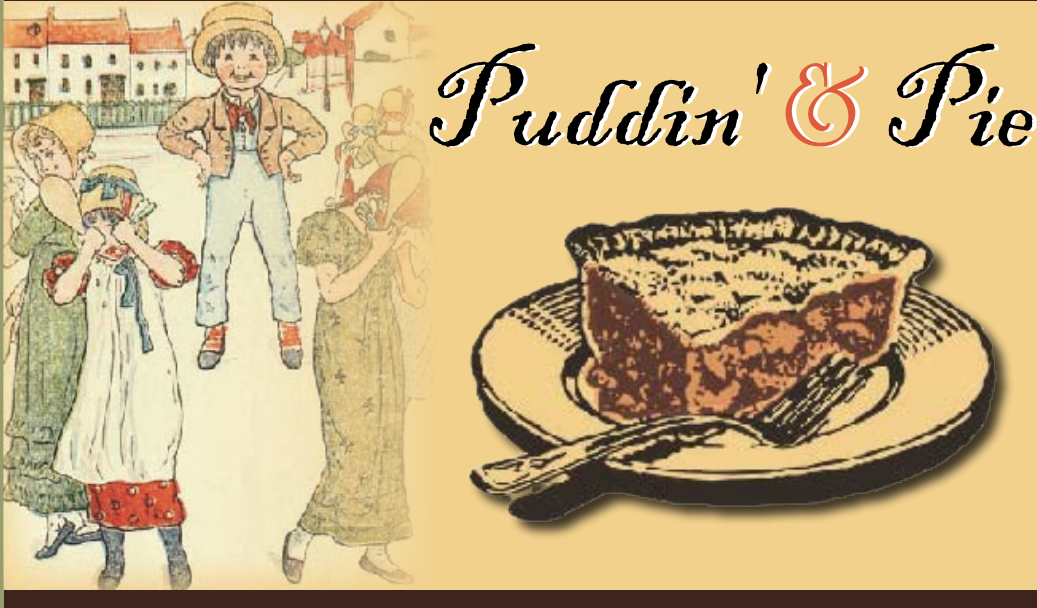
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Sacramento County DA Reports
Recent Cases of Interest

CASE: Joseph Maggard (12/21/12)

PROSECUTOR: Deputy District Attorney David Brown

District Attorney Jan Scully announced today that a jury found true the allegation that Joseph Maggard is a Sexually Violent Predator (SVP). The Honorable Judge Nunley ordered Maggard to be committed to the custody of the California State Department of Mental Health for an indeterminate period of time in confinement and treatment.

Maggard has a lengthy criminal history of violent sexual assaults against many different women over a period of decades. He was incarcerated both in the 1960s and the 1970s for violent sexual assaults. Each time he was released from prison, he reoffended in a sexually violent way. During the summer of 1980, Maggard terrorized Sacramento by engaging in a series of rapes. The media dubbed him the "jogger rapist" due to the clothing he wore. In that series of rapes, he was convicted of various forcible sex crimes against four different women and served a lengthy prison sentence.

Before Maggard was to be released into the community, the Sacramento County District Attorney's Office filed a petition to have Maggard declared a Sexually Violent Predator under California law. The law is aimed at protecting society from, and providing treatment for, that small but extremely dangerous group of sexually violent predators who have diagnosable mental disorders and who are determined to be unsafe if released into the community.

Deputy District Attorney David Brown commented, "I would like to thank the jury for their time and hard work. I recognize that the testimony was very difficult to listen to at times.

Their verdict helps ensure that Sacramento is protected from this individual engaging in future violent sexual offenses."

CASE: Gary Baker (12/20/12)

District Attorney Jan Scully announced that today her office has filed a complaint against Sacramento Police Officer Gary Baker on charges of rape, assault with intent to commit rape, forcible oral copulation (two counts), attempted forcible oral copulation, and sexual battery.

Sacramento City Police detectives arrested Baker pursuant to warrant and booked him at the county jail. Bail has been set at \$1 million.

CASE: Belisa Serna-Mayorga (12/18/12)

CONTACT: Assistant District Attorney Albert Locher, 874-6150

District Attorney Jan Scully announced today an arrest warrant was issued for Belisa Serna-Mayorga. Serna-Mayorga was formerly the council operations manager for the Office of the Mayor of the City of Sacramento. Sacramento City police detectives arrested her and booked her at the county jail. Bail has been set at \$50,000.

Serna-Mayorga was issued a Sacramento City bank purchasing card to be used solely for City business. It is alleged that from July 2009 to June 2012, Serna-Mayorga used the card for personal items totaling over \$19,000. Among the illegal charges were two Disneyland trips for her and her family in December of 2010 and June of 2012; hotels in Bodega Bay and Monterey; clothing; makeup; restaurants; grocery bills; and numerous iTunes games, music, movies, and entertainment applications.

In June of 2012, when an internal audit revealed Serna-Mayorga had not been submitting the required paperwork documenting her purchases, she admitted that numerous charges were personal. On June 28, she wrote two checks to the City of Sacramento totaling \$3,029.17 for food and travel related purchases. Shortly thereafter (July 18) Serna-Mayorga wrote another check to the City for \$6,000 to cover additional personal expenses she had charged. However, stop payments were placed on all three checks before the City could submit them for deposit, and in any event Serna-Mayorga's checking account did not have the funds to cover the checks. The investigation found that for some of the accounting documents she had submitted to justify her purchases, the signature of the mayor's chief of staff, Kunal Merchant, was forged.

Serna-Mayorga has been charged with felony offenses of misappropriation of public funds, grand theft of public funds, forgery, and making or drawing worthless checks. The maximum punishment that may be imposed for these offenses is six years, eight months in state prison.



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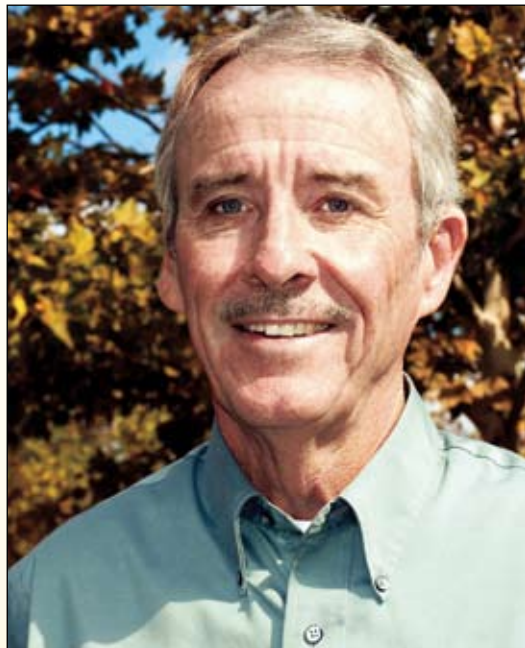


Former Carmichaelite Jerry Reynolds. The coach/broadcaster will be honored at the January 11 Carmichael Chamber of Commerce banquet. Anyone may attend. Photo by Susan Maxwell Skinner.

CARMICHAEL, CA – (MPG) Broadcaster and former Sacramento Kings coach **Jerry Reynolds** pronounces himself honored by the M.V.J. (Most Valuable Jerry) award — to be bestowed by the Carmichael Chamber of Commerce fundraiser on January 11. “My son played basketball for Rio Americana (High School) and my daughter went to Mariemont (Elementary) in Carmichael,” says former Carmichaelite. “I always loved the area.”

Beyond his three decades of service to sport, Reynolds is a popular volunteer speaker for California non-profits. Juvenile diabetes, leukemia and youth sport causes have benefitted from his attention. His energy in this field supports his selection as Carmichael Person of 2013. Among other raffle and auction prizes for the Chamber’s M.V.J (Most valuable Jerry) fundraiser, the celebrity guest will donate a VIP night at a Kings’ Sacramento game. Winners are guaranteed a courtside visit from the genial donor. The Carmichael non-profit Bev’s Angels – a provider of gifts and assistance to the needy – will receive a portion of the evening’s proceeds.

As well as Reynolds, three local people will be recognised by the Chamber’s awards dinner.



Under Jack Harrison’s aegis, three new neighborhood parks were developed in the Carmichael Recreation and Park District. Photo by Susan Maxwell Skinner.

Jack Harrison retires next year from a seven-year tenure as Administrator for the Carmichael Recreation and Park District. A

hero for citizens who treasure neighborhood identity, Harrison took a big role in saving several Carmichael reserves from being sold for development.

In a period of economic challenge and staff cuts, his district scored a \$410,000 Government grant that helped keep Jan Park’s 13 acres intact. Harrison’s administration also joined forces with community groups whose efforts also saw Patriots and O’Donnell Parks developed from semi-wilderness. A committed volunteer, Harrison is active in Carmichael Kiwanis and other humanitarian causes. He will receive the Chamber’s Park Service Award.



Mercy Juan Medical Center has received national recognition during Brian Ivie’s eight years as its president. Photo by Susan Maxwell Skinner.

Nationally recognised for its standards of care, the San Juan Medical Center has benefited from **Brian Ivie’s** leadership for eight years. A graduate of CSU Northridge and Pepperdine University, Ivie has worked 20 years in the US healthcare field. He has managed financial affairs of several California and Nevada Hospitals and is highly regarded for his abilities in planning and problem solving.

The Mercy executive has served boards of many non-profit organisations, including WEAVE and the Roseville Chamber of Commerce. He is chairman of the board of the Roseville Surgery Center Partnership. For recreation, he is an avid cyclist and triathlon competitor. Ivie will be named Businessperson of the Year at the Chamber celebration.



Photojournalist, historian and singer, Susan Maxwell Skinner has been dubbed “Mrs Carmichael” for her work in the community. Photo courtesy of Susan Maxwell Skinner.

Photojournalist and community friend **Susan Maxwell Skinner** has made a long project of recording the minutia of her adopted hometown. She has written a book, a song and hundreds of articles for local publications. With an unmatched archive of old photographs, she is a valued resource and speaker on the town’s past.

A one-woman historical society, the native New Zealander also uncovered mysteries surrounding the life of the town’s founder, Daniel Carmichael. Maxwell Skinner’s work has benefited many non profits. When not thus engaged, she is a singer with husband John Skinner’s band and with several volunteer concert ensembles. The Chamber has coined a “Mrs Carmichael” award for the event.

Jerry Reynolds, Susan Maxwell Skinner, Jack Harrison and Brian Ivie will be recognised at the Chamber awards dinner on January 11. The La Sierra Community Center (5325 Engle Rd) is the venue. Tickets are \$55 per person and include dinner and no-host bar. Sponsorships are available. Call the Chamber at (916) 481-1002 for further information or visit www.carmichaelchamber.com

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