# Carmichael Times

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Serving Carmichael and Sacramento County since 1981

July 18, 2012

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## Len Kovar: Revealing Character

By Julie Parker

CARMICHAEL - Adversity doesn't build character, it reveals

As a POW during World War II, Second Lt. Len Kovar came to the aide of fellow POWs during two death marches, even though he was personally struggling to survive.

The oldest of four, Kovar was born and raised in Minneapolis, where winters were brutal sometimes 40 degrees below. Once, during his early morning paper route, he would have frozen to death if the milkman hadn't spotted him lying in the

In high school, he was one of 17 boys who called themselves the "Blue Devils." They played ball, and sang. Those were fun vears.

Kovar, failing college, decided to sign up for the service. "I joined the Army Air Corps, because as a little kid, I dreamed of being another fighter pilot like WWI German Ace, Baron Von Richthofen [the "Red Baron"]. We made models of his plane and blew them up."

Instead, he became a bombardier-navigator for the 727th Squadron of the 451st Bomb Group of the 15th Air Force.

During his eleventh combat mission from Loggia, Italy to Vienna, Austria, his B-24 plane-named "Con Job"-(along with half his squadron) was shot down by German Folke Wolf 190 fighters over Hungary.

In his book, "WWII Prisoner of War: How I Survived" (available at amazon.com), Kovar shares a vivid, detailed account of being captured by hostile Hungarians, and his subsequent nine month stint as a POW in multiple German stalags (prison camps for airmen). The first camp was Stalag Luft 3, which was highlighted in the movie "The Great Escape."

Photographs taken by a fellow POW with a secret camera provide glimpses into the stalag environments, and two death marches during one of the worst European winters in recorded history. (His childhood winters paled by comparison.)

"I began to panic and realized that keeping control of my mental state was my new battleground....

... I laid down on my dirty straw tic with its writhing life forms ...

... if there is a pit in the abyss



Len and Lorraine Kovar have been married for over 60 years. "Life gets richer, and victories occur, even amid tragedy." Photo by Julie Parker.

of hell that is the absolute epitome of misery, this experience would be a candidate for the bottom rung.'

He took a vow with God that if he was allowed to live, he would join the ministry after the war. (He kept that promise.)

In Nuremberg, the POWs experienced the terrifying "carpet bombing" by both Americans and the British.

Finally, on April 13, 1945, Nazi flag, and in its place, the said, 'That's the one.' I carefully

Kovar was on the first boat of prisoners to return to the States. "I remember seeing the Statue of Liberty, and feeling very

In a seriously overcrowded boxcar traveling to Stalag III, Kovar had made a pact with himself to complete college. He made good on that pact, earning a B.A. in Economics at Macalester College in St. Paul.

"One day in the college library, in Stalag 7A at Moosberg, he I saw this stunning blonde witnessed the lowering of the stamping books at the desk and I

grandchildren, and two greatgrandchildren. Kovar's ministry has taken them to Missouri, Montana,

Massachusetts, and New Zealand. Unsurprisingly, the war left him with "a lot of emotional memories and upsets." Wishing to help others experiencing psychological scarring, he became

child counselor. He was with the National Ski Patrol for several years, and took youth groups on backpacking trips in Montana and California. "In Montana, my favorite place

a licensed marriage, family, and

was Spanish Peaks." His two sons founded the successful Kovar Martial Arts. "When my boys were working with karate 24-hours-a-day, they were in a world I didn't know anything about. So, I started karate around age 50, and ultimately got my third degree black

To those facing challenges, Kovar offers this sage advice:

"Recognize that we are all involved in a purposeful adventure. All of the issues that we face become blessings. They teach us something, and give something in return.

If you pursue life in a loving, intelligent way, somehow things work out. Life gets richer, and victories occur, even amid tragedy."

### **UCP Offering** Door-To-Door **E-Waste Collection Service Program**

SACRAMENTO REGION-Local residents now can have their e-waste picked up curbside along with donations of household items, thanks to UCP of Sacramento and Northern California's thrift store service. All items benefit UCP's programs that empower people with developmental disabilities to live life without limits. To schedule a pickup, call (800) 860-0357 or look for the yellow postcard delivered throughout the year.

"There are countless e-waste collection events, but this is a great opportunity to properly dispose of e-waste without having to leave your home, and it benefits people with disabilities. It's a win-win," said Doug Bergman, president and CEO, UCP of Sacramento and Northern California.

UCP's thrift program also accepts household items, from clothing and kitchen items to collectibles and small furniture. Most items in good condition will be accepted, except for mattresses and large furniture.

"At UCP, we're making the word 'regifting' positive,' Bergman said. "When people give unused items to support children and adults with developmental disabilities, they're giving people time on a horse in our adaptive horseback riding program, time playing basketball at our Autism Center for Excellence or time learning how to become independent."

UCP also offers a vehicle donation program that includes cars, trucks, trailers, boats and RVs. For more information, call toll-free (866) UCP-7212.

Each month. UCP of Sacramento and Northern California serves 2,600 children and adults with developmental disabilities and their families in Butte, El Dorado, Nevada, Placer, Sacramento, Shasta, Sutter and Yolo counties. Programs include adaptive horseback riding, UCP's Autism Center for Excellence at Sacramento State, adult day programs, independent living services, transportation and in-home respite care for families. For more information, visit www.ucpsacto.org.





Len Kovar became a bombardier-navigator for the 727th Squadron of the 451st Bomb Group of the 15th Air Force. Photo provided by Len Kovar.

American flag. "... with tears running down my cheeks, I stood at attention and saluted – my flag.

General George S. Patton's army liberated the camp, and selected a book to check out, we talked, went out for a Coke, and took it from there."

He and Lorraine have been married for over 60 years, enjoying their three children, seven

corrected and permitting civil penalties against servicers that file multiple, inaccurate mortgage

These new laws make California the first state in the nation to take provisions in the National Mortgage Settlement, which covered the nation's five largest mortgage loan servicers, and apply those rules to all mort-

By prohibiting dual-track foreclosure, this legislation provides borrowers with certainty that their loan application will receive full review and consideration before any foreclosure occurs. These requirements also provide the borrower with a legal remedy to

sure or other material violations of law.

The Homeowner Bill of Rights also requires a single point of contact for borrowers seeking loan modification. This requirement will make loan servicers more accountable and prevent them from repeatedly transferring applications and phone calls to various departments and employees.

Under the new law, servicers by a servicer before foreclosure activities begin.

Borrowers have a right to file private lawsuits under this new law to block foreclosure until the lender corrects any material violation. Borrowers can also receive treble damages up to \$50,000 if servicers act intentionally or recklessly in violating the law. These provisions protect the rights of consumers, while allowing servicers to correct unintentional violations.

The California Homeowner Bill of Rights, AB 278 and SB 900, was sponsored by California Attorney General Kamala D. Harris. AB 278 was authored by Assembly Members Eng, Feuer, Mitchell and John A. Pérez. SB 900 was authored by Senators Leno, Evans, Corbett, DeSaulnier, Pavley and Steinberg.

### Governor Brown Signs California Homeowner Bill of Rights LOS ANGELES - On General Kamala D. Harris. "This foreclosure until violations are that engage in dual-track foreclo-

Wednesday, July 11th, Governor Edmund G. Brown Jr. signed the California Homeowner Bill of Rights to halt the "abusive tactics" of loan servicers and protect struggling homeowners who are trying, in good faith, to renegotiate their mortgages.

"Californians should not have to suffer the abusive tactics of those who would push foreclosure behind the back of an unsuspecting homeowner," said Governor Brown. "These new rules make the foreclosure process more transparent so that loan servicers cannot promise one thing while doing the exact opposite."

"The California Homeowner Bill of Rights will give struggling homeowners a fighting shot to keep their home," said Attorney

legislation will make the mortgage and foreclosure process more fair and transparent, which will benefit homeowners, their community, and the housing market as a whole."

The Homeowner Bill of Rights has four major components:

1) Prohibiting "dual track" foreclosures that occur when a servicer continues foreclosure while also reviewing a homeowner's application for a loan modification;

2) Creating a single point of contact for homeowners who are negotiating a loan modification; 3) Expanding notice require-

ments that must be provided to a borrower before taking action on a loan modification application or pursuing foreclosure; and

4) Allowing injunctions against

documents or commit reckless or willful violations of law.

gage servicers.

challenge the actions of servicers

must notify borrowers when a modification application is due, if foreclosure has been postponed and if a modification has been denied. Each of these new rules increases transparency and helps to ensure that borrowers are properly informed of the actions taken

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### Wells Fargo Invests \$70,000 in Sacramento Choral Society



Lto R: James McCormick, SCSO President, David Galasso, Wells Fargo Regional President, Donald Kendrick, SCSO Music Director. Photo by Pedar Bruce, Wells Fargo

SACRAMENTO REGION Wells Fargo & Company (NYSE: WFC) announced July 3rd two \$35,000 grants to the Sacramento Choral Society & Orchestra (SCSO) to support two large scale choral orchestral concerts for their 2012 - 2013 season.

The funds will help underwrite the productions costs of the SCSO's traditional annual standing-room-only Home for the Holidays concert-renamed the Wells Fargo Home for the Holidays concert-on Saturday, December 8 in Sacramento's Memorial Auditorium. Wells

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Fargo also plans to underwrite the SCSO's year-end performance, Lest We Forget - An Armed Forces Salute on Saturday May 18, 2013 (Armed Forces Day) in the Sacramento Community Center Theatre.

Wells Fargo's total underwriting for the SCSO's 2012-2013 season will be \$70,000.00. Wells Fargo's support will help the SCSO maintain reasonable ticket prices for families in the region. Tickets to the Wells Fargo sponsored concerts will be made available to low income families, identified through their participation in Title 1 schools,

as well as to a host of Veterans in the region. According to philanthropy experts, corporate giving is at its lowest level since the

Thanks to Wells Fargo's outstanding concert sponsorships, the Sacramento Choral Society and Orchestra and Conductor Donald Kendrick appear to be bucking the trend as they head into their 2012-2013 season.

A fiscally accountable arts organization since 1996, the SCSO is thrilled to partner with Wells Fargo on this level to build

### Arden Hills Robert Linkul Named "Personal Trainer of the Year"

- Known as the worldwide authority on strength and conditioning, the National Strength and Conditioning Association (NSCA) has selected Robert Linkul, Arden Hills Strength & Fitness Director, to receive the 2012 "Personal Trainer of the Year" Award. The prestigious award was officially presented to Linkul yesterday at the NSCA National Conference and Exhibition held in Providence, Rhode Island

Each year, one personal trainer is honored for exemplary service to the advancement of the personal training industry and the NSCA. Nominated for the 2012 award by three separate individuals, Linkul was chosen to receive this honor by the Personal Trainers Special Interest Group made up of influential board members and NSCA

"I'm very honored and overwhelmed to receive this award as I love this organization and what it stands for," said Robert Linkul. "In fact, when I attended my first NSCA conference in 2009, it became one of my career goals to rise to this level and earn this particular honor."



'Personal Trainer of the Year" award winners: Mark Nutting (2009), Robert Linkul (2012), Brad Schoenfeld (2011), Jeff Segal (2007) Photo courtesy of trockcommunications.com

A Certified Personal Trainer since 1999, Linkul received his personal training certification from NSCA in 2005. Since joining Arden Hills in 2004, Linkul has devoted his time to helping individuals achieve their personal fitness goals through education, proper training and nutrition. In 2009, Linkul was instrumental in the opening of a state-of-theart Strength & Fitness facility at Arden Hills for highly motivated athletes interested in high intensity training (HIT). Then in 2011, he authored a fitness book

titled "Confessions of a Certified Personal Trainer" and is currently working on a follow-up book focused on step-by-step ways to achieve personal fitness goals.

For more information about personal training, high intensity training, group exercise or nutritional consultations available at Arden Hills Resort Club & Spa, please call 916-482-6111 or visit www.ardenhills.net.

Source: trockcommunications.com



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### Carmichael Times

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# TAX HELP from a Tax Pro

Dean Alexander Sr.

### Tax Resolution of Mortgage Debt Forgiveness

Many taxpayers are currently (as we speak) subject to an IRS levy, wage garnishment and tax lien as a result of, get this, suffering from an economic hardship. People who are facing a hardship and default on their credit cards, may have a brewing tax problem. This problem starts with a 1099-C, which the credit card company will send the taxpayers. Taxpayers receive this form after they stop paying the credit card debt (which will eventually be traded into a tax debt.)

Basically, 1099-C tells the IRS that we, the credit card company, have forgiven the debt of the taxpayer. IRS in turn, applies the laws on the books, which translate forgiveness of debt into income. If you report the amount forgiven from this form as income, you will have no tax problems or need for any tax help except a new tax debt that you did not anticipate and that you have to pay.

If you ignore that form and you don't report the cancellation of the debt as an income, you will get, sometime down the road, something called a CP-2000. This form is basically used for underreporting of income. The IRS would specify on this form which income you did not report (in this case forgiveness of the debt) and they would ask you

to sign, if you agree. Anyway, whether you sign or not you will end up with back taxes that you have to find a tax resolution for, such as an installment agreement or an offer in compromise.

This conversation used to apply also to mortgage debt forgiveness. If the bank had to write off the loan or the balance thereof after, say, foreclosure, they would send you the infamous 1099-C. You had to include the amount in your income with the ensuing tax problems and the need for the tax relief. This mortgage problem finally received the tax relief that it deserves. Under the Mortgage Forgiveness Debt Relief Act of 2007, the amount forgiven is not taxable up to two million dollars if you are married filing joint and one million if you are married filing separately.

Under this Act according to a new issue of periodic IRS tax tips, this forgiveness also applies to restructuring of your mortgage. This assumes that the forgiven debt or loan was used to pay for the home or substantial improvement which was secured by the residence. So, refinancing for home improvements also qualifies for forgiveness of debt. If, however, some of the proceeds of the loans were used to pay off credit cards, those amounts used for credit card payments will not he forgiver

Notice that, if you have a rental property, business property, or car loans that are forgiven, they will not be relieved under this act. All of those will be taxable income. You may, if you are insolvent, qualify for the forgiveness of debt under the provision of insolvency. If you are insolvent you may have a way out of this tax debt. If your liability is more than your assets, you may be classified as insolvent.

By way of example, let us assume that everything you own in real estate, cars and stocks, is worth one hundred thousand dollars. If your liability, say, equals two hundred thousand dollars, you are insolvent and you may qualify under the insolvency provision for the forgiveness of debt. Consult your CPA or an IRS tax attorney to receive the proper advice that fits your case.

In summary, many tax problems causing IRS levy and tax liens and requiring tax resolution such as installment agreement or offer in compromise result from cancellation of debt.

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 head-quartered 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.

## Carmichael's Rowdy Root for River Cats!



WEST SACRAMENTO – A group of 150 Carmichael residents showed up to root on the River Cats on Friday the 13th. As the night and the game progressed,

and things got a little chillier, only the really rowdy were left for the seventh inning stretch!

Catch the video Patch.com for Carmichael. Victor caught

some fun video of the night at the ballpark.

Text and photo by Paul V. Scholl



Thanks to the Chamber of Commerce, I was granted the chance to throw out the "First Pitch", along with two others from their local groups. Meet my newest friends! *Photo by Gwen Scholl*.

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Tickets may also be purchased in the Village at American River Bank, Oaks Hardware, BBQPro, Bella Fiore Florist and the Recreation and Park District office.

Proceeds from the concert go to the Fair Oaks Theatre Festival, a non-profit summer theatre company, and the New Christy Minstrels Foundation providing music education, concerts and music to schools throughout the country. Both organizations are Charitable/Education entities under Federal law.



### Saturday July 28th & Sunday July 29th

Veteran's Memorial Ampitheatre 7991 California Ave, Fair Oaks Gates open @ 6:30 pm

### Lyon Real Estate Launches Blood Drive in July

SACRAMENTO REGION -Lyon Real Estate agents are out for blood. Sacramento's regional leader in the buying and selling of homes is devoting July to a month long blood drive — Give Where You Live. It's a first for Lyon Real Estate and marks the latest in an ongoing expansion of community support through its Lyon Cares outreach to area nonprofits.

Partnering with BloodSource, Lyon Real Estate is requesting agents, brokers, employees and clients to donate blood during the month of July. Members of the community are invited to participate, as well by visiting a BloodSource Donor Center near them. The goal is to collect at least 300 pints of blood by July 31.

Highlighting the drive, Lyon Real Estate will host bloodmobile visits. The next will occur on Friday, July 27th at Lyon Real Estate's Natomas office, 2400



Del Paso Drive. The third visit will occur on Tuesday, July 31st at Lyon Real Estate's Fair Oaks office, 8814 Madison Ave.

Lyon Real Estate agents and employees will be donating blood on those dates and all throughout July at any BloodSource location. BloodSource donation sites are in many locations across the Sacramento region and can be located by visiting bloodsource.org. The need for donating blood is constant, and constantly increasing. Today, more than one

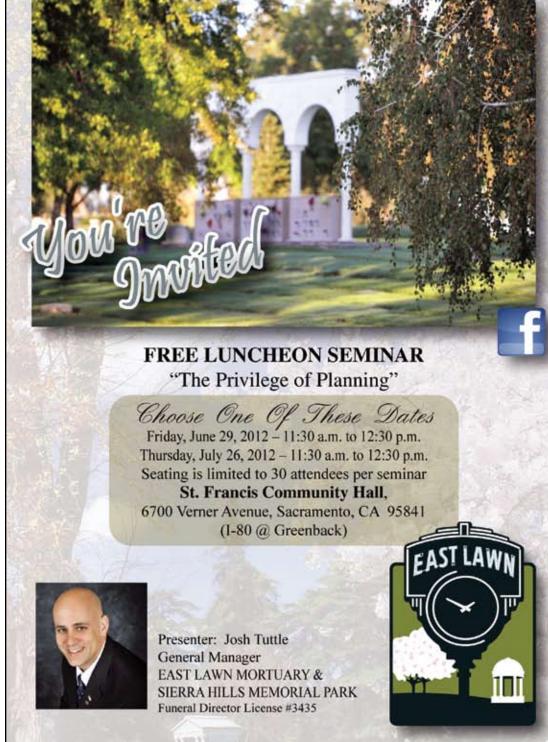
in seven people entering a hospital for care will require blood. Other people receive blood transfusions to fight life-threatening diseases.

"There is a high likelihood that anyone who donates blood is helping to save a life. Every day, in every walk of life, there is a child fighting to survive a lifethreatening condition or someone recovering from a near-fatal accident. They are people like us, our family and our friends." said Lyon Real Estate President Pat Shea.



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### **Sac Metro Fire Launches New Division, Aims to Rebuild Service**

SACRAMENTO REGION -Sacramento Metropolitan Fire District has reorganized its formerly titled 'Fire Prevention Bureau' into a new 'Community Risk Reduction Division'. The new division's major functions include public education, fire code enforcement, fire investigations, fire protection engineering, and exterior hazard mitigation.

"We are very excited to launch this new division and start to rebuild some of the services that have been lost to the business community over the years" said, Sacramento Metro Fire Chief Kurt Henke. Metro Fire's Community Risk Reduction Division will be developing and implementing loss control services to reduce the threat of hostile fires

Metro Fire will initiate fire safety inspections on all businesses and has modified its fees and special use permits for commercial buildings in the District beginning July 2, 2012.Inspections are required by the California Fire Code and are intended to protect employees and the public. The Metro Fire Board adopted its new fee



schedule for partial cost recovery for this county service at its June 28, 2012 meeting.

"We are obligated to protect the public health, safety and welfare in our county," says Ray Iverson, Metro Fire's Fire Marshal, "and the fire department is obligated to ensure businesses are complying with fire code requirements." To meet this obligation Metro Fire has adopted a two tiered inspection program that combines full inspections performed by Metro Fire personnel with a new selfinspection program.

A typical business inspection will include an analysis of emergency exits, fire hydrant access, sprinkler systems, fire alarms and hood suppression systems such as those used in restaurants. Inspectors also look for electrical hazards that could threaten lives and property.

Multi-family facilities, such as apartment and condominium buildings that have laundries and other common areas will also be part of this program.

Inspection fees vary based on square footage and actual use of the buildings and whether the inspection is a full or selfinspection. Fees range from \$91 for a self-inspection up to \$182 for a full inspection. Businesses will be charged the fees at their next regular inspection in the 2012-2013 inspection year.

Metro Fire has entered into an agreement with Fire Recovery USA to assist with implementing the new selfinspection program. Craig Nagler, Chief Executive Officer of Fire Recovery USA said, "We are the nation's largest cost recovery company established specifically for fire departments. Our revolutionary Self-Inspection System provides methods to assure those businesses that are low risk are inspected, even with staffing shortages".

The new division began operations officially July 2nd and includes twenty-two members of the Fire District.

### **Organization Wants Schools** to Take Notice - Seth's Law is in Effect

By Ken Pierce

Peer-abuse and biased harassment is a problem in the best of schools. Last Sunday, "Seth's Law" which forces public schools to better enforce existing anti-bullying policies took effect.

To those parents whose children were victims of peer abuse-driven bullycide based on biased harassment, this California law comes too late. However, for those students returning to school in the fall, it will offer them, as well as their parents' valuable support in enforcing legal protections as well as creating a transparent compliance structure that schools must follow in order to be in compliance with Seth's

Authored by Assemblymember Tom Ammiano (D-San Francisco) and sponsored by Equality California, ACLU, Gay-Straight Alliance Network, and the National Center for Lesbian Rights, AB-9 requires schools to establish policies to prevent peer abuse, be responsive to complaints about bullying, train personnel how to recognize and intervene in bullying, and make resources available to victims of peer abuse.

Seth's Law was named for Seth Walsh, a 13-year-old from Tahachapi, CA who took his own life, September 2010 after years of relentless peer-abuse, based on biased harassment.

According to the fact sheet on Equality California's web site, Seth's mother and friends "report that teachers and school administrators were aware that Seth was being harassed (and abused by his peers) and, in some instances, participated in the harassment. Yet pleas to the school for help

were brushed aside". Beginning immediately, districts must take steps to improve school climate, protect against harassment based on sexual orientation and gender expression as well as establish timelines for investigating claims of bullying and abuse. The law also covers religious and ethnic discrimina-

One local anti-bullying organization is planning on taking an active role in making sure schools adhere to the new law. B.R.A.V.E. Society is a grassroots movement based in Carmichael and led by Lisa Ford-Berry who founded the non-profit after her youngest son Michael became a victim of a "peer-abuse driven bullycide" due to cyber-bullying.

On September 15, 2008,

on his 17th birthday, Michael was found at Mira Loma High School, in the San Juan School District, with a self-inflicted gunshot wound to his head.

In a situation very similar to the Walsh family, the Berry family also found themselves "at the mercy of a bureaucratic educational system that was complicated by cover-ups, lies, and deceit," explained Berry.

Berry has said on numerous occasions "that heartache gave birth to B.R.A.V.E. because Bullies Really Are Violating Everyone".

"What my son endured while under the care of educational professionals is criminal and until we, as a society place the emphasis and importance on both the child's emotional wellbeing, as well as their physical wellbeing, peer abuse is going to continue to flourish within our schools and communities."

Today, Berry is a fearless advocate on behalf of parents and their children. Her deepheld belief that more ties us together than separates us as a community is part of the passion that drives her dedication to our community's children.

"Back in 2008, we didn't have the tools, knowledge or the laws we currently have today, such as Seth's Law, which would have helped my son when he needed it the most. Now if a student reports that he or she is being abused by their peers or harassed, there is legal recourse in place which includes telling the parents as well as identifying the perpetrators so proper actions can be taken," said Berry who was called upon to testify in front of the legislative committee for AB-9.

Seth's law was watered down in part due to the original price tag of implementing safe-guards for children. Assemblyman Ammiano could not get the much needed votes in a tight economy where the focus was primarily on the budget and the subsequent deficient. When you add that to "conservatives and their inability and unwillingness to support the safety of all of our children, we were left with a watered down bill. However, it is a step in the right direction because Seth's Law is the foundation for creating mandated reporting".

School districts like the Sacramento Unified School District have been pro-active in putting in place the policies outlined, but other districts, especially the outlying ones in typically conservative neighborhoods such as San Juan, may

have to be "encouraged" to do more than pay lip service to the law" said Berry.

Lisa Berry makes it quite clear that for her, peer abuse and biased harassment, is a deeply personal issue, and she has no tolerance or patience for the all too often standard reply, "kids will be kids".

Berry goes on to say, "Adults need to stop their own apathetic indifferences when it comes to peer on peer abuse. We are dealing with the behavior of abuse regardless of how we attempt to soften it. Furthermore, when we minimize that abusive behavior we are telling our children they are not loved, they are not worthy, and they are not important. We need to change how we treat our children who are being terrorized by their peers".

On July 12, Berry, who has been extremely outspoken in the media, on the speakers circuit, and as an expert witness at legislative hearings about peer abuse biased harassment, is seeking to bring together a coalition of classroom teachers, school administrators, parents, law enforcement, city and state legislators, organization and community leaders, youth representatives, mental health professionals, researchers, and members of the community locally and from neighboring counties, to form an anti-peerabuse task force.

The main intent of the task force will be to work together to actively bring awareness of the peer-abuse problem to the public at-large, especially during October, which is deemed National Anti-Bullying Awareness Month.

In addition, the task force will serve as a clearing house for parents, students and administrators in making sure school districts and their schools, principles, and teachers are implementing anti-peer abuse and harassment laws, aggressively protecting all at-risk students, while allowing all students, no matter what their physical attributes, physical/ mental handicaps, sexual orientation, gender identity, ethnicity, and religious background, to be themselves in a safe atmosphere so they may have the same educational experience all students have the right to have in their school and community.

For more information about attending the first meeting of the B.R.A.V.E. task force July 12, visit their web site at www. BraveSociety.org or RSVP Lisa Berry at lisafordberry@bravesociety.org.

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#### JULY SPECIAL EVENT

Friday the 20th, 7 - 8:30 PM: Summer Concert Series features Ricky Berger, pop. folk and jazz artist. Bring a picnic (no glass beverage containers, please) and enjoy an evening of authentic expression. Doors open at 6pm. Limited tickets, call or purchase in advance: \$20 per person, online or by phone. www.sacnaturecenter.net or call 489-4918.

#### FREE WEEKEND ACTIVITIES FOR JULY

Space is limited. Sign-ups taken the day of the program, donations gratefully accepted. There is a \$5 per car daily parking fee in Ancil Hoffman Park (Parking is free to members).

Saturday the 21st at 10:30 AM: What's the Buzz? Solitary Bees – Join "Beeologist" Julie Serences to learn the fascinating life cycle of native bees and why they are important to the ecology of our landscapes. Following a 45 min program, stroll the grounds with Julie to identify a variety of busy native bees.

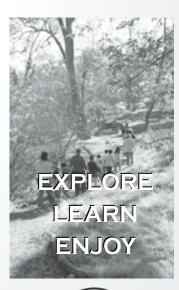
Sunday the 22nd at 1:30 **PM:** Art Studio – Various wildlife mounts (taxidermy specimens) will be available for public viewing and sketching. Paper provided, please bring other supplies for sketching, such as

pencils, charcoals or other art supplies you prefer. Recommended for ages 5-99. No instruction provided.

Saturday the 28th at 10:30 AM: Ethnobotany Walk - Stroll through the Nature Preserve with a naturalist and learn to identify native plants while discovering their many traditional uses.

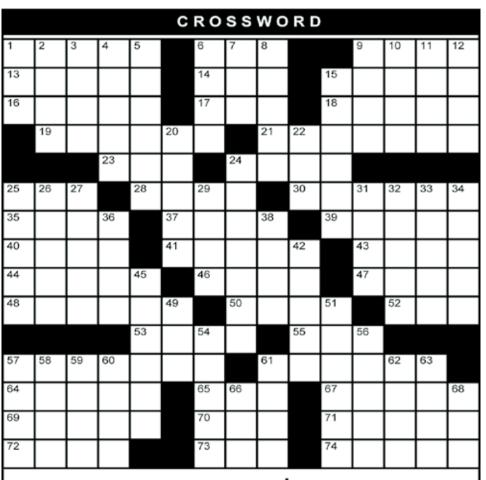
All ages welcome.

Sunday the 29th at 1:30 PM: Things That Slither -Join us inside for a presentation on Reptiles and viewing of reptile "biofacts." Meet a resident reptile from the Nature Center up close. All ages welcome.





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**ACROSS** 1. Rushed

- Church seat
- 9. \*Paddington Bear's homeland
- 13. Convex molding 14. Popular activity at
- Heavenly in CA
- 15. "Harold &
- 16. Army aid 17. Precedes senator
- 18. Circular gasket
- 19. Drum sound 21. \*Willy Wonka's heir
- 23. Longest division of geological time 24. \*Pinocchio dreamed of
- becoming this type of boy 25. He floated like a butterfly?
- 28. Network of intersecting 30. Middle Eastern confection
- 35. \*Like boys that lived in Neverland
- 37. Lacking sensation
- \_ the day" 40. International Civil Aviation

41. Attempts 43. Small ladies' handbag 44. Deep opening 46. To strike a piece of stone

Organization

- sharply 47. Deep-red variety of chalcedony
- 48. Stay clear of 50. Clobber
- 52. Big Island flower necklace 53. Of the highest quality
- 55. 2000 lbs. 57. \*Flying nanny 61. \*Aunt Polly's wayward
- nephew 64. Fully informed
- 65. Type of brew 67. County across Golden
- Gate Bridge 69. A pariah avoided by
- 70. "To Kill a Mockingbird"
- author
- 's the word"
- 72. A cold . \_\_\_ of weather

- 26. Lakes in Scotland 27. Asimov or Mizrahi, e.g.

1. Read-only storage

4. Like last eight in college

3. Musical finale

5. \*Dolittle's title

6. Attention grabber

8. Make face in pain

10. \*Astrid Lindgren's "\_

9. Make like a cat

12. Strong desire

15. Eucalyptus-loving

20. Beside, archaic

22. Exclamation of suspicion

24. What prompter does

25. \*She followed the white

2. Affirm

basketball

7. Increase

Lonneberga" 11. Raja's wife

marsupials

- 29. Syrian neighbor 31. Plural of #70 Across
- \_ signs

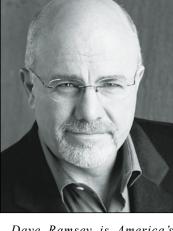
- 33. Light shade of blue

- 34. \*Girl from the Swiss Alps 36. Comedy Central's 38. \*Corduroy, e.g.
- 42. Phlegms

on Allstate compone

- 45. Strong point
- 49. Who \_ the prize?
- 51. \*Robin Hood or Eragon,
- e.g. 54. Bible song
- 56. African antelope 57. \*Toot and Puddle or Frog
- and Toad, e.g. \_\_ & Mzee: The
- True Story of a Remarkable Friendship" 59. \*Bear with the biggest
- 60. Pre-college school 61. Appear
- 62. Viking name 63. Tear violently 66. Romanian money
- 68. Flanders of "The Simpsons"

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.

#### Student Loan Debt Killing Relationships?

Dear Dave,

My niece just graduated from college with \$20,000 in student loan debt. Her boyfriend graduated as well, and they're talking about getting married. He has \$115,000 in loan debt and wants to go to graduate school. They both want to be teachers, and she's currently job hunting. The idea of all this debt hanging over their heads bothers her. Do you have any advice on how she can come to peace with the situation?

- Denise

Dear Denise,

This is a really interesting question. In a way, I'm glad she's conflicted about the situation. At the same time, I wouldn't want it to be a deal breaker where their relationship is concerned.

Here's my take. You don't pass up a great, lifelong relationship just because of debt. You do, however, walk away from a relationship based on things like laziness, irresponsible behavior and immaturity. These are flaws that usually don't go away. Any girlfriend or boyfriend who goes into a marriage thinking, "I can fix this person," is in for a rude awakening.

I'm glad she's looking for a job, but her boyfriend also needs to be working—especially if they're

## Dave Says

no excuse for either of them being full-time students with \$135,000 in combined student loan debt hanging over their heads. Besides, lots of people hold down real jobs and further their educations on a part-time basis. If she were my niece, I would

encourage her to have an open and honest discussion with her boyfriend about their future, how he plans on paying for graduate school and her feelings on the situation. If his answer is simply to borrow more money, then she'll have some potentially difficult decisions to make. But if he realizes how damaging picking up any more debt could be to their finances and their future, then they can start off on the same page. And things will look a lot brighter!

- Dave

#### No Pay, No Say

Dear Dave,

My fiancée and I are planning our wedding. Our parents don't want to contribute financially, so we've budgeted \$7,000 to cover everything. The problem is both sets of parents still want to make decisions regarding the ceremony and how many people attend. How should we handle this?

- Anthony

Dear Anthony, In my mind, they don't have

planning to get married. There's a say in what happens or who attends if they don't contribute. I understand how your parents feel though. How nice the ceremony is or who's invited can be a painful discussion, but in this case their opinions should only count as long as they fall within the confines of your budget.

Be courteous and gentle when vou explain how much vou've budgeted and what that means in terms of who can come, how many are there, and just how fancy this event will be. Now, it would be really nice to involve your fiancée's mother in the planning. But at the end of the day, she does not make decisions. Make sure you involve them and their opinions, but it's you and your bride-to-be who have the power.

I know your parents love you, and they want it to be a wonderful day for everyone. But this is your wedding, not theirs. And by the way, this would be a really good time to consider premarital counseling. It amazes me how many people enter into a lifelong commitment without talking and thinking things through. And part of that should be you guys getting on the same page as to how you're going to handle interfering in-laws. You both obviously have some!

- Dave

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#### session. 303-868-3180. alexanmorgan@gmail.com (MPG 04-30-12)

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FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05264 Norman Strohdach and Viktoria Strohdach, both of 9343 Elk Grove-Florin Road, Elk Grove, CA 95627 are doing business under the Fictitious Business Name "Best Source 4 Green" at 5925 Fair Oaks Blvd. #5, Carmichael, CA 95608. Filed with the Clerk of Sacramento on June 20, 2012. County Publish: June 27, July 4, 11, 18,

BESTSO 120604 7-18-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05160. Ronald Robinson, 5325 Circle, Elk Grove, CA 95757 is doing business under the Fictitious Business Names "Black Belt In Fitness; Amazing Schools" at 8880 Cal Center Dr #400, Sacramento, CA 95826. Filed with the Clerk of Sacramento on June 18, 2012. Publish: June 27, July 4, 11, 18, **BLACKB** 120604

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05207. April Jackson, 2102 Dawn Way, Sacramento, CA 95825 is doing business under the Fictitious Business Name "Mind Body "Mind Body Sacramento" at 2102 Dawn Way, Sacramento, CA 95825. Filed with the Clerk of Sacramento on June 19, County Publish: June 27, July 4, 11, 18, 2012. **MINDBO** 120604 7-18-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05175. Jon Von Kahle, 4997 Arboleda Dr., Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Astro Property Services" at 4997 Arboleda Dr., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on June 18, 2012. Publish: June 27, July 4, 11, 18, **ASTROP** 120604

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05176. Brent Leon Harris. 4938 Harrison St., North Highlands, CA 95660 is doing business under the Fictitious Business Name "Harris Doors" at 4938 Harrison St., North Highlands, CA 95660. Filed with the Clerk of Sacramento County on June 18, 2012 Publish: June 27, July 4, 11, 18, **HARRIS** 120604 7-18-12

FICTITIOUS BUSINESS NAME **STATEMENT** #FBNF2012-05162. Kim Irvine Bingham, 4990 Oak Lane, Garden Valley, CA 95633 is doing business under the Fictitious Business Name "legaltoyou.com" at 770 "L" St. #950, Sacramento, CA 95814. Filed with the Clerk of Sacramento County on June 18, 2012. Publish: June 27, July 4, 11, 18, LEGALT 120604 7-18-12

FICTITIOUS BUSINESS NAME STATEMENT 05085. Susan Kay Periot-Haney 6311 Tina Court, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Susan's Sacred Stitches" at 6311 Tina Court, Carmichael, CA 95608. Filed with the Clerk of Sacramento on June 14, 2012 Publish: June 27, July 4, 11, 18, SUSANS 120604 7-18-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05164. Abimbola Ajayi, 200 Bicentennial Circle #48-W, Sacramento, CA 95826 is doing business under the Fictitious Business Name "El-Shaddai Enterprises" 200 Bicentennial Circle #48-W. Sacramento, CA 95826. Filed with the Clerk of Sacramento County on June 18, 2012. Publish: June 27, July 4, 11, 18, **ELSHAD** 120604 7-18-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05141. Oluyemi Oyedeji, 200 Bicentennial Circle #48-W. Sacramento, CA 95826 is doing business under the Fictitious Business Name "Effects Ventures" at 5104 Felicia Way, Elk Grove, CA 95758. Filed the Clerk of Sacramento on June 15, Publish: June 27, July 4, 11, 18, 120604

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05170. Dane Williams, 2501 Sacramento, CA 95816 is doing

under the Fictitious business Business Name "Dane Williams Landscape Architects" at 1501 St., Sacramento, CA 95816. Filed with the Clerk of Sacramento County on June 18, 2012. Publish: June 27, July 4, 11, 18,

120604

**DANEWI** 

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05068. Martin C. Burgos Garcia and Lizette Villa, both of 4700 Marconi Ave. #127, Carmichael, CA 95608 are doing business under the Fictitious Business Name "Nickv's Maintenance" at 4700 Marconi Ave. #127, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on June 13, 2012. Publish: June 27, July 4, 11, 18, **NICKYS** 120604 7-18-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05079. Gary Arreguin, 610 Howe Ave. #31, Sacramento, CA 95825 is doing business under the Fictitious Business Name "GARCO Sales & Service" at 610 Howe Ave. #31. Sacramento, CA 95825. Filed with the Clerk of Sacramento County on June 13, 2012. Publish: June 27, July 4, 11, 18, **GARCOS** 120604 7-18-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05070. Satish Chand, 8570 Petunia Way, Elk Grove, CA 95624 is doing business under the Fictitious Business Name "Shiv Delivery Service" at 8570 Petunia Way, Elk Grove, CA 95624. Filed with the Clerk of Sacramento on June 13, 2012. Publish: June 27, July 4, 11, 18, 2012. 120604

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05226. Andre Marshall, 138 McFarland Dr. Folsom, CA 95630 is doing business under the Fictitious Business Name "ADM Garage Doors" at 138 McFarland Dr., Folsom, CA 95630. Filed with the Clerk of Sacramento County on June 19, 2012. Publish: June 27, July 4, 11, 18, **ADMGAR** 120604 7-18-12

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00126137 WHEREAS, Lea Ann Gutierrez

has filed a petition with this court for a decree changing name of Lea Ann Gutierrez to Lea Ann Gordon. IT IS ORDERED that all persons interested in the above entitled matter

appear before this court at 9:00 a.m. on July 31, 2012 in Department 54. located at 720 9th St., Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause

be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 18, 2012. Shelleyanne W.L. Chang Judge of the Superior Court

Publish: June 27, July 4, 11, 18, **GORDON** 7-18-12 120604

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2012-00126508 WHEREAS, Robert Lee Fisher has filed a petition with this court for a decree changing name of Robert Lee Fisher to Robert Lee Cooper.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on August 3. 2012 in Department 53, located at 720 9th St., Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 22, 2012. David I. Brown

Judge of the Superior Court Publish: June 27, July 4, 11, 18, 2012.

COOPER 120604

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05512. Meg L. Hobbs, 6312 Date Palm Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Spectral Engineering" at 6312 Date Palm Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Jun3 28, 2012. Publish: July 11, 18, 25, August 1,

SPECTR 120702 8-1-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05711. Rochelle Rountree, 6634 Fair Oaks Blvd., Carmichael, CA 95608 is doing business under the Fictitious Business Name "R Library" at 5825 Gibbons Dr., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on July 5, 2012. Publish: July 11, 18, 25, August 1,

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05409. N and P Cakes, Inc., 4656 Nottingham Circle, Sacramento, CA 95864 is doing business under the Fictitious Business Name "Nothing Bundt Cakes" at 2511-B Fair Oaks Blvd., Sacramento, CA 95825. Filed with the Clerk of Sacramento June 26, 2012. County Publish: July 11, 18, 25, August 1, 2012

NOTHIN 120702 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05132. John Wesly Gorman Jr., 8446 Mediterranean Way, Sacramento, CA 95826 is doing business under the Fictitious Business "Gorman Construction" at 8440 Belvederre Ave. #5, Sacramento, CA 95826. Filed with the Clerk of Sacramento on June 15, 2012. Publish: July 11, 18, 25, August 1, 2012. GORMAN 120702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05486. Marita Barlahan Biag, MD, Inc., 11200 Gold Express Dr. #D. Gold River, CA 95670 is doing business under the Fictitious Business Name "Babies-2-Teens Pediatrics" at 11200 Gold Express Dr. #D, Gold River, CA 95670. Filed with the Clerk of Sacramento County on June 27, 2012. Publish: July 11, 18, 25, August 1, 2012. **BABIES** 120702 8-1-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05010. Christopher Foley, 6330 Mineral Court, Carmichael, CA 95608 is doing business under the Fictitious Business Name "Trianglebox" at 6330 Mineral Court. Carmichael. CA 95608. Filed with the Clerk of Sacramento County on June 12, 2012. Publish: July 11, 18, 25, August 1, 2012.

TRIANG 120702 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05235. Road #2024, Sacramento, CA 95828 is doing business under the Fictitious Business Name "Mavhemeness Recording Studio" at 8282 Calfine Road #2024. Sacramento, CA 95826. Filed with the Clerk of Sacramento on June 20, 2012. Publish: July 11, 18, 25, August 1, MAYHEM 120702 8-1-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05746. Animal Works, Inc., 2841 Armstrong Dr. Sacramento CA 95825 is doing business under the Fictitious Business Name "The Honest Dog" at 3032 Arden Way, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on July 6, 2012. Publish: July 11, 18, 25, August 1, THEHON 120702 8-1-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05329. Robert D. Reinwald, 4674 South Park Dr., Sacramento, CA 95821 is doing business under the Fictitious Business Names "Reinwald's Insurance Dental Health Plans; Dental Insurance Plans Brokerage; Health Insurance Plans Brokerage: Medical Insurance Plans Brokerage" at 4674 South Park Dr., Sacramento, CA 95821. Filed with the Clerk of Sacramento County on June 22, 2012. Publish: July 11, 18, 25, August 1,

REINWA 120702 8-1-12 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05632. Flaine Sledge, 4307 Illinois Ave., Fair Oaks, CA 95628 is doing business under the Fictitious Business Name "Capital Business Services" at 4307 Illinois Ave., Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County on July 3, 2012. Publish: July 11, 18, 25, August 1, 120702

SUPERIOR COURT OF COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00127045

WHEREAS, Christa Roberts has filed a petition with this a decree changing court for name of Isaiah Jarell Woods Engman to Isaiah Jarell Engman.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on August 10, 2012 in Department 54, located at 720 9th St., Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that

be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 29, 2012. Shellevanne W.L. Chang Judge of the Superior Court Publish: July 11, 18, 25, August 1,

a copy of this Order to Show Cause

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00125938 WHEREAS, Edgar

120702

8-1-12

**ROBERT** 

Thatcher has filed a petition with this court for a decree changing name of Edgar Lynn Thatcher to Ted Lynn Thatcher. IT IS ORDERED that all persons interested in the above

entitled matter appear before this court at 9:00 a.m. on August 10, 2012 in Department 54, located at 720 9th St., Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause

be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 22, 2012. Shelleyanne W.L. Chang Judge of the Superior Court Publish: July 11, 18, 25, August 1,

120702 8-1-12 SUPERIOR COURT OF

CALIFORNIA COLINTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2012-00126469 WHEREAS. Oscar Mazari

Estrada and Ana Maria Haid Zaragoza have filed a petition this court for a changing names of Oscar Mazari Haid to Oscar Haid Mazari; and Ana Gabriela Mazari Haid to Ana Gabriela Haid Mazari IT IS ORDERED that all

persons interested in the above entitled matter appear before this court at 2:00 p.m. on August 6, 2012 in Department 53, located at 720 9th St., Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. IT IS FURTHER ORDERED that

a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: June 22, 2012 David I. Brown

Judge of the Superior Court Publish: July 11, 18, 25, August 1, 2012. **ESTRAD** 120702

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05830. Lee Folkins, 100 Cadillac Dr. #42. Sacramento, CA 95825 is doing business under the Fictitious Business Name "Androbotic Labs" at 100 Cadillac Dr. #42, Sacramento, CA 95825. Filed with the Clerk of Sacramento County on July

Publish: July 18, 25, August 1, 8, 2012. 120703 **ANDROB** 8-8-12

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05407. Peter Hartman, 11364 New England Place, Gold River, CA 95670 is doing business under the Fictitious Business Name "Handle IT" at 700 University Ave. Filed with the Clerk of Sacramento County on Jun3 26, 2012. Publish: July 18, 25, August 1, 8, HANDLE 120703

FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05640. Stout & Associates, Inc., 7306 32nd St., North Highlands, CA 95660 is doing business under the Fictitious Business Name "Comfort Air" at 7306 32nd St., North Highlands, CA 95660. Filed with the Clerk of Sacramento County on July 3, 2012. Publish: July 18, 25, August 1, 8,

8-8-12

COMFOR 120703 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05412 Jordan Miller, 11750 Green Road, Wilton, CA 95693 is doing business under the Fictitious Business Name "Cowgirl Rendezvous" at 11750 Green Road, Wilton, CA 95693. Filed with the Clerk of Sacramento County on June 26, 2012. Publish: July 18, 25, August 1, 8,

**COWGIR** 120703 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05857. Arthur F. O'Neal, 5989 Camray ircle, Carmichael, CA 95608 is doing business under the Fictitious Business Name "DKO Industries" at 5989 Camray Circle, Carmichael, CA 95608. Filed with the Clerk of SacramentoCountyonJuly11,2012

Publish: July 18, 25, August 1, 8,

**DKOIND** 120703 FICTITIOUS BUSINESS NAME STATEMENT #FBNF2012-05271. S.E. Technologies, Inc., Corporation #2425626, 4101 Wayside Lane #F. Carmichael, CA 95608 is doing business under the Fictitious Business Name "American Burglar Alarm" at 4101 Wayside Lane #F, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on June 20, 2012 Publish: July 18, 25, August 1, 8, **AMBURG** 120703

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2012-00127302 WHEREAS, Cristina Monica Schmidt has filed a petition with this court for a decree changing

name of Cristina Monica Schmidt Cristina Monica IT IS ORDERED that all

persons interested in the above entitled matter appear before this court at 2:00 p.m. on August 22, 2012 in Department 53, located at 720 9th St., Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a newspaper of general circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: July 11, 2012. David I. Brown Judge of the Superior Court

Publish: July 18, 25, August 1, 8, 120703 DUNCA

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

#34-2012-00127321 WHEREAS, Trang Thi Thu Tran has filed a petition with this court for a decree changing name of Tyler Tien Cao to Tyler Tien Tran. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on August 22 2012 in Department 54, located at 720 9th St., 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

circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition Dated: July 11, 2012 Shelleyanne W.L. Chang Judge of the Superior Court Publish: July 18, 25, August 1, 8, ADMIN 120703

be published in the Carmichael

Times, a newspaper of general



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**Carmichael Chamber Mixer** Wed, Aug 8, 2012 from 5:30pm-7:30pm Location: TBD Free food and drink and great networking

network. Raffle prizes too!

members without reservations.

opportunities. Bring a raffle prize and plenty of business cards. Contact Linda Melody for more information.

**Carmichael Chamber Luncheon** 

Tue, July 24, 2012 from 12:00pm-1:30pm

(a) Cypress Avenue Baptist Church

Luncheon meeting is held in the Education

& Luncheon. Come enjoy a delicious buffet

lunch, speaker, and plenty of opportunity to

Cost for the luncheon is \$18 for members with

reservations, and \$23 for non-members and

Building and is the Chamber General Meeting

**Carmichael Chamber Board Meeting** Tue, Aug 14, 2012 from 12:00pm - 1:30pm @ Eskaton Village Carmichael

Carmichael

**Chamber of Commerce** 

Board meetings are held at Eskaton Village and require advance notification for a gate pass. Any member wishing to attend needs to contact Linda in advance to have this arranged. Contact Linda Melody for more information.

#### **Hot August Knights Carmichael** & Citrus Heights Joint mixer

Tue, Aug 28, 2012 from 11:30am - 1:00pm @ Cypress Avenue Baptist Church Luncheon meeting is held in the Education

Building and is the Chamber General Meeting

& Luncheon. Come enjoy a delicious buffet lunch, speaker, and plenty of opportunity to network. Cost for the luncheon is \$18 for members with reservations, and \$23 for nonmembers and members without reservations.

Contact us for more information on the Carmichael Chamber of Commerce Phone (916) 481-1002 • Fax (916) 481-1003 • www.carmichaelchamber.com



### sacramento fine arts center

Contributing to the cultural life of the Sacramento community

#### **Current and Upcoming Events**



In Our **Foyer Gallery** the Month of July **NCA Master Painters** 

'Veon Zentner, NCA MP",

Call to Artists Magnum Opus XXIII **Entry Dates, July 20-21, 2012** Entry Forms: www.sacfinearts.org Click "Call to Artists"

**SFAC Childrens Summer Program Continues New Session Each Week Through August 10th** 

"Off the Wall" Sculpture Show **July 17 – Aug 4, 2012** 



Best of Show by Jay Bishop Photo Club July 26th, 7pm

No WASH Monthly meeting: Next Meeting September 10th No NCA Monthly Meeting:

Next Meeting September 12th

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





#### **Announcements & Events**

#### SUMMER CAMPS 2012

See website for info on: Summer Camp Registration and Waiver Start Your Summer Now Packet Summer Camp Field trips Summer Camp Frequently Asked Questions

#### POTTERY & ART CLASSES

Taught by Michelle Lueth Location: Arts & Crafts Bldg., 7997 California Ave. in Fair Oaks See website for more info.

#### KIDS CARNIVAL NIGHT

Thursday, July 26, 2012 at the La Sierra Community Center 5325 Engle Rd, in Carmichael from 6:30pm -8:30pm. Grab your friends and family and beat a trail to this exciting summer evening event! For more information, please call the La Sierra Recreation Office at (916) 483-7826.

See Community Events at our website for complete list of Summer Events!



#### SUMMER CONCERTS REVISED

Please note changes on schedule on website

For registration & other information call the District at (916) 485-5322 or visit our web page at www.carmichaelpark.com.



#### MISSION OAKS COMMUNITY CENTER





### Autumn in Vosemite

September 19-20 \$298/person **Deadline August 18** 





#### SWANSTON COMMUNITY CENTER

Cosmopolitan Cabaret • October 4 • \$53 Deadline Aug 4

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### Who Knew God Had a Sense of Humor?

By Eric Nelson

This may be hard to believe but shortly after tumbling about a thousand feet down a rock- and ice-covered mountain and suffering multiple injuries from head to toe, I had to laugh.

Despite the trauma, despite the pain, and despite the fact that it would be hours before anyone would find me laying flat on my back in the middle of nowhere, the words of a familiar hymn came to mind and made me smile. And then chuckle.

"Shepherd, show me how to go," the hymn, written by Mary Baker Eddy, begins, "O'er the hillside steep." (Did I happen to mention how I found myself in this predicament?).

"How to gather, how to sow. / How to feed Thy sheep." (And did I mention that the only thing left in my rucksack was an apple?).

"I will listen for Thy voice, / Lest my footsteps stray; / I will follow and rejoice / All the rugged way."

Tell me these words weren't written just for me. And tell me that their coincidental references to rugged hillsides and wandering footsteps aren't just a little, well funny.

I was barely fifteen years old at the time but this wasn't the first time – and thankfully not the last - that God had used humor as a gentle yet effective way of reminding me that He was on the scene and that everything was going to

Although most of my injuries were pretty obvious - two broken legs, a broken hand, and what felt like a pretty banged up face – there were other, less obvious problems I was dealing with, including hypothermia and internal bleeding. Yet simply knowing that I was in the presence of the Divine was enough to keep my thought from lapsing into fear and helplessness and just letting go, perhaps slipping even further down the mountain.

About three or four hours later, just before sunset, a rescue team arrived and airlifted me to a nearby

By the time I arrived my parents were waiting for me in the emergency room and were, of course, deeply concerned about what had happened. Here again, all it took was a moment of divinely inspired levity to remind them as well that everything was going to be okay.

"Is he allergic to any foods," the admitting nurse asked my mom.

It was at this moment that I became mentally alert, although my eyes were still closed. In the split second between the nurse's question and Mom's response, it occurred to me to say "asparagus," knowing that by doing so it would reduce the chances of my being served what was then a dreaded

"Asparagus," repeated the nurse. And then, with what I'm sure was a smile on her face – not to mention a great sense of relief -Mom said, "He's not allergic to anything; he just doesn't like asparagus. Obviously his sense of humor is still intact. I'm sure he's going to be just fine."

Although my parents and I had relied successfully on prayer in lieu of medicine many times before even in emergencies – given the seriousness of the situation it seemed wise to go ahead with the various operations being recommended by the team of doctors assigned to my case.

Of course, praying for a healthy body isn't new. Far from it. There are many stories of physical healing throughout the Bible as well as contemporary examples of people from a variety of backgrounds who pray regularly for this kind of help, and with good results.

According to a study published by the American Psychological Association, the number of people who pray for their health increased from roughly 14% in 1999 to nearly half the adult population in 2007. In a related survey, conducted about the same time, the Pew Forum found that 36% of respondents reported "experiencing or witnessing a divine healing of an illness or injury."

For years medical researchers have been trying to figure out if a prayer-based approach to health is good, bad, or indifferent. Ask Candy Gunther Brown, associate professor of religious studies at Indiana University, and she'll tell you that part of the problem is in how their studies are conducted.

In an article published in Psychology Today, Dr. Brown notes that in one of the most well known studies - a study that concluded that prayer could actually have an adverse effect on health – there was a fundamental flaw. Apparently a large number of those asked to pray for the recovery of coronary patients belonged to a religious group that considers intercessory prayer useless. Rather than proving anything definitive about the

effectiveness of prayer itself, this study would seem to indicate that the thought of the person praying – or, by association, even the thought of the medical doctor – could play a larger role in the healing process than previously assumed.

In my own case I was fortunate to be surrounded by a group of individuals - medical staff and family members alike - who all expected me to recover; this, despite the fact that the original prognosis, as my father told me some years later, was rather grim. Although it took awhile for me to fully recover, I began seeing the effects of my own and my parent's prayers right

During an operation to repair what was diagnosed as severe internal bleeding, the doctors found that there was actually nothing wrong. As one of the members of the surgical team put it, "Someone must have gotten in there before us."

On another occasion, immediate surgery was scheduled for a condition that wasn't progressing as expected. My parents and I asked if it would be okay if we postponed the operation for just one day to give us an opportunity to pray about the situation. The next morning new x-rays were taken which showed dramatic improvement. Instead of carting me off to the operating room plans were made for me to complete my recovery at

As for the "banged up" face, my doctors thought that plastic surgery might be required. Instead, every last scratch and scar was quickly healed without any intervention. Today, many years later, not only

have I been able to walk across the Grand Canyon in a single day and ride my bike for as much as two hundred miles in a single stretch, something curious has happened to my taste buds as well. Asparagus has now become my favorite vegetable.

Leave it to God to have the last

Eric Nelson is a Christian Science practitioner whose articles on the connection between consciousness and health appear regularly on a number of local, regional, and national web sites. He also serves as the media and legislative spokesperson for Christian Science in Northern California (www.norcalcs.org). This article shared with permission by Communities @WashingtonTimes.com.



Carmichael Times Page 10 July 18, 2012

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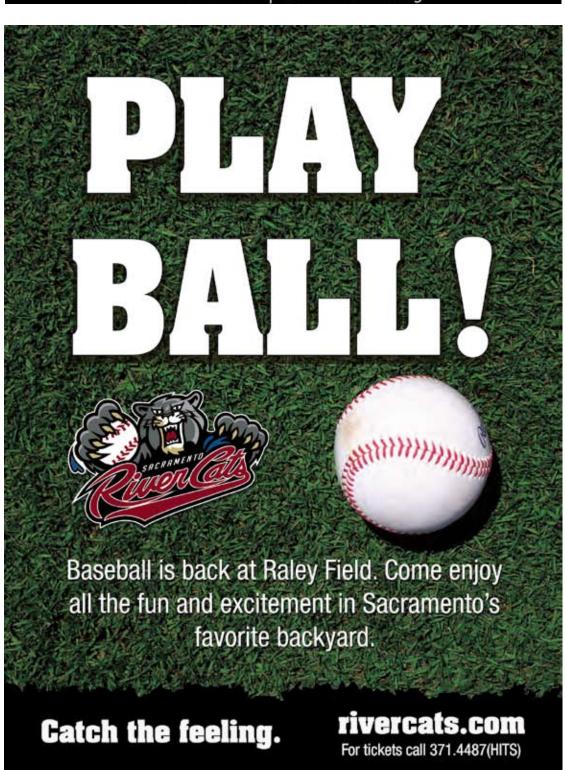


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### Sam's Club Hosts Mixer



SACRAMENTO/CARMICHAEL-Walter Gonzalez, marketing Lead for Sam's Club #6623 cuts the ribbon commemorating their joining the Carmichael Chamber of Commerce.

A loyal group of Chamber members joined in to celebrate the July 11th mixer festivities at the store, located at 3360 El Camino in Sacramento. When Walter asked the group how

many were already Sam's Club members, nearly two-thirds raised their hands!

Photo by Paul V. Scholl

### **Team Freedom '98 Explodes for Gold at ARFC's Independence Cup Tournament!**

By Kim Gisin

SACRAMENTO REGION -American River Futbol Club's Freedom '98 girls' soccer team placed First in their own ARFC Independence Cup this past weekend at the Cherry Island Soccer Complex! Defense consisted of goalkeepers Alexa Gisin and Shannon Fuchs with defensive backs: Riley West, Taryn Perez, Megan and Alexa Gisin. Offense proved equally strong with goals scored by many players throughout the tournament.

Game 1 against Yuba Sutter FC saw a 3-2 win with goals by Gabriella O'Connor, Natalie Cowlishaw and Britney Johnson. In Game 2, Natalie Cowlishaw started Freedom '98 off shooting the first two goals. Then continued to be a force, assisting the next 2 with corner kicks to Jaycie Schenone who headed both goals in for a 4-1 defeat over FC Elk Grove's '99 Orange. Game 3 saw lots of scoring opportunities with an 8-0 victory over FC Elk Grove's Renegades. Goals (2), Madison Jana, Sarah Kelly '98 is preparing for their next



Back L-R: Coach Ed Fuchs, Gabriella O'Connor, Megan Gisin, Hannah Lewandowski, Alex Gisin, Jaycie Schenone, Britney Johnson, Sarah Kelly, Olivia Teerlink, Coach Beth Fuchs. Front L-R: Angelica Huettl, Madison Jana, Taryn Perez, Natalie Cowlishaw, Riley West, Shannon Fuchs (Not Pictured: Megan Williams, Paige Garvey). Photo courtesy Kim Gisin.

(2) Natalie Cowlishaw, Angelica Huettl and Hannah Lewandowski.

Advancing to the finals, Freedom '98 faced their new sister team, also Freedom '98 for a competitive game. This tournament spectacular would see Coaches Ed and Beth Fuchs and Jeff Lewandowski's Freedom 98 team victorious with a 2-0 grand finale with Natalie Cowlishaw and Sarah Kelly scoring goals! included: Gabriella O'Connor Congratulations girls! Freedom

tournament, the Santa Cruz Breakers Cup August 4-5.

American River Futbol Club is the Division 1 competitive soccer program for ARYSL. It is both CYSA-North and US Club Soccer affiliated and offers an alternative to higher-priced programs servicing players from Sacramento through Placerville.

For more information, visit their website at www.americanriverfc.com.



**VETERAN'S MEMORIAL AMPHITHEATRE** 7991 California Avenue, Fair Oaks Village

Carmichael Times Page 11 July 18, 2012

#### California Chicken Wrap

Prep Time: 10 minutes

- 3 tablespoons Hellmann's® or Best Foods® **Mayonnaise Dressing with Olive Oil**
- 6-inch fajita size whole wheat flour tortillas
- 12 ounces boneless, skinless chicken breasts, grilled and sliced
- medium avocado, peeled and sliced
- red bell pepper, sliced 1/4 cup sliced red onion
- 2 cups mixed salad greens

Spread Mayonnaise Dressing with Olive Oil on tortillas. Layer chicken, avocado, red pepper, red onion and salad greens down center of each tortilla. Roll and fold the filled tortillas.

#### The Original Potato Salad

Prep Time: 10 minutes Cook Time: 15 minutes

- 2 pounds potatoes (5 to 6 medium), peeled and
  - cut into 3/4-inch chunks cup Hellmann's® or Best Foods® Mayonnaise
  - **Dressing with Olive Oil**
- tablespoons vinegar
- 1 1/2 teaspoons salt
  - teaspoon sugar
- 1/4 teaspoon ground black pepper
- 1 cup thinly sliced celery
- 1/2 cup chopped onion 2 hard-cooked eggs, chopped (optional)

Cover potatoes with water in 4-quart saucepot; bring to a boil over medium-high heat. Reduce heat and simmer 10 minutes or until potatoes are tender. Drain and cool slightly.

Combine Mayonnaise Dressing with Olive Oil, vinegar, salt, sugar and pepper in large bowl. Add potatoes, celery, onion and eggs and toss gently. Serve chilled or at room temperature.

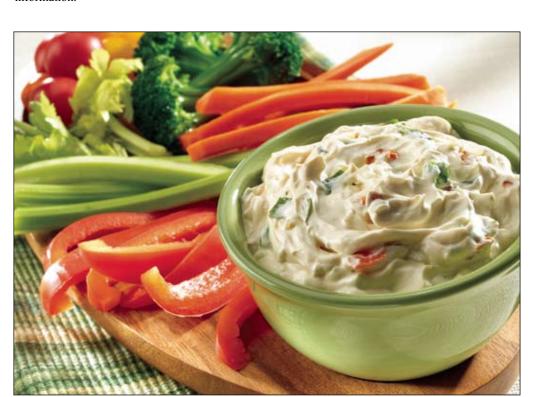


FAMILY FEATURES

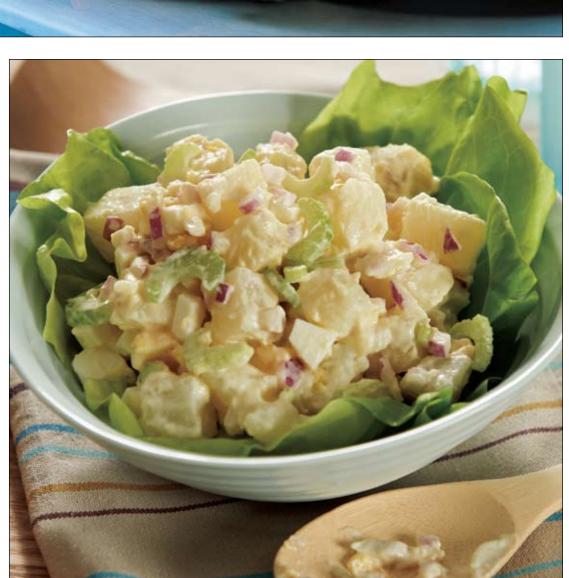
icnics are a perfect way to enjoy getting together with friends and family this summer. No matter what your destination — beach, park or just your backyard — there's no need to settle for standard fare.

Instead, make summertime favorites like pasta salad, potato salad, vegetable dip and California style wraps even more delicious by adding the new Hellmann's® or Best Foods® mayonnaise dressing with Olive Oil recipe. Made with high-quality ingredients, including olive oil, cage-free eggs, and vinegar, it combines the creamy, rich taste of Hellmann's® or Best Foods® with the delicious goodness of olive oil.

Visit www.Hellmanns.com or www.BestFoods.com for more summer recipes and additional information.







#### Easy Vegetable Dip

Makes: 2 1/2 cups Prep Time: 5 minutes Chill Time: 2 hours

- 1 package Knorr® Vegetable recipe mix 1/2 cup Hellmann's® or Best Foods® Mayonnaise
- **Dressing with Olive Oil**
- 1 container (16 ounces) sour cream

Combine all ingredients in medium bowl. Cover and chill 2 hours to blend flavors.

Stir before serving. Serve with your favorite dippers.

#### Pasta Salad with Vegetables

Prep Time: 20 minutes Cook Time: 25 minutes

- 3/4 cup Hellmann's® or Best Foods® Mayonnaise **Dressing with Olive Oil, divided**
- 2 tablespoons balsamic vinegar
- 1/2 teaspoon ground black pepper
- 6 cups assorted fresh vegetables (zucchini, red and yellow peppers and/or red onion), sliced
- 1 box (16 ounces) fusilli pasta, cooked, drained and cooled
- 1/3 cup sliced Kalamata or pitted ripe olives 1 cup loosely packed fresh basil leaves, chopped

Blend 1/4 cup Mayonnaise Dressing with Olive Oil, vinegar and ground black pepper in medium bowl. Stir in vegetables. Arrange vegetable mixture in grill pan or on foil on grill. Grill vegetables, stirring once, 20 minutes or until vegetables are crisp-tender. Cool.

Combine vegetables with remaining ingredients in large bowl. Serve immediately, or cover and refrigerate until ready

**Tip:** Vegetables may also be roasted in the oven.

#### Picnic Food Safety Tips

Make sure you properly store and serve your picnic treats so they stay fresh and delicious.

#### Cold Food

- Cold perishable food should be kept in a cooler at 40°F or below until it's time to serve.
- Foods like cold salads or desserts in individual serving dishes can be placed directly on ice. Drain off water as ice melts, and replace ice frequently.

#### **Hot Food**

- Hot food should be kept hot, at or above 140°F.
- Wrap hot foods well, and place in an insulated container until serving.

Once served, no food should sit out for longer than two hours — one hour if the outdoor temperature is above 90°F. To be safe, throw away any food that has been left out longer.

Carmichael Times Page 12 July 18, 2012



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