

Carmichael Times



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January 20, 2010

Californians Are Tired of All the Bad News



*By Jon Coupal,
Howard Jarvis Taxpayers Association*

Californians are tired of hearing about government's problems. Because they are struggling with their own crises – including record high unemployment, foreclosures and taxes – the last thing they want is more bad news from government. But want it or not, the bad news keeps coming.

After approving the largest tax increase in the history of all 50 states last February, the Sacramento politicians told us that the ship was righted and we were on course. When the state budget was back in the red just five months later, we were told that the necessary corrections were made through spending cuts and we had avoided disaster. Now we learn that the state is upside-down by another \$20 billion, and this will necessitate further program cuts, new taxes or both. But compared to what is coming down the pike, this is the good news.

Just like the bulk of the iceberg that was struck by the Titanic – a ship with whose passengers many Californians now identify – was under the surface, so too, we are finding that some of government's most severe maladies have been hidden from view.

State Legislative Analyst Mac Taylor and Treasurer Bill Lockyer are sounding the alarm that it is debt that may sink the ship of

state. A quarter century ago, state treasurers like Tom Hayes were recommending a debt ratio of no more than 4%. More recently Phil Angelides, the former treasurer who recommended bonds as a panacea for most that ails our state, said we could safely handle a debt ratio of 6%.

The debt ratio is calculated by determining how much the state is obligated to pay out on existing debt as a percentage of the general fund. Since each new state bond that is approved – like those for stem cell research and bullet trains – and sold increases the annual obligation for debt retirement. Put too many bonds on the market too quickly, or suffer a decrease in revenue due to a sour economy – and California has been subjected to both – and the debt ratio goes up.

Now Taylor and Lockyer warn that the ratio could go to 7 or even as high as 10%.

And although California already has the lowest credit rating of all 50 states, the oblivious Legislature has placed an \$11 billion water bond on the June ballot without considering the impact on just how this will impact California's long term fiscal health. Because of our already huge debt, and the lack of confidence the financial community has in the Sacramento governing class, California debt instruments are no longer the sound investment they once were.

All this means that, although California can still sell bonds, like a consumer with bad credit, that debt will be very expensive. But after selling \$36 billion of debt this year, and struggling to find further takers, Treasurer Lockyer may begin seeking to sell bonds to overseas investors. "We are running out of tricks," Lockyer told an Assembly hearing. "Shortly we are going to have to go international to sell California bonds. I don't know how expensive that is going to be." California currently pays higher rates than Brazil, Indonesia and Mexico, the treasurer says.

What does this mean to the average citizen as a practical matter? Since constitutionally the state is required to meet its bond obligations before one dime can be spent from the general fund on other programs, a high debt ratio means less money for schools, law enforcement, transportation, healthcare or any of the other programs that most Californians value. It means that Californians will not only have to accept less from government but that there will be even greater pressure to raise taxes to pay for the services that remain.

Californians already pay some of the highest taxes in the nation and our state competes with New Jersey for the heaviest tax burden per capita. Higher taxes would drive even more jobs out of state and increase the number of people depending on dwindling state services. It's not a pretty picture and, if during the holiday season, Californians would prefer not to dwell on the iceberg lurking under the surface, who can blame them?

Jon Coupal is President of the Howard Jarvis Taxpayers Association - California's largest taxpayer organization -- which is dedicated to the protection of Proposition 13 and promoting taxpayers' rights.

Pet Store Opens in New Animal Care Facility

Sacramento - The Sacramento County Animal Care Facility has opened a new retail store for pet owners, the Critter Outfitter. Pet supplies and gifts are available from \$1 dollar and up. The store is run by the animal facility's non-profit 501(c) (3) affiliate known as TEAM - Teaching Everyone Animals Matter. Store Hours are 11 to 6 Wednesday through Friday and 11 to 5 on Saturday & Sunday.

"This is a dream come true," said Pat Wilcox, founder and director of TEAM. "Funds brought in from this store will be used for special medical needs of shelter animals such as flea treatments, offsite adoption events and monthly spay/neuter clinics."

The TEAM group also funds popular shelter adoption programs run through PetsMart stores; Friends of Unwanted Rabbits (FUR), LAPCATS adult

cats at the Elk Grove Laguna store and dog adoptions in the Rancho Cordova store. They also support the wonderful shelter volunteers who care for all the animals.

"With the opening of the new store, I hope to help further my dream that for Sacramento that no animals are euthanized due to lack of housing space," Wilcox added.

Visit TEAM's website at <http://www.sacanimalshelter.org>

Rio Americano Musicians Selected as Finalists in National Jazz Competition



"Spaghet!" members Zachary Darf, Zach Giberson, Victor San Pedro, Nathan Swedlow, Jarrett Tracy, and David Williams

Carmichael -- "Spaghet!" a jazz combo comprised of Rio Americano High School students Zachary Darf, Zach Giberson, Victor San Pedro, Nathan Swedlow, Jarrett Tracy, and David Williams has been selected to participate in the Charles Mingus High School Competition and weekend festival at the Manhattan School of Music in New York City February 12 – 15, 2010. "This honor brings a new level of prestige and exposure to the amazing students we work with each day. Their hard work and effort is rewarded with the opportunity to perform with some of the finest jazz musicians in the country," says Rio Band Director Max Kiesner in response to the announcement of finalists by festival sponsors earlier this week.

Sponsored by Let my Children Hear Music/The Charles Mingus Institute, a New York City-based 501(c)(3) non profit organization devoted to expanding and promoting the legacy of Charles Mingus, the festival will include master classes, clinics, lectures, and concerts in connection with Mingus music. The event will culminate in a "battle of bands" between twelve top big bands and combos from around the country. In the Regular Combo Category, the Rio group is one of only three combos selected nationwide, and one of the first groups ever selected to participate from outside of the New York Tri-State area. For more information on the Charles Mingus High School Competition and Festival visit

www.mingusmingusmingus.com/jazzeducation.

The Rio Americano band program, under the combined direction of Josh Murray and Max Kiesner, provides high quality music education to over 180 students in four levels of concert band and three jazz ensembles. Rio bands have toured in Australia, Europe, Japan and China and won national recognition at such prestigious events as the Essentially Ellington and Monterey Jazz Festivals. Plans are currently underway for a summer 2010 performance tour of Argentina. For additional information on the Rio Americano High School band program visit www.rioband.net or contact Josh Murray (jomurray@sanjuan.edu or 916-971-7512).

Trans Fat Ban Coming to a Restaurant Near You

*By Zarha Ruiz,
EMD Supervising Environmental Specialist*

Sacramento - Along with the New Year comes exciting new legislation for the State of California. On January 1, 2010 the State of California embarked on the first leg of a ban on artificial trans fat. Local environmental health enforcement agencies have added artificial trans fat to their already extensive inspection checklist.

The ban impacts nearly 5,500 Sacramento County restaurants and markets. All retail food establishments are banned from using, storing, distributing or serving food prepared with oil, shortening or margarine containing artificial trans fats. However, the deep frying of yeast dough and cake batter (doughnuts) will be exempted from the ban for the

first year as well as foods sold in their original manufacturer's package, which are exempt from the legislation entirely.



mental Management Department (EMD) has been working closely for the past several months with stakeholders and other local enforcement agencies to create guidance documents for the consistent interpretation and enforcement of this new law. EMD provided each of their retail food establishments with education prior to implementation, including a list of products that are no longer approved and possible alter-natives. EMD eagerly embraces another measure designed to maintain the health and well-being of its residents.

Beginning January 1, 2011 all foods containing artificial trans fat will be prohibited from use in the preparation of food items sold in a retail food establishment.

Sacramento County's Environ-

For more information about EMD's food safety programs or to see the latest health inspection report for your favorite restaurant or market, visit www.emd.saccounty.net, <http://www.sacanimalshelter.org>

Report Road Problems Caused by Winter Weather Storms

Winter weather storms can cause challenges for motorists so Supervisor Susan Peters is urging drivers to report all problems to the Sacramento County Department of Transportation regarding any obstacles or conditions putting travelers at risk on roadways in the unincorporated area portion of Sacramento County that are maintained by SCDOT. "SACDOT is prepared this winter to provide quick response to roadway maintenance incidents that may result from mild to severe weather conditions, said Peters. "While SACDOT crews provide year round 24/7 response for weather related incidents, Sacramento

County can still use the assistance of residents--especially during bad weather conditions--to report problems affecting local roadways." The winter storm season usually can impact County roadways with a number of problems like fallen trees or branches, flooded streets, plugged storm drains, inoperative traffic signal lights, down street signs, non-working street lights, etc. Problems can be reported to SACDOT's Customer Service Center by either calling 916-875-5171 or faxing 916-875-5773. Online reporting also is available via e-services at sacdot.com. For the convenience of County

residents a special WINTER ROAD MAINTENANCE section has been added to the Department of Transportation's website sacdot.com discussing weather related roadway issues including departmental response procedures for clearing debris from roadways, dealing with flooded streets, and clarifying responsibility for trees or branches that fall on private property. "Having residents assist us by reporting problems this winter will help keep our roadways clear, functional and safe which is important to everyone travelling in a storm regardless of their mode of transportation," added Peters.

Carmichael Resident Turning 105 Years Old!!

Carmichael - Frances Cook was born January 5th, 1905. She grew up in the "horse & buggy" days on a farm near Fall River, Kansas without any of the modern conveniences of today. She had a wonderful time living on the family farm. Her schoolhouse was one room and sat on a dirt road. She would help her mother in the kitchen when it was harvest time, picked vegetables in the garden, and gathered eggs from the henhouse. As a young girl, she loved to sew and made her own clothes! She and her husband (passed) owned and ran The Gold Dust Hotel in Fredonia, KS which is listed today in the National Register of Historic Places. Frances is a member of The Red Hat Society of Sacramento and belongs to



Frances Cook

the book of the month club. Frances has two children and was surrounded by friends and family as she celebrated the very special day. Ellie Matranga (daughter) and her husband Jack Matranga live in Carmichael as well. Frances resides at Sunrise of Carmichael. Fellow residents and staff all shared in her birthday celebration with her. Happy Birthday Frances!

Hometown Hero

CARMICHAEL



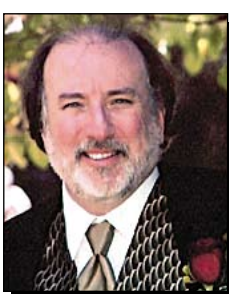
Air Force Airman Daniel R. Harris graduated from basic military training at Lackland Air Force Base, San Antonio, Texas. The airman completed an intensive, eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic warfare principles and skills. Airmen who complete basic training earn four credits toward an associate in applied science degree through the Community College of the Air Force. He is the brother of Casey Harris of Bourbon Drive, Carmichael. Harris is a 2008 graduate of Del Campo High School, Fair Oaks.

Air Force Airman Daniel R. Harris

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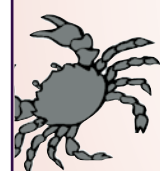
Jesus, the master story teller, gave an important analogy for this New Year. He said in Matthew 7:24-27 that every person is in the construction business. We all are building houses. (Remember the 3 little pigs?) We construct our houses not out of sticks or bricks but by the choices we make each day. Steven Covey made this great observation in his book "The 7 Habits of Highly Effective People" some years back. "You are what you are today because of the choices you made yesterday."

So house building is not something optional. We all are building a life each and every day. In Jesus' story a storm comes against the house. The house built on a solid foundation of rock stands firm. Jesus calls this builder wise. The house built on a foundation of sand falls apart and collapses. Jesus calls this builder foolish. In the upcoming year we all will face "storms". No one is immune. Each day we will continue to build but we don't know ahead of time if our house will stand up to the storm. The risk factor never ceases. Jesus does tell us that his word or teaching is the best foundation material that can be chosen. But that isn't quite right. Jesus says it is those who "hear my words and act upon them" are the wisest of all builders. In this New Year I invite you to take the teachings of Jesus seriously. Start reading them in the New Testament and allow them to influence your choices. See if you don't stand stronger and longer against the storms that will come. Rev. Richard P. Reimer Lead Pastor, American River Community Church www.arconline.org 3300 Walnut Avenue Carmichael, CA

ST. JOHN THE EVANGELIST SCHOOL

presents its **27th Annual Crab Feed Dinner** on Saturday, February 6th from 6pm to midnight.

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All proceeds from the crab feed are given to the school for operating expenses.

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Water Troubles and Water Truths

By Erica Gies

Mark Twain famously said that, in California, water flows uphill toward money. But political machinations, such as the water grab that enabled the metropolis of Los Angeles to sprout in a land of little rain, aren't uniquely Californian.

Today the epic water rights battles fought in the arid West – over irrigation, drinking water, ecosystems and dams – are moving east, as a growing population and changing climate put new pressures on water availability.

In 2007, a Southeast drought provoked a fierce court battle over the waters of Lake Lanier. The combatants were Georgia, Florida and Alabama – states that used to have plenty of water. In the Great Lakes region, falling lake levels led to the Great Lakes Compact of 2008 that outlawed most water transfers out of the eight-state region.

By 2013, thirty-six states expect water shortages, according to the U.S. Government Accountability Office, likely sparking many more contentious legal battles over this vital resource. It's better that we begin planning today for the shortages to come, rather than waiting for the courts to decide.

To begin, we need to realistically evaluate the population capacity of regions based upon local water availability. Our ancestors settled near life-giving sources of water. We may think we've engineered our way out of that necessity, but our quick fixes – dams and long-distance pipelines – are risky solutions in that they encourage unsustainable population levels. The Great Lakes Compact serves as a better model; it keeps water local, providing for the region's current and future population.

Also, we shouldn't estimate a region's carrying capacity with

old, bad data. Otherwise states could end up with something like the 1922 compact that divided the Colorado River among seven western states. Planners calculated the river's hydrology using data from the previous 20 years, which were abnormally wet. To make matters worse, each state was awarded a specific volume of water, not a percentage of total annual flow. Cities like Las Vegas and Phoenix have boomed on the back of this and other water deals. Today regional water managers are scrambling to find yet more water to meet the needs of growing Western populations, even as climate change is making existing water resources more erratic.

Unfortunately, this type of mistake is being repeated across the country, as water managers place huge bets on an uncertain resource, our groundwater. Groundwater is the source of half of Americans' drinking water and 40 percent of our crop irrigation. With demand rising, no one knows with certainty how long uncharted aquifers will last.

"The concept of 'peak water' is very analogous to peak oil... we're using [up] fossil groundwater," writes Peter Gleick, an internationally recognized water expert. "That is, we're pumping groundwater faster than nature naturally recharges it."

We know that many aquifers are being depleted, but at what rate is unknown. That's because we lack national data on how much groundwater we have, how rapidly we're extracting it, and how quickly it replenishes itself. The federal government needs to collect national aquifer data now. The U.S. Geological Service has begun studies, but it lacks sufficient funding.

Another hurdle to accurately assessing availability is that

many states have laws that regulate surface and groundwater differently. But because the two systems are linked, this can result in over-allocation of water and shortages. The Great Lakes states, Nevada, and Utah are among those that have created uniform treatment of ground and surface water withdrawals; the rest should follow suit.

Finally, we must banish a holdover from 20th century thinking that any freshwater that reaches the ocean is "wasted." That concept handily served our interests – or so we thought. But unless policy makers reserve water for ecosystems, human extraction of water will destroy the terrestrial, freshwater and coastal ecosystems vital for human survival.

In 2009, national media personalities hyped as ludicrous California's decision to retain water in the Sacramento Delta to protect an unassuming fish, the delta smelt, rather than divert it to farmers. But the delta smelt is part of the food chain upon which salmon depend, and delta waters are critical to preserving the salmon fishery. Are farms more important than commercial fisheries? Draining ecosystems of water not only devastates water-based economies, it also weakens natural flood control, causes soil loss and water pollution, inhibits groundwater recharge, and reduces recreation opportunities.

In the 21st century, water may still run uphill toward money, but we need to quickly learn that we can't sell more than we have.

Erica Gies is a freelance reporter whose work has been published by the New York Times, the International Herald Tribune, Wired News, Grist, and E/The Environmental Magazine.

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Will Your Child's Backpack Make the Grade?



Dr. Bob Graykowski



With a new year underway, Backpack Safety America™/International along with Chiropractic USA is reminding parents and school administrators that wearing backpacks improperly, or too heavy, can put children at risk for painful back and neck problems and structural damage that can lead to long term health problems.

"There is growing evidence that backpacks may be a threat to spinal development." Some 9,500 emergency room visits in 2008 were related to backpack injuries, according to U.S. Consumer Product Safety Commission. These numbers do not include student's who went to doctors of chiropractic or other healthcare providers. Another recent study of backpacks carrying Pre-K through 9th graders showed that unhealthy changes in posture are magnified if the backpack weighs more than 10-15 percent of the body weight.

Our office at Chiropractic USA joins thousands of healthcare professionals and educators throughout North America and around the world in helping school-age children use their backpacks safely and properly. We recommend following the safety tips from Backpack Safety America™:

- ❖ **Choose right:** Choose a backpack designed for safety and comfort, with padding in the back and shoulders. A backpack should have a strap around the waist for extra support. Look for pockets and compartments inside the backpack to more evenly distribute the weight across the back. Look for a backpack with straps on the sides or bottom to compress the contents, so that items are as close to back as possible. Look for a backpack with reflective strips for increased visibility at night.
- ❖ **Pack right:** The maximum weight of the loaded backpack should not exceed 15 percent of your body weight. Pack only what you need for the day. Carry a book or two by hand to relieve the load if necessary. If the backpack forces the wearer to lean forward to carry, it's overloaded.
- ❖ **Lift Right:** Use these steps for proper lifting to prevent injury:
 1. Face the pack
 2. Bend at the knees
 3. Using both hands, check the weight of the pack
 4. Lift with your legs
 5. Apply one shoulder strap at a time
 6. Avoid slinging the pack quickly over one shoulder.
- ❖ **Wear it right:** Use both shoulder straps at all times to avoid unnecessary pressure to one side of your body. Make the shoulder snug, but not too tight. When your backpack has a waist strap, use it to stabilize the load.

These additional tips can help prevent injury or accident:

- ❖ Keep backpacks off the floors and clear of walkways. Prevent possibility of someone tripping over your backpack. Do not swing your backpack. It could hurt you and it is dangerous to those around you.
- ❖ Make sure that pens, pencils and other sharp objects are stored in a safe spot so they don't poke through and injure you or someone else.

For more information on backpack safety and how you can bring a program to your school or school district, visit www.Chiropractic-USA.com or contact Dr. Graykowski (916)973-1661.

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Sunday Support

Any and all widows or widowers are invited

Every Sunday from 3:00 pm - 5:00 pm

In the meeting room of the WPAC office. Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18.

Realizing how difficult it is to go into new social situations when one is first widowed, the Widowed Persons Association of California encourages widowed men and women to come to Sunday Support each Sunday from 3:00 pm - 5:00pm with some going to dinner as a group following the session. The Widowed Persons Association is designed to be of help to recently widowed men and women, but any and all widows and widowers are welcome as a community service by WPAC. Participants do not need to be members and there is no charge.

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Equivocation *Dithering on Drinking Puts Youth at Risk*

By Stephen Wallace, M.S. Ed.

The start of a new year often brings with it a resolve to try something new, fix something old, or tackle a problem too long left unsolved. Imagine what the start of a new decade could offer.

A specific problem that has long suffered from vast national equivocation has been one that involves the health and safety of young people: underage drinking.

Curious given a concerted federal effort to curb underage drinking. The Interagency Coordinating Committee on the Prevention of Underage Drinking (ICCPUD), which is chaired by the Substance Abuse and Mental Health Services Administration, supports a range of programs.

That effort, among others, seems to have made some progress. But progress may be slowing – meaning it's time to revisit the issue and the role all adults play (or don't play) in realizing the goals set out in a report from the National Research Council and Institute of Medicine of the National Academies (Reducing Underage Drinking: A Collective Responsibility) – a critical research-based book and call to action that got the ball rolling.

According to new Monitoring the Future data from the University of Michigan, a long-term gradual decline in alcohol use among 8th, 10th, and 12th graders has leveled off, with the trend continuing for only the 8th graders.

Similar results were found for binge drinking, defined as the consumption of five (for men, four for women) or more drinks in a row at least once in the previous two weeks.

Not encouraging news given what we know about youth and alcohol.

For example, the Academies estimate the annual cost of underage drinking at \$53 billion in losses from traffic deaths, violent crime and other destructive behavior. When it comes to older adolescents, Teens Today

research from SADD (Students Against Destructive Decisions) reveals that by 12th grade more than 3 in 4 teens are drinking.

The Center for Substance Abuse Research (CESAR) notes that 85 percent of 17-year-old drinkers get drunk at least once in a typical month.

And then there's college.

In February 2009, a survey of 6,608 students at the University of Wisconsin revealed:

- 33 percent of respondents reported that they have missed classes due to alcohol,
- 24 percent of respondents reported they had unprotected sex due to alcohol, and
- 49 percent of respondents reported doing something while drinking alcohol that they later regretted.

So pervasive is college drinking that teens in SADD-related focus groups cite preparing for it as a primary reason for drinking in high school.

Ralph Hingson of the National Institute on Alcohol Abuse and Alcoholism points out some of the same as well as other alcohol-related consequences for college students:

Death: 1,700 die each year from alcohol-related unintentional injuries, including motor vehicle crashes.

Injury: 599,000 are unintentionally injured under the influence of alcohol.

Assault: More than 696,000 are assaulted by another student who has been drinking.

Sexual Abuse: More than 97,000 are victims of alcohol-related sexual assault or date rape.

Unsafe Sex: 400,000 have unprotected sex and more than 100,000 report having been too intoxicated to know if they consented to having sex.

Academic Problems: About 25 percent of students report academic consequences of their drinking, including missing class, falling behind, doing poorly on exams or papers, and receiving lower grades overall.

Drunk Driving: 2.1 million drive under the influence of alcohol each year.

And yet the problem of alcohol use on or around college campuses continues to be a polarizing issue, with some in higher education advocating for lowering the minimum legal drinking age (poof ... the "problem" then disappears) while prevention experts insist that the law saves lives and serves as an effective deterrent (SADD research points to the 21-year-old minimum legal drinking age as the number one reason those younger don't drink).

Similarly, researchers at the Washington University School of Medicine credit the current law for a decline in binge drinking among 12- to 20-year-old males (females are not doing as well), although they found that college students of both genders are binge drinking more.

Knowing the scale and the cost of the problem, all Americans can begin the new decade with a renewed sense of urgency to pursue proven effective strategies to reduce underage drinking at college ... and before. A good start, as with other problems, is acknowledging that one exists. Many colleges that have cite declines in underage and high-risk drinking among students.

The time to equivocate ran out when the ball dropped at midnight on December 31.

Stephen Wallace, author of Reality Gap: Alcohol, Drugs, and Sex—What Parents Don't Know and Teens Aren't Telling, serves as national chairman and chief executive officer of SADD, Inc. (Students Against Destructive Decisions) and has broad experience as a school psychologist and adolescent counselor. For more information about SADD, visit sadd.org. For more information about Stephen, visit stephengraywallace.com. Copyright Summit Communications Management Corporation 2010 All Rights Reserved



ROCK DOC

By Dr. E. Kirsten Peters

It's a world-famous grass, and crucial to our bellies. It's called *Zea mays* by botanists; rock-heads like me call it corn. Compared to many plants, it's excellent at tolerating drought and heat – almost in a class by itself in that regard.

Corn is obviously at the heart of corn muffins and tortillas, but you likely eat more corn in the form of corn-based sweetener in "junk food" and sweet drinks than directly as corn meal. Processed corn also gives us corn oil and corn coatings that are used in packaged foods.

But it might surprise you to learn that if you went to a standard supermarket, did your shopping, and then had eggs for breakfast, chicken salad for lunch, and beef for dinner, you would be, in fact, essentially eating corn at each and every meal. That's because chickens these days eat corn – on their way to producing eggs and chicken flesh for us – and modern steers gulp down corn in feedlots.

In short, the 21st century American diet is built on corn.

You don't have to trace grain through the food supply to prove that statement. We can even demonstrate it by taking a chemical analysis of our bodies. Here's why the chemical

analysis works:

Zea mays is quite a different plant from other grasses like wheat. It has a different way of capturing carbon dioxide from the air around it.

Now, as it happens, there are several kinds of carbon atoms in this world. They are all carbon – but they have slightly different weights (called isotopes in the trade). The carbon in corn has a different ratio of isotopes in it than the carbon of wheat because of the differences in the way the two plants "breathe in" carbon dioxide and water from the air.

So wheat, in this sense, really is different from corn, and a human body made of eating wheat is ever so slightly different from a human body made of eating corn. We literally are what we eat (which makes me a walking blob of peanut butter, but that's another story).

There was a day long ago we grew a lot of wheat in the Midwest. But we switched to growing corn. The reason is that – using industrial farming methods – it happens that corn can be grown in the American Midwest in great abundance.

It's an accident, if you will, that *Zea mays* does so very, very well in our Midwest. But flourish it does, and with fertilizers derived largely from fossil fuels, we can grow prodigious amounts of corn.

Part of the complex story of King Corn is sketched in a book by Michael Pollan called *The Omnivore's Dilemma*. Later this month, the author will be coming to Washington State University where I work. He'll field our questions about everything from industrial agriculture to corn genetics. I'm rereading parts of Pollan's

book a second time prior to his visit. If you are looking for something to give you one person's view of modern agriculture, the book can be fun. To be sure, it's only the kind of book that starts a discussion – not finishes it.

One point to always remember is that the American farmer has fed millions and millions of people both here and overseas. Part of the recipe for that accomplishment has been the success of *Zea mays* right here in the middle of our continent.

We've built a lot on an unusual grass – and been inventive in all that we do with its by-products. The question now is how much we like the current system, with its drawbacks and advantages, and whether we really want to make changes toward more diversification in our agricultural base. To do that, we all have to think through how we'd like to cook and eat, and what we want to pay for our meals.

The issues are so complex I'm certainly glad it's not up to geologists to decide them. But we all, together as citizens and consumers, determine such matters. So if you are looking for some post-dinner armchair travels through the food supply on long winter evenings, Pollan's book is one way to begin.

Note: you can now follow the Rock Doc more frequently on Twitter @RockDocWSU

Dr. E. Kirsten Peters is a native of the rural Northwest, but was trained as a geologist at Princeton and Harvard. Questions about science or energy for future Rock Docs can be sent to epeters@wsu.edu. This column is a service of the College of Sciences at Washington State University.



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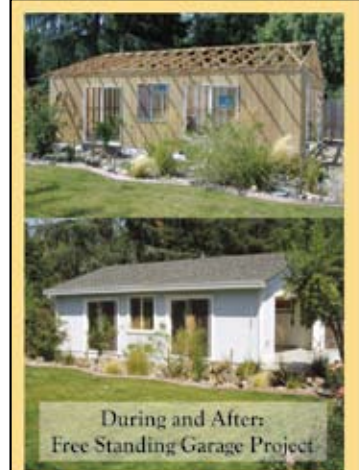


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Keep California Out of the Abyss: 'Judicial Hellholes' Report Lists State on 'Watch' List

But Several Bright Spots Stand Out in Recent California Court Decisions

From Civil Justice Association of California

Sacramento – California has been listed first in the “watch” category of a national legal reform group’s annual “Judicial Hellholes” roundup of states where it’s especially likely – and risky – to be sued.

The American Tort Reform Association (ATRA) in making its announcement today said California is “on the cusp” and may in the future “fall into the Hellholes abyss or rise to the promise of equal justice under the law.” The ATRA review focuses on meritless lawsuits and laws that tilt the playing field in favor of plaintiffs’ lawyers.

“It’s hard to dispute the California ‘watch’ classification,” said Civil Justice Association of California (CJAC) President John H. Sullivan. “But over this past year there have been some positive court decisions, plus promising rule-making work going on by

court administrators that holds promise of improvements in key areas such as asbestos litigation, faster trials, and overall court efficiency.”

“With the state facing a projected \$20 billion shortfall by mid-2011 and forecasters projecting a double-digit unemployment rate into 2012, now is the time for legislators, who really drive the litigation climate, to enact changes that will allow courts to be more efficient, improve the civil justice system for all litigants, and attract and retain business investment in the state,” he added.

Two California Supreme Court rulings provide examples of how the system is becoming more balanced:

• In November, the Court for the first time endorsed a cap on punitive damages, ruling 5-2 that anything more than a one-to-one ratio between compensatory and punitive damages would be unconstitutionally excessive (Roby v. McKesson, filed

• The Court last year gave manufacturing companies much-deserved protection against over-reaching product liability suits when it ruled that companies do not have to warn experts about products the experts are trained and hired to work with (Johnson v. American Standard, Inc., filed 4/3/2008).

Meanwhile, Sullivan said, state lawmakers will have a chance in the upcoming legislative session to make changes to put the state back on track to economic recovery. They could start by bringing balance to California’s class action law. They could also enact a law to bring the state’s judicial interest rate on appealed judgments up to date.

As Sullivan said: “These and some similar changes would make California a more attractive place for business investment which, in turn, will provide much-needed jobs for Californians.”

Read the full ATRA report at www.atra.org.

More Grooms Commit to Wedding Planning



More men are taking an interest in planning their wedding.

(NAPSA) - They may not have grown up fantasizing about their “perfect wedding,” but suddenly men are taking an uncharacteristic interest in everything matrimonial.

Just look at the explosion of Web sites in recent years catering exclusively to bridegrooms and you know something’s afoot. “We men pride ourselves on never having to ask for directions,” Michael Arnot, who started GroomGroove.com in 2007, has said. “But if there’s one time to do it, this is it.”

To those who think we’re witnessing a seismic societal shift, however, please note: Yes, it may be heartening to see men reaching out for help on topics like how to pop the question and the art of gift registering. But the “directions” people like Arnot give grooms are very much from the male perspective. Wedding toasts? “No jokes

about ex-girlfriends,” Groom Groove advises. Scheduling weddings around football season? “The majority of college and pro games take place during the day, so if you schedule an evening wedding you can probably watch the majority of the game,” counsels TheManRegistry.com.

Though 1.2 million men get married every year, they seem to be especially uneducated about wedding jewelry—including the engagement ring, his-and-her wedding bands, and gift ideas like platinum cuff links and watches for their groomsmen.

The engagement ring decision would seem to be of most concern to these grooms, given that 32 percent of them don’t consult their intendeds before buying, according to The Knot Market Intelligence Services. So what’s a man to do?

“Trust your first instinct,” says jewelry and style expert Michael O’Connor. Because as it turns out, brides and grooms tend to prefer the same setting: platinum.

A high-quality diamond engagement ring set in platinum can cost as little as \$1,650—platinum wedding bands can run as low as \$800—at even a posh jeweler like De Beers. O’Connor says men are fans of bands from designers like Martin Flyer, Ritani and Jeff Cooper. “Platinum retains its volume over time,” he explains. “Whereas gold will wear more rapidly, especially in pieces that are worn every day like your wedding band.” But brides, he says, tend to take a more romantic view: “Platinum lasts forever, just like a couple’s love.”

Of course, truth be told, a lot of men’s newfound interest in planning their big day seems financially motivated. Thirty percent of couples now pay for their own wedding, a marked change from the days when a bride’s family traditionally footed the bill. And with the average wedding costing approximately \$28,000, according to Brides.com’s 2009 American Wedding Study, that could also explain why GroomGroove.com urges men to embrace gift registries: “Every item you put on [them] instantly becomes free.” And who doesn’t like freebies?

You can find tips on jewelry purchasing and style trends by visiting www.PreciousPlatinum.com.

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Riley Reviews

COMEDY "LEAP YEAR" JUMPED STARTED BY DELIGHTFUL STAR

energetic, forceful young woman, yet hopelessly conventional when it comes to romance. Highly motivated, she works hard at decorating empty houses and apartments to help realtors close the sale on prime properties. On the other hand, she waits patiently for her workaholic doctor boyfriend Jeremy (Adam Scott) to propose marriage, something that seems entirely logical considering their pending application to move into a luxury apartment. When a romantic dinner fails to produce the desired result, Anna decides to chase after Jeremy while he's at a conference in Dublin. Having learned from her father (John Lithgow) about a venerable Irish tradition, Anna wants to propose marriage on leap day February 29, when apparently a role reversal in such matters is entirely appropriate. Naturally, and I don't think this will come as a surprise to anyone, the journey to Dublin is fraught with peril, beginning

with a turbulent flight that forces the aircraft to land in Wales. Bad weather persists, and the usual ferry option to the Emerald Isle is out of the question. With the clock running, the self-sufficient Anna charts an old fishing vessel, but the storm forces a landing at a remote part of Ireland. After being stranded on the shore, Anna comes upon a small town pub, where the owner Declan (Matthew Goode) appears amused at her predicament. Yet, for the princely sum of 500 euros, Declan agrees to give her a ride to her ultimate destination. Does the prospect of car trouble seem imminent? Well, yes, of course. But that's the just the beginning of mishaps. Otherwise, how to explain an awkward night at a country inn, to say nothing of a stopover as uninvited guests at a wedding? Following the rules of romantic comedy formula, you wouldn't be wrong to think that polar opposites like the laid-back Declan and the uptight Anna are somehow going to move past the initial phase of intense dislike. Mutual attraction is inevitable in this type of film. On the other hand, "Leap Year" works in a few bumps and twists that serve mainly as red herrings. Even though bickering, Matthew Goode and Amy Adams pair up nicely, and the lovely Irish countryside makes a wonderful backdrop.

LEAP YEAR (Rated PG)

Amy Adams, more adorable than a pixie, is one of the most appealing contemporary actresses, and suitably cast in "Leap Year" as the frustrated girlfriend anxious for her cardiologist boyfriend to pop the big question. She still has the same effervescent charm that was fully on display in her role of the stranded, naive princess in "Enchanted." In the latest film, her magical powers, consisting of equal parts beauty, charisma and pleasing personality, serve well enough to lift a fairly predictable, formulaic romantic comedy into an entertainment reasonably pleasant to watch. Not to be mistaken for avant-garde cinema, "Leap Year" is an old-fashioned exercise in the battle of the sexes, one that might have been the perfect fit for Doris Day many years ago. Adams' Anna is an



By Bryan Golden

Do you make a difference in the world? Does anyone care about what you do? Are some people more important than others? We all ask ourselves these questions from time to time. Some people wonder about them more than others. You do make a difference. You are important. Who you are and what you do does matter. You may have wondered what's the purpose of life. Or perhaps you contemplated the nature of the big picture.

There are many more questions than answers. But we don't need all of the answers to lead meaningful lives. Everything you do and each person you impact has a ripple effect, just like a stone thrown into a pond.

Every occupation helps people and fills some need. If it didn't, the job wouldn't exist. Although there may be a wide range of compensation, lower pay doesn't mean a job is less important. All people are equal, regardless of what they do to earn a living. What can make a person special is how they treat others.

A special person treats others with concern, care, and consideration. A special person's economic status, education, intelligence, or occupation is irrelevant. If you want to make a difference in the world you

can do so one person at a time. By having a positive influence on just one person's life, you will have made a significant difference in this world.

The seemingly simple act of saying hello and smiling at a stranger will brighten the day of at least two people; the person who smiled and the one they smiled at. When you help improve someone else's day, who knows how many other people they will have a positive impact on as a result. It's like a good will chain letter that keeps multiplying.

You have three spheres of influence: immediate, direct, and extended. In your immediate sphere are all those people who know you and with whom you have repeated contact. These include family, friends, acquaintances, and coworkers.

Many of the people in your immediate sphere depend on and rely on you more than you or they realize. Although people do not show their gratitude to you as often as they should, your presence is nonetheless important to them.

Your direct sphere of influence includes all the people you have personal contact with. Contact involves any kind of interpersonal communication including in person, over the phone, mail, email, or visual. You can have direct contact with a person once, and then never cross paths again.

You have personal contact with people everywhere you go. You talk to many people over the phone or via mail/email that you will never meet in person. You have visual contact with people in other vehicles when you are driving.

When you are polite and caring, it makes a difference to others. How do you feel when you are treated this way? It affects you as the receiver the same way it impacts others when you are the transmitter.

Your extended sphere of influence includes those that are affected by the people you have had direct contact with. One good deed will have a ripple effect that extends farther than you can ever imagine.

So don't underestimate the difference you make in the world. It is far greater than you realize. If someone voices appreciation for what you have done, ask them to repay you by showing the same consideration for someone else.

You do make a difference, one person at a time.

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@columlist.com or write him c/o this paper. © 2004 Bryan Golden

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Driving Fitness For Older Adults

This interactive class will help older drivers become proactive about driving fitness.

Larry Dawes, MSW will share ways to assess and maintain your roadway skills.

This free class will be held from 1:00 PM – 2:30 PM Monday, February 8, 2010

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Call The Senior Connection for reservations,
(916) 334-1072

Recession and Recovery

Concerned about managing your retirement funds in tough times? Elder law attorney Mark Hyjek and a group of financial experts discuss navigating the ever-changing economy.

This free class will be held from 10:00 AM – Noon Wednesday, February 10, 2010

Eskaton Village Carmichael
3939 Walnut Avenue
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Call The Senior Connection for reservations,
(916) 334-1072

Publicity Notice for Monthly Meeting of Mission Oaks Genealogy Club, Carmichael, CA

On January 21, 2010 the Mission Oaks Genealogy Club will meet from 1-3 p.m. at Mission Oaks Community Center, 4701 Gibbons Drive, Carmichael. Sandra Harris of the California State Library will present a virtual tour of the State Library at 9th & N Streets. Visitors are welcome.

For more info call Robert Noyes (916) 332-5753 or visit website at: <http://missionoaksgenealogyclub.org>.

American River Conservancy

Winter Programs 2010

KDD-Through Endangered Eyes-Children's Book And Art Project
Saturday, January 23rd 11 am – 12:30 pm

Local Author and Artist will be reading and signing her children's book "Through Endangered Eyes - a poetic journey into the wild." Through beautiful paintings and intimate poems, you will learn about the lives of these amazing animals and why they are in danger. Born and raised in Madison, Wisconsin, Rachel Dillon earned her bachelor's degree in art and graphic design from the University of Wisconsin Madison. Rachel will be available to teach her art acrylic dot painting technique. She will have note cards available for children to make paintings on in acrylics. Minimum age: 6. **Suggested donation \$5.** Please call to sign up and for meeting location (Coloma area) 530-621-1224 or contact julie@arconservancy.org.

They Call The Wind Mariah
Thursday, February 4th 6 – 7:30 pm

Come see a presentation on wind power by Mariah Power, which uses patented technology to maximize energy conversion from wind to electrical power. Their flagship Windspire product was released in June 2008. Glenn Carnahan, CFO, has been with the firm since its product release. Previously, he helped get Solar Power, Inc. off the ground.

Suggested donation \$5. Meet at Tsuda's Old Town Eatery in Auburn (103 Sacramento St). Please call 530-621-1224 or contact julie@arconservancy.org to sign up.

Nature, Culture, And History Of The Delta Region
Sunday, February 6th, 8:30 am – 4 pm (approx.)

Join ARC for an informational Delta Tour with Jeff Hart from Hartland Nursery and Hart Restoration, Inc. They specialize in all aspects of natural wetland and riparian habitat restoration and emphasize landscapes with minimal maintenance requirements, drought-tolerant plantings, wild-life friendly species,

and beneficial insect vegetation. He will then take us on a tour of the Delta Meadows State Park property, whose purpose in Sacramento County is to preserve and protect one of the last remaining areas of the northern Sacramento-San Joaquin River Delta that exhibits remnants of the natural conditions that existed prior to Euro-American settlement. You will be shuttled down by van, enjoy both private tours and a picnic lunch at Hartland before returning home. **\$35/members, \$45/non-members.** Responsible teens and older welcome. Please call to reserve your spot 530-621-1224 or contact julie@arconservancy.org.

China Wall Snowshoe Adventure-Hike
Wednesday, February 10th, 9am – Approx. 4pm

China Wall is a staging area off Foresthill Rd. and marks the end of the snow removal area. It is quite popular for snowmobilers, cross country skiers, and snowshoers alike (It was at one time the staging point of an annual sled dog race). Bob Griffiths will lead you up Foresthill Rd. to the Mumford Bar Trailhead and enjoy local views from the ridge bordered on one side by the North Fork American River and by the Middle Fork on the other. **Suggested donation \$5/members, \$10/non-members.** Please call to sign up and for meeting location (Auburn area) 530-621-1224 or contact julie@arconservancy.org.

Trailwood Films "Movie Series" Part II (of II)
Wednesday, February 10th 6:30-8pm - VENTURE TO ALASKA

"Venture to Alaska takes us along the byways of the past... to find the **adventuring spirit** that has drawn seekers, sourdoughs, saints and sinners... and still lives in the present. All in the surroundings of **unsurpassed natural beauty.**" **Suggested donation \$5/members, \$10/non-members.** Placerville Library. Please call to sign up 530-621-1224 or contact julie@arconservancy.org

Effie Yeaw Nature Center

January/February 2010 Events

Interactive Exhibit: Bountiful Harvest - An Exploration of Maidu Indian Culture
Park entrance fee: \$5.00 per car or FREE to ARNHA members.
Open 9:30 a.m. – 5:00 p.m. daily

Due to budget cuts, the Nature Center is subject to periodic closures. Please call to confirm hours.

January

Something's Fishy at the River
Join us for an entertaining puppetry video where the animals get together to help keep their river home healthy. Then take a hike through the Nature Area to check out our own American River.
Saturday the 30th at 10:30AM

Owl Be Seeing You
When are owls most active? Can they turn their heads all the way around? What is an owl pellet? Meet a resident owl of the Nature Center and learn the answers to these questions and more.
Sunday the 31st at 10:30AM

February

Brisk Nature Hike
Meet Jack at the end of Jacob Lane (off Fair Oaks Blvd.) for a brisk early morning hike downstream along the river.
Wednesday the 10th at 9AM – 12 Noon

Has your child's class visited the Effie Yeaw Nature Center this year? Consider a gift of a fieldtrip for your child's class. Your child will remember their experience out in nature with their teacher and classmates much longer than they'll remember the spelling and math tests. Fieldtrips start at \$94 when purchased with a credit card. If you'd like the Effie Yeaw Nature Center to take live animals and exciting educational programs to the classroom, our outreach programs start at \$140 when purchased with a credit card.

Art Studio Workshop
This non-instructional art studio workshop will use the facilities and the animals of the Effie Yeaw Nature Center. We will pose taxidermed animals, furs and skeletons such as ducks, owls, hawks, snakes, bobcats, etc. in various poses, offering artists (beginner and experienced) a chance to study and draw/paint them. Participants will supply their own tools and art materials (pencils, paper, watercolors, etc.) and expertise. Professional artist Libby Harmor will bring her extensive theater and exhibit experience to play in facilitating this workshop. Suited to ages 16 and over, pre-registration required, \$7 per person per workshop. Call 489-4918 for information and registration.
12:30PM – 3PM
Wednesday the 10th, Thursday the 18th and Saturday the 27th

Help support Nature Center programs by joining the American River Natural History Association (ARNHA)

ARNHA, a nonprofit organization since 1981, supports educational and interpretive activities in the American River Parkway in cooperation with the Effie Yeaw Nature Center. It provides critical fundraising, volunteer and advisory support for the Nature Center's mission to introduce thousands of school children each year to the beauty and diversity of the Parkway. Here visitors of all ages learn the importance of conserving and protecting our most precious natural resource. Due to County budget cuts, the Nature Center needs your help more than ever. Join ARNHA at the Nature Center or at www.arnha.org. Check out the member benefits!

The Nature Center is located in Ancil Hoffman County Park, 2850 Sam Lorenzo Way, Carmichael, CA (916) 489-4918/711 www.effieyeaw.org TDD/TTV

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FICTITIOUS BUSINESS NAME STATEMENT #0910724. George William Villareal, 6318 Markley Way, Carmichael, CA 95608 is doing business under the Fictitious Business Names "A+ Carpets; Z Best Floors" at 6318 Markley Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Dec. 2, 2009. Publish: January 6, 13, 20, 27, 2010. A+CAR 00101 1-27-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00067313

WHEREAS, Daniel Richard Archuleta-Abel has filed a petition with this court for a decree changing name of Daniel Richard Archuleta-Abel to Daniel Richard Archuleta. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Feb. 9, 2010 in Dept. 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: Dec. 28, 2009. Shelleyanne W.L. Chang Judge of the Superior Court Publish: January 6, 13, 20, 27, 2010. ARCHUL 00101 1-27-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00067324

WHEREAS, Kristine Bird Troughon has filed a petition with this court for a decree changing name of Kristine Bird Troughon to Kristy Bird Troughon. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Feb. 9, 2010 in Dept. 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. 23, 2009. Loren E. McMaster Judge of the Superior Court Publish: January 6, 13, 20, 27, 2010. GOFF 00101 1-27-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00067688

WHEREAS, Il Joo Nam has filed a petition with this court for a decree changing name of Il Joo Nam to David Il Joo Nam. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Feb. 19, 2010 in Dept. 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: Jan. 5, 2010. Shelleyanne W.L. Chang Judge of the Superior Court Publish: January 13, 20, 27, February 3, 2010. NAM 00102 2-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00067808

WHEREAS, James Howard Finerty and Elizabeth Ann Finerty have filed a petition with this court for a decree changing names of James Howard Finerty to James Howard Finerty and Elizabeth Ann Finerty to Elizabeth Ann Finerty. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Feb. 18, 2010 in Dept. 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: Jan. 7, 2010. Shelleyanne W.L. Chang Judge of the Superior Court Publish: January 13, 20, 27, February 3, 2010. FINERT 00102 2-3-10

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE #0413336

The following persons have abandoned the use of the FICTITIOUS BUSINESS NAME OF K.A.S., Inc., located at 10127 135 Gold Creek Circle, Folsom, CA 95630. Shirley Kuykendall, VP, 135 Gold Creek Circle, Folsom, CA 95630.

The Fictitious Business Name Statement was filed on Nov. 29, 2004 in the County of Sacramento. Filed with the Clerk of Sacramento County on Nov. 23, 2009. Publish: January 13, 20, 27, February 3, 2010. KASINC 00102 2-3-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF ALAMEDA SUMMONS CASE #HG09451810

NOTICE TO DEFENDANT: Anthony Robert Portillo, Fidelity Capital Lending, Inc., George Garcia and Does 1-25, Inclusive. You are being sued. PLAINTIFF'S NAME IS: Arline Guerrero and Jesus Guerrero. You have 30 Calendar Days after this Summons and legal papers are served on you to file a typewritten response at this court and have a copy served on the petitioner. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp.org), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your Response on time, you may lose the case by default, and your wages, money and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. The name and address of the court is: Superior Court of California, County of Alameda, 24405 Amador Street, Hayward, CA 94564. The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: Glen L. Moss, 1297 "B" St., Hayward, CA 94541; 510-583-1155 Dated: May 12, 2009. Publish: January 13, 20, 27, February 3, 2010. MOSS 00102 2-3-10

FICTITIOUS BUSINESS NAME STATEMENT #1000131. Webster Enterprises Inc., 7405 Greenback Lane, Citrus Heights, CA 95610 is doing business under the Fictitious

Business Name "The UPS Store" at 7405 Greenback Lane, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County on Jan. 7, 2010. Publish: January 20, 27, February 3, 10, 2010. THEUPS 00103 2-10-10

FICTITIOUS BUSINESS NAME STATEMENT #01000339. Emilia Mirella Ion, RDH, MS, 1365 Santos Ct., Fremont, CA 94536 is doing business under the Fictitious Business Name "Flora Care Homes" at 6450 Winding Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Jan. 13, 2010. Publish: January 20, 27, February 3, 10, 2010. FLORAC 00103 2-10-10

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2010-00058200

WHEREAS, Tiffany Nichole Diefenbach has filed a petition with this court for a decree changing name of Tiffany Diefenbach to Nichole Diefenbach. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Feb. 24, 2010 in Dept. 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: Jan. 8, 2010. Loren E. McMaster Judge of the Superior Court Publish: January 20, 27, February 3, 10, 2010. DIEFEN 00103 2-10-10

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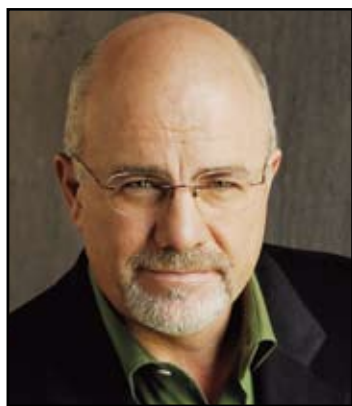
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Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – *The Total Money Makeover*, *Financial Peace Revisited* and *More Than Enough*. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others. Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by nearly four million listeners each week on more than 350 radio stations throughout the United States. His syndicated column, "Dave Says," can be read in more than 270 print and online publications worldwide.

No Credit Score, No Mortgage?

Dear Dave,
I've never had a credit card or a bank loan, so I really don't have any

established credit. What should I do when it comes to a cell phone contract or establishing utility service? Also, what will happen if I try to get a mortgage loan at some point?

- Matthew

Dear Matthew,

There's usually no exception on cell phone contracts or utility service. Chances are you'll have to put up the deposit, and you'll probably get it back in six months or maybe a year from now. I still run into this kind of thing from time to time. It's almost like you don't exist if you don't have debt and a credit rating.

The mortgage lending rules are changing almost daily at this point. Under the current rules, there are two ways to be in a great position to get a home loan. One is to have credit running out of your ears and a huge FICO score. This is pretty stupid when you think about it, but it will get you a home loan almost instantly. The second is to have no credit whatsoever. So, it's really the people in the middle who are feeling the pinch.

When you have no credit, the lender has to do the underwriting themselves. It's something banks used to do, back when they actually had some sense when it came to making loans. They take a look to see if you have a stable job and a decent income. They'll probably want some kind of proof that you pay your bills on time, and this

could be as simple as showing them a few electric bills and other receipts to show that you honor your financial commitments.
- Dave

Do I Tithe On An Inheritance?

Dear Dave,

My wife is about to receive a sizeable inheritance from her father. Do you think we should tithe on the principal sum that she receives?

- Wade

Dear Wade,

To the best of my knowledge, there's no indication in Scripture that you should tithe on an inheritance. It never hurts to give, but I think when it comes to an inheritance, you're talking about something that would be more of an offering than a tithe. I don't think you've got a biblical mandate to tithe on an inheritance.

References to tithing in the Bible seem to me to be connected to money that you earn. In Deuteronomy 28, it says to tithe on your net increase. Now yes, you're increased by an inheritance, but many of these people were herders and lived in an agrarian society. If you had a herd of 100 sheep one year, and two died but seven were born, then you'd have a net increase of five, and you might calculate your tithe on that basis.

It would be the same principle if you owned a small business. Your net profits would be your income, and you would determine your tithe based on that amount.

- Dave

*Please visit www.davesays.org for more financial advice.

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FRIES, THIGHS, AND LIES

Has your New Year's resolution to take off those extra pounds tanked yet? Never fear, the real truth about dieting is here! According to nutritional coach **Deborah Arneson**, there are nine top mistakes dieters make, and it's time to banish the fat frauds that have made America so obese. Deborah does nutritional counseling at her Healing Quest Center, is producer of Chicago's Health Quest consumer health show, and now has penned her new book **Fries, Thighs, and Lies: The Girlfriend's Guide to Getting the Skinny on Fat**. There's a good reason diets don't work, says Deborah. Most people do them wrong.

She has helped hundreds of clients achieve their goal weight for the first time, and these are her top nine diet bloopers.

- 1) Poor Sleep Habits.** Bedding down after 10 and sleeping too little prohibits nightly adrenal regeneration and adds toxic load in the liver...leading to weight gain and slow metabolism.
- 2) Not enough calories.** Eating less than your body's minimum daily requirement causes your body to store fat. This feast or famine response kicks in the moment daily calorie intake

drops below 1,200.

3) Under hydration. Drinking too little water slows down your metabolism and fat burning. To calculate your daily water allowance: Weight in pounds multiplied by .075. This gives you the approximate number of 8-ounce glasses you need. Three cups of water can come from foods.

4) Exercising less than 26 minutes. To lose fat, the exercise that counts kicks in after 26 minutes at your target heart rate. Less than that only maintains your current weight.

5) Eating too little protein. Too little protein in your daily diet slows down fat processing in the body. To calculate your body's daily protein requirements: Weight in pounds divided by two equals the number of grams of protein per day.

6) Not enough fiber. 2-4 pieces of fresh fruit and 2-4 cups steamed or raw vegetables daily can help the body burn fat, stabilize insulin, and drop pounds.

7) Watching the wrong numbers. Ditch the scale. The important numbers you need to know for fat loss are: body-fat percentage, body-mass index, waist-to-hip ratio, and daily calorie allowance. Learn how to find these numbers and use them correctly.

8) Ignoring the clock. An easy way to lose weight is to eat smaller meals, eat soon after rising, and then every 2-4 hours after that. Don't eat after 7 PM.

9) Not Budgeting. Once you calculate your daily calorie allowance, budget for 500 calories less than that if you want to lose 1-2 pounds a week. Most dieters are clueless about how many calories they consume a day.

Deborah wants to demystify what she calls the myth-information from the food pyramid to the wrongheaded low carb, high protein craze, or the amount of water to drink. Check out her website at www.healingquestcenter.com. With her book "Fries, Thighs, and Lies," she says you can choose to feed the size of your gut or the size of your butt. I've made my choice. How about you?

Join Mary Jane for the **KAHI Noon News Monday - Friday and then again for POPOFF 10 PM - Midnight.**

Sacramento German Genealogy Society

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The meetings are held at 1pm in St. Mark's Methodist Church Fellowship Hall on Lusk Dr. & St. Marks Way. St. Mark's is located directly behind Country Club Plaza near Watt and El Camino Avenues.

TUESDAY, JANUARY 26, 2010

Presenter: Jim Rader

Title: "Genetic Genealogy: DNA as a Key to Your Ancestors"

Once again, we depend on Jim Rader to keep us posted on what's going on in the field of genetic genealogy

DNA. It's a topic to which constant changes need to be heeded. Fortunately, we have Jim to answer our questions.

TUESDAY, FEBRUARY 23, 2010

Presenter: Warren Bittner

Title: "Using Multiple Sources for Solving an Immigrant Problem"

Warren Bittner, with a wide background in German research, will share with us his extensive knowledge of the holdings at the Family History Library in Salt Lake City, with ideas about how to use them.

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to open

Maternal Instincts & Three Billy Goats Gruff in January

Chautauqua Playhouse announces the opening of MATERNAL INSTINCTS by local playwright Dave Williams, opening on January 15, 2010 at the Playhouse. The show will run on Fridays and Saturdays at 8:00pm and Sundays at 2:00 pm through February 21. All performances will be held at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. Admission is \$17 general and \$15 students, seniors, children and SARTA members.



(Clockwise from upper left) Simon Hunt, Shaleen Schmutzer, Maggie Adair Upton, Carissa Meagher

From Sacramento radio and theater veteran, Dave Williams, this is an award-winning comedy about four generations of mothers and daughters with a genetic penchant for deceit, misdirection and fierce loving loyalty. The family that frays together stays together!

The production is directed by Paul Fearn and features Boots Martin, Shaleen Schmutzer, Maggie Adair Upton, Carissa Meagher and Simon Hunt. Set design is by Rodger Hoopman. Costumes are by Eileen Beaver.

Opening in the Chautauqua Children's Theatre on January 23rd is THREE BILLY GOATS GRUFF AND OTHER TALES. "Trip-Trap! Trip-Trap! Over the bridge to eat the delicious grass on the other side. But the ugly Troll has other ideas!" The show, directed by Marie Raymond, runs Saturday afternoons at 1 & 3 pm through February 13. All tickets to this show are \$7.00. For tickets and additional information call the theatre at (916) 489-7529. Information and tickets are also available at www.cplayhouse.org.

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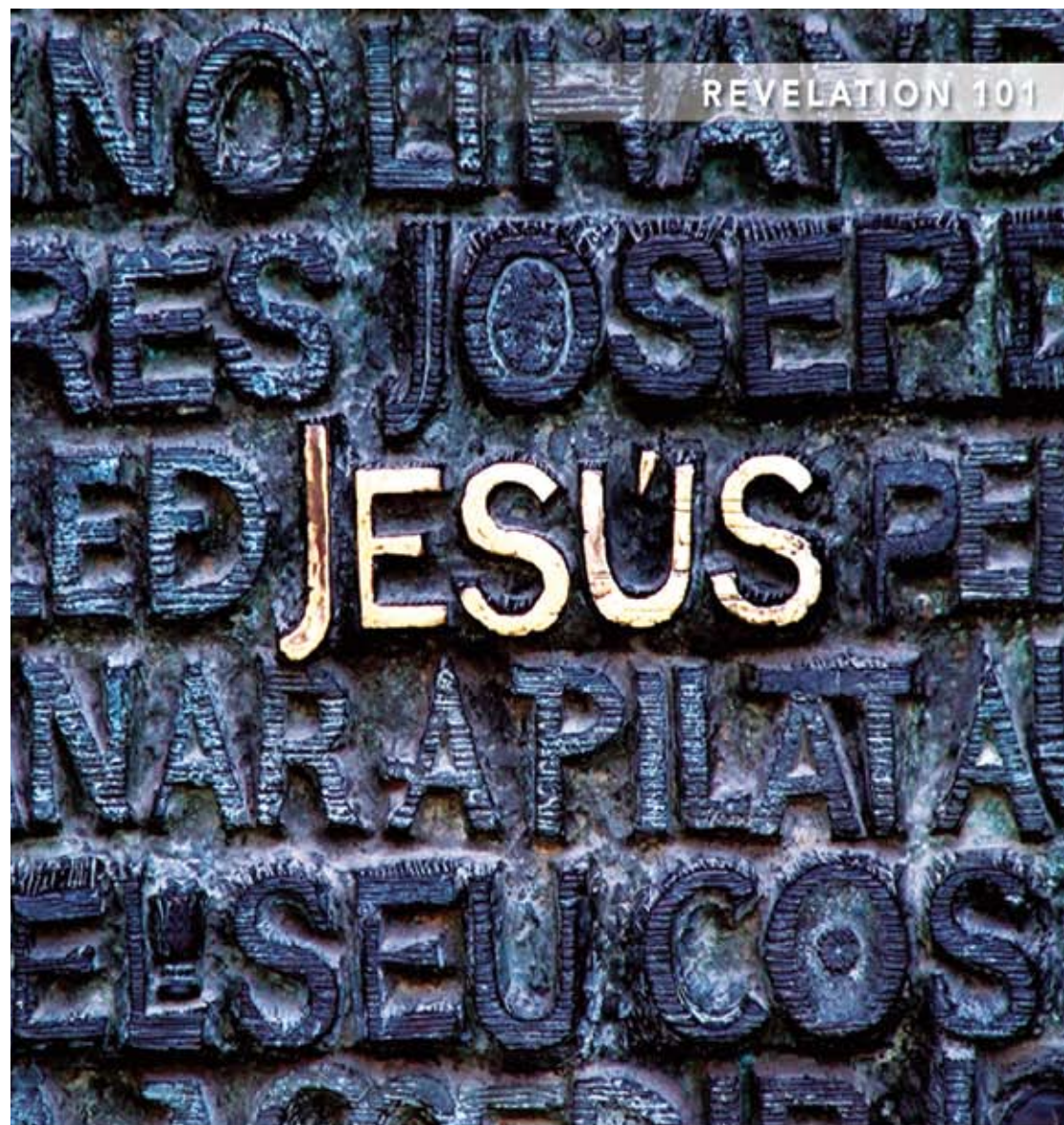
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Seminar is offered by **Rev. Paul V. Scholl**

Rev. Paul has been teaching stress reduction and meditation workshops since 1995 at many continuing education and spiritual centers. He is an ordained Interfaith Christian minister, spiritual and grief counselor. He has served as a hospice chaplain and hospice volunteer trainer. He has also served in the fast-paced publishing industry for more than twenty-five years.

Next Class Dates:
March 11th: *Setting Spiritual Boundaries*
March 18th: *Meditation - Heart, Mind & Soul*



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