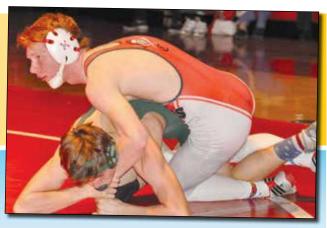
Early Lead Adds to Another Win for Lady Lancers Page 12

Grapevine

Cordova Wrestlers Dominate on Senior Night Page 12

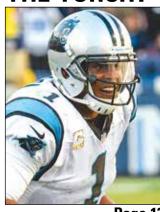


VOLUME **48** • ISSUE 06

PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY

February 5, **2016**

PASSING The Torch?



Page 13



Page 3

THE BATTLE For the soul of the right

Free Royal Dental Work for Kids at Smile Kingdom

"Smiles For Kids" Charity Helps Provide Services For Underprivileged Children



Doctor Jose Juarez (above, a.k.a. "Dr. J") is the only doctor at Smile Kingdom Dental. Their mission is to build trusting relationships with patients, and treat them like royalty in their kingdom.

something that we will plan to do every year that we are open. Dr. Juarez loves to be involved in the community and has a heart for kids in all situations."

Smile Kingdom is also offering something to the community outside of this one day. They are offering free character themed spin brushes to all of our new patients! Also, if someone refers a patient, they will send a gift card for all those who refer. They also are offering free second opinions and free infant exams for children under two.

Even though Smile Kingdom is doing this one free day of dentistry as a charity though Sacramento District Dental Society (SDDS), they offer so much more. They love rewarding their patients, and invites the community to come into their office to experience the difference a private, kid friendly, office can offer.

Now days, there are a lot of "corporate" type dental offices. It is high paced, with many faces, and it can be confusing to the kiddos. Doctor Jose Juarez



Page 4



PRSRT STD U.S. Postage Paid Rancho Cordova CA PERMIT NO. 91



Even though Smile Kingdom is doing this one free day of dentistry as a charity through Sacramento District Dental Society (SDDS), they offer so much more. Photos courtesy Smile Kingdom Dental

RANCHO CORDOVA, CA (MPG) - Smiles for Kids is a charity event for children who are underprivileged and on Saturday, Feb. 6th, Smile Kingdom Dental will be providing dentistry at no cost to those through that charity. Smile Kingdom invites you to join them on this special day.

Danielle Mendoza, practice manager, said, "This is something that we did right when we opened a year ago and

(a.k.a. "Dr. J") is the only doctor at Smile Kingdom Dental. Their mission is to build trusting relationships with patients, and treat them like royalty in their kingdom.

Source: Smile Kingdom Dental

★

Rancho Cordova Library Opens Veterans Resource Station

Story by Margaret Snider

RANCHO CORDOVA, CA (MPG) - A Rancho Cordova Police Department motorcycle brigade opened the ceremonies on Jan. 29th as a full and enthusiastic crowd watched, then piled into the community meeting room to hear from library officials, community leaders, and service providers.

Rancho Cordova is the third Veterans Resource Station in the Sacramento Public Library System, joining Southgate Library and the downtown Central Library. Library Director Rivkah Sass said that the two previously opened stations have set the standard. When the State Library suggested a third, Sass didn't hesitate. "I called Jill," Sass said.

"I knew Jill Stockinger (supervisor) and the staff at the Rancho Cordova Library, as well as city officials from the City of Rancho Cordova, and the whole community, would do exactly what you're doing here this morning," Sass said. "You're here, supporting our work to support people who've done so much to keep us safe, to protect us, and to make our country stronger."

Mayor David Sander said the purpose of the incorporation of Rancho Cordova was to raise standards, create more opportunities, improve our quality of life, raise



Among those attending the grand opening of the Veterans Resource Station were, left to right: veteran Ted Thames, librarian and author James Scott, library supervisor Jill Stockinger, County Supervisor Don Nottoli, city council member Linda Budge, Volunteers of America veterans case manager Blanche Scroggins, veteran Omar Hernandez, city council member Robert J. McGarvey, Mayor David Sander, LINC/CalVet coordinator Bobbi Park, Congressman Ami Bera's field representative Matthew Ceccato, California State Assemblyman Ken Cooley, veteran Cliff Billings, and veteran Frank Morgera. Photo by Rick Sloan

our property values, and that pursing these things has improved the energy and climate of cooperation in our community. "This sort of [program] came to be because someone recognized the energy here in Rancho Cordova," Sander said.

Besides the library's Rivkah Sass and Jill Stockinger, local public figures and service providers speaking at the event included County Supervisor Don Nottoli, Rancho Cordova Mayor David Sander, city council members Robert McGarvey and Linda Budge, California State Assemblyman Ken Cooley, Congressman Ami Bera's field representative Matthew Ceccato, LINC/CalVet coordinator Bobbi Park, Volunteers of America veterans services representative Blanche Scroggins, and librarian/ author James Scott.

The theme that ran through the whole event was thanks to the veterans. Ceccato presented a proclamation from Ami Bera supporting the library, the veterans, and the opening of the Veterans Resource Station. "I get to stand with leadership and government of the City of Rancho Cordova, I get to stand with the Sacramento Public Library system and we together salute our veterans," Ceccato said. The camaraderie among the veterans attending the event was evident, as was the good will surrounding everything that occurred. "It's good to exchange stories and be amongst veterans who know how it's been to be in the trenches, that have been in war, and have gone through the bad times and the good times in the military," said veteran Omar Hernandez.

Hernandez served in the Navy, VAQ 117 Night Hawks, attached to the USS Enterprise. He found his present living quarters through the Volunteers of America.

Besides those important supportive aids to housing, employment, education, and health services, veterans can also find out more about fun things such as the Writing Workshop for Veterans coming up in March, April, and May, and a yoga class that is available without cost at the Sacramento VA Medical Center for veterans and family members.

Albert P. Rogel, veteran of World War II who served in Europe, turned 90 last December. He was glad to see the resource station open. "I'm very enthusiastic about it," Rogel said. "I'm hoping that it works out well so that I can use it, too."

The Rancho Cordova Library at 9845 Folsom Blvd., Sacramento, is open Tuesday through Saturday with hours depending on the day. For more information about the Veterans Resource Station, visit the library or e-mail veteranvolunteer@gmail.com.



Be sure to vote for Cordova Choice Awards nominees. See page 11 of this newspaper!

www.RanchoCordovaIndependent.com

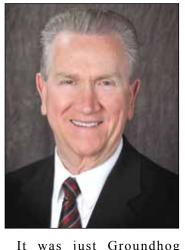


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Day. According to the news media, Punxsutawney Phil in Punxsutawney Pennsylvania didn't see his shadow, and according to folklore, the spring season will come early. I guess we'll see how accurate Punxsutawney Phil's prediction will be, but I don't care as long as the rainy weather keeps coming. I still have that weather rock I've talked about awhile back, and it is still pretty accurate. You know, when it's wet it's raining; if it's daytime and I can't see it, then it is foggy; if it is white on top then it is snowing; if it is dry and very bright then it is a sunny day; and other scientific stuff like that. But as I said, I don't care how accurate Phil is, as long as it continues to rain during our rainy season. And as long as it helps get rid of our drought, I don't care if we have an early spring or a late winter.

If the rains continue this winter and spring, our reservoirs have a good chance of reaching their "normal" water levels and providing enough water this coming summer for homes, businesses, and agriculture. According to the Sacramento Bee this morning, Folsom

And Another Thing ... Punxsutawney Phil and Other Matters Near and Dear

reservoir is at 104 percent of its average level this time of the year, while Shasta is at 76 percent, Oroville is at 66 percent, and Trinity Lake is at 40 percent. Even though the rain may come down and help everyone, man or beast, the state still wants everyone to preserve 25 percent of water again this year. I don't mind being cautious about using water and not wasting it. Funny how differently we think of water today because of the drought. Just five years ago, no one had a second thought about washing vour car with water just going down the driveway. After all, there will always be lots of water. Right?

Our special workshop and the regular City Council meeting on Monday covered a lot of territory. We started with the Community Enhancement Fund Special Meeting and how great it has been to help many people with Measure H money that wouldn't have been possible before. We still have to wait until March 31st, 2016, before we finish the first year. And the State Board of Equalization will not give us all the figures for April 1st, 2015, to March 31st, 2016, until August of 2016. Oh well. We will have a good estimate of what we can do as we learn more efficient ways of using Measure H, or Community Enhancement Funds. Most of the checks that were handed

out last night during the City Council Meeting involved different schools and programs that needed help. It is great to be a part of a new way that our City can be of assistance to the people of Rancho Cordova.

Did you ever see how a person has left a mess behind them and just left it for someone else to clean up? Now it doesn't have to be a big mess, but not cleaning up after your little dog is really something no one else should have to do. Items like that can build up quickly if many people follow that bad example. And another thing that bugs me is when people knock things down on the floor in a store and don't have the decency to pick them up. I don't know how many millions of dollars are lost in broken merchandise in stores, but being lazy increases the cost to all of us. That happened the other day, and I decided to respond in this column.

And another thing I noticed awhile back when I was with my youngest son in his truck. I suddenly realized that road rage has been on road signs for years, and I didn't notice it. Maybe you didn't either. It looks like this, "CROSS TRAFFIC!" People get very cross while on the road.

From Councilman Bob McGarvey, God bless, and see you next time.









Carmina Burana





PROJECTED SUPERTITLE TRANSLATIONS

Carl Orff | Carmina Burana Karl Jenkins | Songs of Sanctuary (selections) Jonathan Dove | Psalms For Leo (West Coast Premiere)

Shawnette Sulker, Soprano Brian Staufenbiel, Tenor Lee Poulis, Baritone

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"I Am Not Lost" Clothing Donations

By Justin Gourley

RANCHO CORDOVA, CA (MPG) - If you were recently in downtown Sacramento at Cesar Chavez Park, you may have witnessed a peculiar sight: trees adorned with jackets, hats, scarves, and mittens. This was not some silly prank, but rather a heartfelt donation

All For You Home Care, an in-home caregiving service, arranged a unique way to help the homeless stay warm through these cold winter months. They wrapped the jackets and scarves around the tree trunks and lined the pockets with gloves, mittens, and hats — leaving them for anyone in need. And with a clever card pinned in place,



With a clever card pinned in place, reading in bold letters, "I am not lost...If you are stuck out in the cold, please take me to keep warm," All For You Home Care workers made sure these donations would land in the right hands. Photo courtesy All For You Home



All For You Home Care wrapped the jackets and scarves around the tree trunks and lined the pockets with gloves, mittens, and hats - leaving them for anyone in need. Photo courtesy All For You Home Care

reading in bold letters, "I am articles of clothing. Even the not lost...If you are stuck out in the cold, please take me to keep warm," making sure these donations would land in the right hands.

"Every day I drive down Howe Avenue, past Arden, and I see so many homeless. It breaks my heart," Danielle Gourley, director of All For You Home Care, said. "I saw the idea online and instantly knew this was something we had to do."

And so the staff at All For You Home Care embarked on a mission to gather as many donations as they could. With generous charities from Bristol Hospice, McIlwain Mobility, Neil Orchard Senior Activities Center, and the caregivers of All For You Home Care, the staff was able to collect nearly one hundred and fifty

seniors at Neil Orchard donated by hand-knitting scarves.

The sheer number of people affected by this small gesture was overwhelming. Before the volunteers could take a breath, people in need flocked to them, giving thanks and asking for assistance in finding the right size jacket or hat. Smiles were infectious as men wrapped their necks in scarves and women exuded joy as they found that perfect coat.

And so even if Christmas has passed, we can still be reminded how good it feels to give a gift straight from the heart. A special thanks goes out to Jane Anderson, Dana Zimbitska, and Selma McIlwain for volunteering their time to help set up this event.



Friday



Sacramento Marrioll Rancho Cordova 11211 Point East Drive, Rancho Cordova

Join us for our annual fundraiser benefiting the Folsom Cordova Community Partnership.





The mission of the Folsom Cordova Community Partnership is to enhance the education, health, and well being of the children, youth, and adults of our community.

TheFCCP.org



Be sure to vote for Cordova **Choice Awards nominees on** page 11 of this newspaper!





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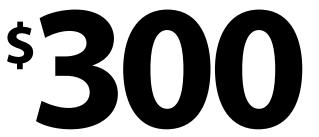
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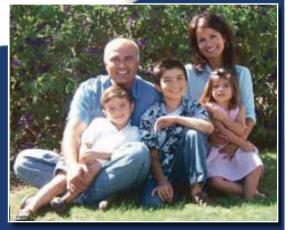
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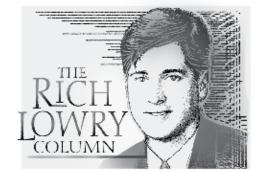
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The Battle for the Soul of the Right

At the moment, the Republican establishment is relevant to the presidential-nomination battle only as an epithet.

The fight for the Republican nomination isn't so much a vicious brawl between the grass roots and the establishment as it is a bitter struggle between traditional conservatism and populism that few could have foreseen.

Conservatism has always had a populist element, encapsulated by the oft-quoted William F. Buckley Jr. line that he would rather be governed by the first 2,000 names in the Boston phone book than by the Harvard faculty. But the populism was tethered to, and in the service of, an ideology of limitedgovernment constitutionalism.

The fight between Ted Cruz and Donald Trump is over whether that

connection will continue to exist, and whether the conservatism (as represented by Cruz) or the populism (as represented by Trump) will be ascendant. Cruz did all he could as long as possible to accommodate Trump, but now that the fight between them is out in the open, the differences are particularly stark.

Cruz is a rigorous constitutionalist. He's devoted much of his career to defending the Constitution and has argued numerous cases before the Supreme Court. Trump has certainly heard of the Constitution, but he may know even less about it than he knows about the Bible.

Although Cruz is more flexible than his reputation suggests, he has the long baseline of consistency that you would expect from a genuine believer in a political philosophy. Trump has a few long-running themes and bugaboos, but has been all over the map on almost everything and sometimes will meander from one position to another within the same answer, in keeping with his lack of ideological anchor (and limited knowledge of policy).

The two have completely different political styles. Trump is instinctual and has a roguish charm, whereas Cruz is earnest and tightly disciplined. If almost everything about Trump is unconventional, Cruz is outwardly a very traditional politician.

The irony of Cruz's position now is that, despite all his outsider branding. he is not getting savaged by the establishment. It is Trump who calls him a hypocrite and a liar. It is Trump who says he's a nasty guy and a maniac with a temperament problem. And it is Trump, of course, who constantly raises doubts about his eligibility to serve as president.

If you guessed a key event in the nomination fight would be the "othering" of the most potent teaparty conservative in the country by a billionaire businessman with a long trail of liberal positions and a history of praising President Barack Obama -- well, then, you forecast the GOP race perfectly.

In short, Cruz is under assault from a segment of the anti-establishment, although Cruz takes every opportunity to portray himself as the victim of the machinations of dastardly political insiders. The reality is that the establishment is sitting on its hands, agonizing over whom it loathes least, Trump or Cruz, while the fight between populism and conservatism rages.

The battle for the soul of the GOP is now a battle for the soul of the right.

Rich Lowry is editor of the National Review.

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DEAR PAW'S CORNER: I'm writing in regards to your recent column about the causes of finicky eating in pets. My two cats don't like liver or the smell of liver. However, most wet cat food contains chicken or beef "byproducts," which usually means some amount of liver. If my cats smell liver in their food, they just won't eat it, and will go hungry and meow about it -- usually in the middle of the night.

By trial and error, I have found about five or six different cans they really like to eat. However, some days they gobble the food down and other days they go on a hunger strike, even with foods they liked the last time. When that happens, I pick up the bowl and smell it. Every single time it smells like liver, and I have to throw it out.

They also like variety in their wet food, although I

Finicky Cats Stage Hunger **Strikes**

never have had to switch their dry food.

I wish cat food manufacturers would not add any liver at all, but almost all cat food has byproducts in it. I hope my experience helps your other readers.

-- Kathy in Sacramento

DEAR KATHY: Many

thanks for sharing this! I too have dealt with this issue. The struggle then becomes finding another flavor or brand of food that the cat will tolerate.

Often that boils down to buying a much more expensive brand that doesn't contain byproducts. But that can be difficult for many cat owners. Readers, what tips do you have for cat owners trying to deal with finicky eaters?

Send your questions or tips to ask@pawscorner.com.

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Place Your Church Services Ad in the Grapevine Independent Church Directory. Call us at 916-773-1111



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Community Projects Supported with Enhancement Fund



Four checks were presented to local schools for programs to support our youth. One of these checks was presented to the Elk Grove Unified School District to establish an after-school program for choir and music classes at Sunrise Elementary School. The program will take place twice per week for 24 weeks. Approximately 40 fourth through sixth grade students will participate in music classes, and approximately 100 students will participate in choir. Principal Marty Hock (pictured center) accepted the check for \$6,926. (Pictured left to right: Vice Mayor Donald Terry, Mayor David Sander, Principal Marty Hock, Council Member Dan Skoglund, Council Member Linda Budge, and Council Member Robert McGarvey.) Photo courtesy City of Rancho Cordova

At Monday's City Council for Rancho Cordova projmeeting, six checks were ects supported by the City's

RANCHO CORDOVA, CA (MPG) - presented to community groups Community Enhancement Fund.

Bera & Peters Urge FDA to Act to Reduce Drug Prices

SACRAMENTO REGION, CA (MPG) - Congressman Ami Bera, M.D. (CA-07) and Congressman Scott Peters (CA-52) are leading a group of 29 members of Congress to urge the Food and Drug Administration (FDA) to take steps to reduce the sky-rocketing costs of generic prescription drugs.

In a letter to the FDA, they ask the agency to take two common sense steps to address loopholes that limit competition that permits some drug companies to charge exorbitant prices for generic drugs.

The average wait time for a new generic drug to be approved is nearly four years. In 2014, more than 1,400 generic drug applications were filed and not one was approved. Bera and Peters are asking the FDA to expedite the review process for new generic drugs to increase

market competition. Without any competition to drive down prices, a drug company can charge an excessive amount, like in the case of Martin Shkreli and Turing Pharmaceuticals.

The letter also asks the FDA to examine its Unapproved Drugs Initiative in response to concerns that over-regulation has unintentionally increased prices. This initiative aims to ensure that all drugs on the market before FDA regulation are safe, but Bera and Peters are asking that the program focuses on drugs that pose a serious safety risk, citing the fact that the program has pushed common and long-term treatments off the market, leading to price spikes.

"Americans should be able to access quality, affordable prescription medication," Bera said. "Competition is critical to maintaining reasonable pricing and the backlog in generic

drug applications, as well as the unintended consequences of the Unapproved Drugs Initiative, has created opportunities for some irresponsible drug companies to make a lot of money while Americans suffer. This is not acceptable. We urge the FDA to take these common sense steps to help increase competition and lower drug costs."

"Making our generic drug approval process faster and more efficient will increase competition and provide consumers with more affordable options," Peters said. "This is especially important to the long-term and critically ill who might be taken advantage of by companies like Turing and Valeant who choose to drive up prices because they know these patients don't have anywhere else to turn for the medicine they need."

Source: Office of Ami Bera ★



Grapevine Independent Community Calendar

CODEPENDENTS ANONYMOUS Time: Tuesdays, 7:30-9 pm **Place: Sunriver Church** 11223 Trinity River Dr. www.sunriverchurch.com

WESTERN SWING SOCIETY Time: 1st Sundays, 1-5:30 pm Place: Machinists Hall 2749 Citrus Rd. www. westernsswingsociety.org Info: Live music, dancing. Food & beverages available for purchase. Members \$4, Non-members \$7.

MILITARY RETIREE/SPOUSE MEETING Time: 2nd Tuesdays, 10:30 am Place: N. Highlands Park & **Rec Office** 6040 Watt Ave., N. Highlands Contact: 561-7476 Info: Meets monthly.

RANCHO CORDOVA HISTORICAL SOCIETY Time: 4th Thursdays, 5 pm Place: Rancho Cordova City Hall

2729 Prospect Park Dr. www. ranchocordovahistorv.com Info: Meets in the American **River Room**

SPELLBINDERS TOASTMASTERS Time: 2nd & 4th Mondays, 6:30 to 8 pm Place: **China Buffet** 5623 Sunrise, Citrus Heights Contact: 631-1703 Info: Hone communication skills. Beginners welcome.

SPANISH LANGUAGE CONVERSATION CIRCLE Time:

4th Saturdays, 3-4:30 pm Place: **Rancho Cordova Library**

9845 Folsom Blvd. Contact: 264-2920 www.saclibrary.org Info: Practice Spanish in a fun and relaxed way with library staff, community.

BRECA MEETING Time: 4th Tuesdays, 6:30-8 pm Place: Rancho Cordova Library 9845 Folsom Blvd. Contact: 361-8087 www.breca.us **POWERTALK INTERNATIONAL MONTHLY MEETING** Time: 3rd Tuesdays, 6:30-8:30 pm **Place: Arden-Dimick Library** 891 Watt Ave., Sacramento Contact: 361-1745 Info: Coaching, effective speaking, listening, leadership skills. Beginners are welcome. WRITING WORKSHOP

Time: 3rd Thursdays, 6-7:30 pm Place: 9845 Folsom Blvd. Contact: 264-2920 www.saclibrary.org Adult writing & poetry workshops (writing for various types of genres and more).

AA NEWCOMERS Time: Tuesdays, 6:30-7:30 pm Place: Sunriver Church 11223 Trinity River Dr. www.sunriverchurch.com

READING WITH THE DOGS Time: 1st Tuesdays, 6:30-7:30 pm Place: Rancho Cordova Library 9845 Folsom Blvd. Contact: 264-2920 www.saclibrary.org Info: Read to a canine pal, boost reading skills. Free.

CORDOVA SENIOR CITIZENS SOCIAL CLUB Time: 1st and 3rd Mondays,11 am Place: **Cordova Community Center** 2197 Chase Dr. Contact: 638-8065 for bridge or 858-1660 for membership Info: Brown bag lunch, bridge party. Free. **FORK TAIL DEVILS Date: 2nd Thursdays** Place: Rancho Cordova IHOP 2216 Sunrise Blvd. Contact: 488-2645 Info: Lockheed Lightning P-38

WOMEN'S GOLF CLUB OF CORDOVA **Date: Wednesdays** Place: Cordova Golf Course 9425 Jackson Rd., Sacramento Contact: 363-0363 Info: All players welcome.

CORDOVA COUPLES GOLF CLUB Date: **Alternate Sunday mornings** Place: Cordova Golf Course 9425 Jackson Rd., Sacramento Contact: 682-2285 All players welcome. Call for more information.

COFFEE, TEA AND CONVERSATION FOR SENIORS Date: First Saturdays, 10-11 am Place:

Rancho Cordova Library 9845 Folsom Blvd. Contact: 264-2920 Info: For those 55+. Free. Share thoughts, memories: let the conversation flow! Light refreshments served. First Saturday each month.

SOROPTIMIST **INTERNATIONAL OF RANCHO CORDOVA & GOLD RIVER** Time: 2nd Tuesday each month, 6-7 pm **Place: Cattleman's Restaurant** 12409 Folsom Blvd. Rancho Cordova, CA 95670 **Contact: siranchocordova@** soroptimist.net for more info Info: Organization serving needs of women & girls in our community and around the world.

VINS **VOLUNTEER IN NEIGHBORHOOD** SERVICES Time: 1st Thursday of month 3-5 PM Place: **Rancho Cordova City Hall** 2729 Prospect Park Dr. Please join us if you are looking for city involvement for the **Betterment of Rancho Cordova**

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Andrews & Greilich Funeral Home FD136

3939 Fruitridge Road, Sacramento, CA 95820 RSVP: (916)732-2026 or on-line at www.EastLawn.com This presentation will be in **English** and **Spanish**

Wed, February 17 @ 11:30 a.m. Wed, April 13 @ 11:30 a.m.

f www.EastLawn.com

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00127 Andrea Cabello and Andrea Zacharie, 4450 El Centro Road #538 Sacramento, CA 95834 are doing business under the Fictitious Business Name(s) "Oh Lala Magnificamente Clean" at 4450 El Centro Road #538 Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 8, 2016 Publish: January 15, 22, 29, and February 5, 2016 OHLALA 160108 02-5-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09815 Poutcheu Yossa, 2245 Harris Avenue Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Yossa Builder" at 2245 Harris Avenue Sacramento, CA 95838. Filed with the Clerk of Sacramento County December 28, 2015 Publish: January 15, 22, 29, and February 5, 2016 YOSSA 160108 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00032 Lvubov Kaznacheveva, 764 Antelope Hills Drive Antelope, CA 95843 is doing business under the Fictitious Business Name(s) 'Hidden Treasure Films" at 7647 Antelope Hills Drive Antelope, CA 95843. Filed with the Clerk of Sacramento County January 4, 2016 Publish: January 15, 22, 29, and February 5, 2016 160107 HIDDEN 02-05-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00093 Diego Mercado, 10119 Stathos Drive Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "La Tapatia" at 6800 Fruitridge Road Sacramento, CA 95820. Filed with the Clerk of Sacramento County January 7, 2016 Publish: January 15, 22, 29, and February 5, 2016 LATAP 160107 02-5-16

FICTITIOUS BUSINESS NAME STATEMENT ADS, Ink, LLC, 9373 Violet FBNF2016-00011 Springs Court Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "ADS, INK, LLC" at 9373 Violet Springs Court Elk Grove, CA 95624. Filed with the Clerk of Sacramento County January 4, 2016 Publish: January 15, 22, 29, and February 5, 2016 ADS 160107 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09694 Long Huang Nguyen, 8101 Haystak Drive Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Games Expo" at 8101 Havstak Drive Sacramento, CA 95828, Filed with the Clerk of Sacramento County December 21, 2015 Publish: January 15, 22, 29, and February 5, 2016 GAMES 160107 02-05-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09907 Amy Dawn Riley, 416 Almond Drive Lodi, CA 95240 is doing business under the Fictitious Business Name(s) "Ladies of Lodi Cleaning Services" at 416 Almond Drive Lodi, CA 95240, Filed with the Clerk of Sacramento County December 31, 2015

Publish: January 15, 22, 29, and February 5, 2016 LADIES 160108 02-05-16 FICTITIOUS BUSINESS NAME STATEMENT

FBNF2016-00076 Milaine Paterakis, 3236 Boulder Creek Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Bubbas' Doggy Bakery" at 3236 Boulder Creek Way Antelope, CA 95843. Filed with the Clerk of Sacramento County January 6, 2016. Publish: January 15, 22, 29, and February 5, 2016 BUBBAS 160110 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09692 Chad A. and Gretchen M Guptil, 9481 Heinlein Court Sacramento, CA 95829 are doing business under the Fictitious Business Name(s) "DJ Justified Entertainment" at 948 Heinlein Court Sacramento, CA 95829. Filed with the Clerk of Sacramento County December 21, 2015 Publish: January 15, 22, 29, and February 5, 2016 DJ 160110 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09863 Christina Acosta, 2082 57th Street Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "Urban Kneeds, Devoted Wellness" at 1029 H Street Suite 305 Sacramento, CA 95817. Filed with the Clerk of Sacramento County December 29, 2015 Publish: January 15, 22, 29, and February 5, 2016 02-05-16 160110

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09864 Guadalupe Harrison, 1096 Pinto Trail Drive Galt, CA 95632 is doing FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00168 Tammy Dee Boyd, 5310 79th Street Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "AZ Promised, Absurd Assignments" at 5310 79th Street Sacramento, CA 95820. Filed with the Clerk of Sacramento County January 11, 2016. Publish: January 22, 29, February 5, and 12, 2016 02-12-16 160111 ΑZ FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00246 Connie Fayee Vaughan-Jenkins, 2527 52nd Avenue Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Star Fashions Unlimited" at 4748 42nd

LEGAL

Street Sacramento, CA 95820. Filed with the Clerk of Sacramento County January 13, 2016. Publish: January 22, 29, February 5, and 12, 2016 STAR 160113 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00174 Amir Atabak Moghaddam, 885

Halidon Way Apt #1221 Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Top Quality Auto" at 3300 Auburn Boulevard Suite 158 Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 11, 2016. Publish: January 22, 29, February 5, and 12, 2016

TOP 160114 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00350 Orianna Rodriguez, 5872 Annrud Way Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) Spartan, Americas Security Solution" at 5872 Annrud Way Sacramento, CA 95822. Filed with the Clerk of Sacramento County January 15, 2016. Publish: January 22, 29, February 5, and 12, 2016 SPARTAN 160115 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00241 Vay Sau Tsy, 7281 Palmer House Drive Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "VTR- Fencing, VTR" at 8575 Weyand Avenue #D Sacramento, CA 95828. Filed with the Clerk of Sacramento County January 13, 2016. Publish: January 22, 29, February 5, and 12, 2016 02-12-16 VTR 160106 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00230 Ryan Schiller, 4106 Determined Court Fair Oaks. CA 95628 is doing business under the Fictitious Business Name(s) "Elite Auto Works" at 4555 Auburn Boulevard Suite 5 Sacramento, CA 95841. Filed with the Clerk of Sacramento County January 13, 2016. Publish: January 22, 29, February 5, and 12, 2016 02-12-16 ELITE 160115

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00249 Star Fee, LLC, 1734 Marin Court Plumas Lake, CA 95691 is doing business under the Fictitious Business Name(s) "A1 Hospitality" at 1330 Del Paso Road Unit 100 Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 13, 2016. Publish: January 22, 29, February 5, and 12, 2016 160114 02-12-16

A1 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00276 Gary Williams 8041 Otium Way Antelope, CA 95843 and Michelle Torio, 536 Perdue Drive Vacaville, CA 95678 are doing business under the Fictitious Business Name(s) "Precision Vision Media" at 8041 Otium Way Antelope, CA 95843. Filed with the Clerk of Sacramento County January 14, 2016. Publish: January 22, 29, February 5, and 12, 2016 02-12-16 PRECISION 160110

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00114 To Promote Wellness LLC, 980 9th Street 16th Floor Sacramento, CA 95814 is doing business under the Fictitious Business "Promoting Healthy Lives" at 980 9th Name(s) Street 16th Floor Sacramento, CA 95814. Filed with the Clerk of Sacramento County January 7, 2016. Publish: January 22, 29, February 5, and 12, 2016 PROMOTING 160113 02-12-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00138 Joshua Garwood, 5647 Chipping Way Citrus Heights. CA 95621 is doing business under the Fictitious Business Name(s) "Mad Dog Motorsports" at 5647 Chipping Way Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County January 8, 2016. Publish: January 22, 29, February 5, and 12, 2016 MAD 02-12-16 160112

FICTITIOUS BUSINESS NAME STATEMENT ntelope Road #112 Antelope. CA 95843 is doin

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00180 Leila and Richard Hen, 2658 Watertree Way Sacramento, CA 95826 are doing business under the Fictitious Business "Issa's Gelatos" at 2658 Watertree Name(s) Sacramento, CA 95826. Filed with the Way Clerk of Sacramento County January 11, 2016. Publish: January 22, 29, February 5, and 12, 2016 ISSAS 160111 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00089 Brandon Sullivan. 5244 Whitney Avenue #B Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Arrow Communications" at 5244 Whitney Avenue #B Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 7, 2016. Publish: January 22, 29, February 5, and 12, 2016 ARROW 160111 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT

FBNF2016-00170 SH & Sons, 1639 Allenwood Circle Lincoln. CA 95648 are doing business under the Fictitious Business Name(s) "Servpro of North Sacramento" at 3230 Arena Boulevard Suite 245 Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 11, 2016. Publish: January 22, 29, February 5, and 12, 2016 SERVPRO 160111 02-12-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00357 EquitymojoLLC, 1679S. Dupont Highway Suite 100 Dover, DE 19901 is doing business under the Fictitious Business Name(s) "Equitymoio" at 8054 Dorian Way Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County January 15, 2016. Publish: January 29, February 5, 12, and 19, 2016 EQUITY 160119 02-19-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00372 Mary DeSouza, 2600 Foothill Drive Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "MBT Company, MBT and Associates, Trip Travel Adventure" at 2600 Foothill Drive Carmichael, CA 95608, Filed with the Clerk of Sacramento County January 15, 2016. Publish: January 29, February 5, 12, and 19, 2016 MBT 160118 02-19-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00359 Tyler and Morgan Wright, 6543 Meadowcreek Way Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) Busyowl, Yellowsweater" at 6543 Meadowcreek Citrus Heights, CA 95621 . Filed with the Way Clerk of Sacramento County January 15, 2016. Publish: January 29, February 5, 12, and 19, 2016

160119 BUSYOWL 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09916 Regal Marketing Solutions, 11500 Sunrise Gold Circle Suite E Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "West Regal" at 11500 Sunrise Gold Circle Suite E Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December 31, 2015. Publish: January 29, February 5, 12, and 19, 2016 160121 02-19-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09910 The Sacramento Vallev Symphonic Band Association, 5150 Sunrise Boulevard Suite E-2 Fair Oaks, CA 95626 is doing business under the Fictitious Business Name(s) "SVSBA, Amador County Concert Band, Auburn Concert Band, Pittsburg Community Band, Sacramento Concert Band, Sacramento Symphonic Winds, Winds of Faith" at 5150 Sunrise Boulevard Suite E-2 Fair Oaks, CA 95626, Filed with the Clerk of Sacramento County December 31, 2015. Publish: January 29, February 5, 12, and 19, 2016 **SVSBA** 160105 02-19-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09807 Jamie Cavanaugh, 6096 Riverside Boulevard B38 Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "M3 Apothecary, Mary J's Little Black Box" at 6096 Riverside Boulevard B38 Sacramento, CA 95831, Filed with the Clerk of Sacramento County December 28, 2015 Publish: January 29, February 5, 12, and 19, 2016 M3 160121 02-19-16

FICTITIOUS BUSINESS NAME STATEMENT Zarle Tarver, 754 Moose FBNF2016-00440 Creek Way Galt, CA 95632 is doing business under the Fictitious Business Name(s) "Zarle Naturals" at 754 Moose Creek Way Galt, CA 95632. Filed with the Clerk of Sacramento County January 20, 2016. Publish: January 29, February 5, 12, and 19, 2016

ZARLE

Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380–September 18, 1969 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00455 Franklin D. Lockhart, 8650 Farley Way Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Togo's/Baskin Robbins" at 8240 Calvine Road Suite G Sacramento, CA 95828. Filed with the Clerk of Sacramento County January 20, 2016. Publish: January 29, February 5, 12, and 19, 2016 TOGOS 160122 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00540 Aamin Inc, 1504 Silica Avenue Suite E Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Amin Auto" at 1504 Silica Avenue Suite E Sacramento, CA 95815. Filed with the Clerk of Sacramento County January 22, 2016. Publish: January 29, February 5, 12, and 19, 2016 02-19-16 AMIN 160122 FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09855 Nago Investments Inc. 324 Lone Spur Drive Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "NUYO Broadstone" at 2750 East Bidwell Street Suite 300 Folsom, CA 95630. Filed with the Clerk of Sacramento County December 29, 2015. Publish: January 29, February 5, 12, and 19, 2016 160123 02-19-16 NUYO FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00535 Nkiruka Herche, 737 Morev Avenue Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Ink Portraits" at 737 Morev Avenue Sacramento, CA 95838, Filed with the Clerk of Sacramento County January 22, 2016. Publish: January 29, February 5, 12, and 19, 2016 02-19-16 INK 160122 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00489 Manon Desrosiers. 124 Puffer Way Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Manon Marketing" at 124 Puffer Way Folsom, CA 95630. Filed with the Clerk of Sacramento County January 21, 2016. Publish: January 29, February 5, 12, and 19, 2016 160122 02-19-16 MANON FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00257 The Ale Apothecary, LLC, 61517 River Road Bend, Oregon 97703 is doing business under the Fictitious Business Name(s) "APTH" at 61517 River Road Bend, Oregon 97703. Filed with the Clerk of Sacramento County January 13, 2016. Publish: January 29, February 5, 12, and 19, 2016 APTH 160122 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00027 Duong Huong, 8601 Aubrey Court Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Golden Nails" at 9175 Elk Grove Florin Road #4 Elk Grove, CA 95624. Filed with the Clerk of Sacramento County January 4, 2016. Publish: January 29, February 5, 12, and 19, 2016 GOLDEN 02-19-16 160125 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00219 Viktor Popov, 4500 Elverta Road #1025 Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Viktor & Sons Logistics" at 4500 Elverta Road #1025 Antelope, CA 95843. Filed with the Clerk of Sacramento County January 12, 2016. Publish: January 29, February 5, 12, and 19, 2016 VIKTOR 160122 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00734 Gregory Caldwell, 5018 Sky Parkway Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Cowtown Creamery" at 8214 Fair Oaks Boulevard Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 29, 2016. Publish: February 5, 12, 19, and 26, 2016 COWTOWN 160129 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00316 Van Thi Nguyen, 7320 14th Avenue Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "VN Marketing" at 7320 14th Avenue Sacramento, CA 95820. Filed

ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294–February 7, 1984

Publish: February 5, 12, 19, and 26, 2016 160129 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT Duong Cong Pham, 7320 14th FBNF2016-00315 Avenue Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Don's Upholstery" at 7320 14th Avenue Sacramento, CA 95820. Filed with the Clerk of Sacramento County January 14, 2016. Publish: February 5, 12, 19, and 26, 2016

with the Clerk of Sacramento County January 14, 2016.

02-26-16 DONS 160129 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00646 Eric Boler, 2727 Castle Hill Court Apt #86 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Jahda, J.J.C. Cash for Gold" at 5109 Gibbons Drive Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 27, 2016. Publish: February 5, 12, 19, and 26, 2016 JAHDA 160129 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00181 Tamer El-arid, 5727 Sutter Avenue Apt #18 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "First American Credit Marketing" at 3300 Auburn Boulevard #11 Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 11, 2016. Publish: February 5, 12, 19, and 26, 2016 FIRST 160129 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00715 Max Williams, 5321 Flagstone Street Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Triple Seven Auto" at 5321 Flagstone Street Carmichael, CA 95608, Filed with the Clerk of Sacramento County January 28, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16 TRIPLE 160129 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00318 Richard Martin, 11708 Brook Valley Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Popsicle Stand Getaways, Visitors Clubhouse Sports Travel" at 11708 Brook Valley Way Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 14, 2016. Publish: February 5, 12, 19, and 26, 2016 POPSICLE 160129 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT Mary Bonanno, 3101 Bertis FBNF2016-00665 Drive Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "In Sight Photo Arts. In Sight Photographic Arts" at 3101 Bertis Drive Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 27, 2016. Publish: February 5, 12, 19, and 26, 2016 160127 02-26-16 INSIGHT FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00605 Vanard Richardson JR, 5705 Tahama Street Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "ASAP Delivery" at 5705 Tahama Street Sacramento, CA 95841. Filed with the Clerk of Sacramento County January 25, 2016. Publish: February 5, 12, 19, and 26, 2016 ASAP 160127 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT David Kieth Sloan, 8233 FBNF2016-00620 Mediterranean Way Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Left Lane Express" at 8233 Mediterranean Way Sacramento, CA 95826. Filed with the Clerk of Sacramento County January 26, 2016. Publish: February 5, 12, 19, and 26, 2016 LEFT 160127 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00299 Timothy B. and Jenny Christine Pair, 8472 Day Lillies Lane Citrus Heights, CA 95610 are doing business under the Fictitious Business Name(s) "Dragonfly Salon & Boutique" at 610 Riley Street Suite 3 Folsom, CA 95630. Filed with the Clerk of Sacramento County January 14, 2016. Publish: February 5, 12, 19, and 26, 2016 160127 02-26-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00390 Apryl Guy, 7408 Pimienta Drive Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Plumber2u" at 7408 Pimienta Drive Citrus Heights, CA 95621, Filed with the Clerk of Sacramento County January 19, 2016. Publish: February 5, 12, 19, and 26, 2016 PLUMBER 160126 02-26-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00389 Anh Ducle Nguyen, 10417 Autumn Breez Rancho Cordova, CA 95670 is doing

business under the Fictitious Business Name(s) "Bellissima Nail Spa" at 2121 Golden Centre Lane #50 Gold River, CA 95670. Filed with the Clerk of Sacramento County January 19, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16 160126 BELL

FICTITIOUS BUSINESS NAME STATEMENT Dianne Oltean, FBNF2016-00614 3430 Nadine Street Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) Sacramento Senior Care Solutions" at 3430 Nadine Street Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 26, 2016. Publish: February 5, 12, 19, and 26, 2016

02-26-16 SACRAMENTO 160126 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00563 Paul C. Reese, 7755 Bloom Way Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Bird's Eye Photography, Bird's Eye Aerial Photography" at 7755 Bloom Way Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 25, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16

BIRDS 160126 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00146 Adriana Regalado, 5672 Carmela Way Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Pimentel Deposition Reporting" at 5672 Carmela Way Sacramento, CA 95822. Filed with the Clerk of Sacramento County January 08, 2016. Publish: February 5, 12, 19, and 26, 2016 PIMENTEL 160125 02-26-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00612 Jasvir S. Rama, 2207 Hedrick Court Rocklin, CA 95765 is doing business under the Fictitious Business Name(s) "Shell 7-Eleven" at 9199 Folsom Boulevard Sacramento, CA 95826, Filed with the Clerk of Sacramento County January 26, 2016. Publish: February 5, 12, 19, and 26, 2016 160130 02-26-16

SHELL FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00759 Girls with Gratitude, LLC, 4860 Blackrock Drive Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Vampire Penguin" at 3620 North Freeway Boulevard Suite 300 Sacramento, CA 95834, Filed with the Clerk of Sacramento County January 29, 2016. Publish: February 5, 12, 19, and 26, 2016 VAMPIRE 160129 02-26-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00773 Kristian Zelada, 4731 16th Avenue Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Microphone Check Records, Mic Check Sports" at 4731 16th Avenue Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 29, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16 MIC 160129

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00731 Liana Ma and Justin Lee. 14352 State Highway 160 Walnut Grove, CA 95690 is doing business under the Fictitious Business Name(s) "Echo Farms" at 14352 State Highway 160 Walnut Grove, CA 95690. Filed with the Clerk of Sacramento County January 29, 2016. Publish: February 5, 12, 19, and 26, 2016 ECHO 02-26-16 160130

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00735 Monsac.LLC, 5901 Kies Way Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Sky International Shipping, The UPS Store" at 3323 Watt Avenue Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 29, 2016. Publish: February 5, 12, 19, and 26, 2016

02-26-16 SKY 160130

Legal Advertising P.O. Box 14 Carmichael, CA 95609

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00551 Rowlett Manufacturing & Design Inc, 6622 Freeport Boulevard #2 Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Dale Engineering, Inc" at 6622 Freeport Boulevard #2 Sacramento, CA 95822. Filed with the Clerk of Sacramento County January 25, 2016. Publish: February 5, 12, 19, and 26, 2016

02-26-16 DALE 160125 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00353 Richard and Sandra Roberts Ministries, 8134 Great House Way Antelope, CA 95843 are doing business under the Fictitious Business Name(s) "Lifting Up Jesus, LUJ" at 4147 Northgate Boulevard Suite 2 Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 15, 2016. Publish: February 5, 12, 19, and 26, 2016 160115 02-26-16 LUJ

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00643 Emma Jane Robichaud-Coulthard, 6344 Slug Gulch Road Somerset, CA 95684 is doing business under the Fictitious Business Name(s) "Hair By Emma Studio Salon" at 947 Enterprise Drive Suite 16 Sacramento, CA 95825, Filed with the Clerk of Sacramento County January 26, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16

160127 HAIR FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00554 Ahan Enterprises IIC 8171 Barat Court Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Sonic Auto Sales" at 4095 Power Inn Road Sacramento, CA 95826. Filed with the Clerk of Sacramento County January 25, 2016. Publish: February 5, 12, 19, and 26, 2016 160127 02-26-16 SONIC

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00683 Mark August and Dara Jamine Delgado, 2425 Bianca Court Rancho Cordova, CA 95670 are doing business under the Fictitious Business Name(s) "Dara Delgado Home Loans" at 101 Parkshore Drive Suite 100 Folsom, CA 95630, Filed with the Clerk of Sacramento County January 27, 2016.

Publish: February 5, 12, 19, and 26, 2016 DARA 02-26-16 160128 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00668 Kristy Crawford, 902 Esplanade Circle Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Option Care for Elders" at 9237 Greenback Lane #81 Orangevale, CA 95662, Filed with the Clerk of Sacramento County January 27. 2016.

Publish: February 5, 12, 19, and 26, 2016 02-26-16 OPTION 160128 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00660 Kristina Babette Mayes, 5737 Angelina Avenue Unit 24 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Go Clean Professional" at 5737 Angelina Avenue Unit 24 Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 27, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16 GO 160130

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00313 Thomas Jacob Meyer, 2629 E Street Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Family Fencing at 2629 E Street Rio Linda, CA 95673, Filed with the Clerk of Sacramento County January 14, 2016. Publish: February 5, 12, 19, and 26, 2016

FAMILY 160125 02-25-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00521 House of Glory International Ministry, 10190 Systems Parkway #100 Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Glory 4 Nations" at 10190 Systems Parkway #100 Sacramento, CA 95827. Filed with the Clerk of Sacramento County January 22, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16 GLORY 160125

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FBNF2012-04699

The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME of "Empire State Motors" located at 3345 Union Springs Way Sacramento, CA 95827. Artem Sargsyan, 3345 Union Springs Way Sacramento, CA 95827. The Fictitious Business Name Statement referred to above was filed on June 4. 2012 in the County of Sacramento. Publish: February 5, 12, 19, and 26, 2016 EMPIRE 160128 02-26-16

February 5, 2016

business under the Fictitious Business Name(s) "Galt Income Tax & Bookeeping" at 1096 Pinto Trail Drive Galt, CA 95632. Filed with the Clerk of Sacramento County December 29, 2015 Publish: January 15, 22, 29, and February 5, 2016 160109 GALT 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00015 Andriy Yelets, 3917 Ramsey Drive North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Andrey's Transportation" at 3917 Ramsey Drive North Highlands, CA 95660. Filed with the Clerk of Sacramento County January 4, 2016. Publish: January 15, 22, 29, and February 5, 2016 ANDREYS 160104 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2015-09881 Larry Mosher, 1634 Wyndham Way El Dorado Hills, CA 95762 is doing business under the Fictitious Business Name(s) "Invite Auto Group" at 8188 Alpine Avenue #D Sacramento, CA 95826. Filed with the Clerk of Sacramento County December 30, 2015. Publish: January 15, 22, 29, and February 5, 2016 INVITE 160105 02-05-16 FICTITIOUS BUSINESS NAME STATEMENT

EBNE2016-00081 Christopher Smith, 6829 Blue Duck Way Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Maechalon" at 6829 Blue Duck Way Sacramento, CA 95842. Filed with the Clerk of Sacramento County January 6, 2016. Publish: January 15, 22, 29, and February 5, 2016 MAECHALON 160106 02-05 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00068 Philip Kevin Webster 8978 Brvdon Way Sacramento. CA 95826 is doing business under the Fictitious Business Name(s) "Basic Firearms Training" at 8978 Brydon Way Sacramento, CA 95826. Filed with the Clerk of Sacramento County January 6, 2016 Publish: January 15, 22, 29, and February 5, 2016 BASIC 151231 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT CHCMB Inc, 7620 Linden FBNF2016-00039 Avenue Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Citrus Heights Community Marching Band, Citrus Heights Marching Band, Citrus Heights Community Band" at 7620 Linden Avenue Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 5, 2016. Publish: January 15, 22, 29, and February 5, 2016 CITRUS 160105 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00044 Mohammadreza Askari and Khadijeh Barntzadsh, 2121 Campton Circle Gold River, CA 95670 are doing business under the Fictitious Business Name(s) "Smog Wizard" at 7610 Folsom Boulevard Sacramento, CA 95826. Filed with the Clerk of Sacramento County January 5, 2016. Publish: January 15, 22, 29, and February 5, 2016 160111 SMOG 02-05-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00139 Rosonjya Arceneaux, 3800 Madison Avenue Apt #16 North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Unlimited Possibilities" at 3800 Madison Avenue Apt#16 North Highlands, CA 95660. Filed with the Clerk of Sacramento County January 8, 2016. Publish: January 22, 29, February 5, and 12, 2016 UNLIMITED 160108 02-12-16

Antelope Road #112 Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Donald Discounts Store" at 4635 Antelope Road #112 Antelope, CA 95843. Filed with the Clerk of Sacramento County January 8, 2016. Publish: January 22, 29, February 5, and 12, 2016 DONALD 160108 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FINF2016-00188 Audra M. and Carlissa C. Knox, 8451 Tragus Way Elk Grove, CA 95624 are doing business under the Fictitious Business Name(s) "Boss Braids" at 9412 Elk Grove Florin	FICTITI FBNF2(Avenue business "Tapest Apt #5 Clerk o Publish: TAPES FICTITI FBNF2(Inc, 86)
Road Elk Grove, CA 95624. Filed with the Clerk of Sacramento County January 11, 2016. Publish: January 22, 29, February 5, and 12, 2016 BOSS 160111 02-12-16	doing b "Claims Park Pl
FICTITIOUS BUSINESS NAME STATEMENT FBINF2016-00143 Shila Vardell, 45 Delaney Court Roseville, CA 95678 is doing business under the Fictitious Business Name(s) "A Touch of Twinkle Cleaning Services" at 2011 P Street Suite 306 Sacramento, CA 95811. Filed with the Clerk of Sacramento County January 8, 2016. Publish: January 22, 29, February 5, and 12, 2016	the Cle Publish: CLAIMS FICTITI FBNF20 Drive S under Gift St Sacram
TWINKLE 160113 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00080 Wendy Gordy, 6497 Aspen Gardens Way Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(game Way #G #G Rancho Cordova, CA 95670. Filed with the	of Sa Publish: ANNAS FICTITI FBNF20 Cuyama doing bu
Clerk of Sacramento County January 6, 2016. Publish: January 22, 29, February 5, and 12, 2016 WMG 160105 02-12-16 02-12-16 02-12-16	"Ms. F Circle F Clerk c Publish:
FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00061 Esmeralda Granados, 4828 Pasa Robles Drive Sacramento, CA 95841 si doing business under the Flictifuous Business Name(s) "Alex's Amazing Painting" at 4828 Pasa Robles Drive Sacramento, CA 95841. Filed with the Clerk of Sacramento County January 6, 2016. Publish: January 22, 29, February 5, and 12, 2016 ALEXS 160113 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00059 Cheryl A Busby, 7751 College Town Drive Apt #216 Sacramento, CA 95826 is doing business Name(s) "Lord's Worker Bees" at 7751 College Town Drive Apt #216 Sacramento County January 5, 2016. Publish: January 22, 29, February 5, and 12, 2016 LORDS 160111 02-12-16 FICTITIOUS BUSINESS NAME STATEMENT FIDH2015-09904 Maria Erickson, 3324 Langley Way Antelope, CA 95843 is doing business under	MSROS FICTTTI FBNF2(Orange is doin Name(s Grove A the Cle Publish: Grove A FICTTTI FBNF2(Grey Bin under t 5724 G the Cle Publish: INTELL FICTTTI FBNF2(Azeved busines
3324 Langley Way Antelope, CA 95843. Filed With the clerk of Sacramento County December 31, 2015 Publish: January 22, 29, February 5, and 12, 2016 CODE 160114 02-12-16	"A Mar Drive Clerk c Publish:
FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00183 Braden Scott Barkman, 5537 Hillsdale Boulevard Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "ONE NRG, Braden Scott Construction" at 5537 Hillsdale Boulevard, CA 95842. Filed with the Clerk of Sacramento County January 11, 2016. Publish: January 22, 29, February 5, and 12, 2016 BRADEN 160111 02-12-16	AMAN FICTITI FBNF20 Main S under t Associa with the Publish: SMITH

160120 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT Grace Park. 4349 Marconi FBNF2016-00465 Avenue Apt #5 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Tapestry of Wellness" at 4349 Marconi Avenue Apt #5 Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 21, 2016. Publish: January 29, February 5, 12, and 19, 2016 TAPESTRY 160121 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00356 Argonaut Brewing Company, Inc, 8673 Creekwood Way Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) 'Claimstake Brewing Company" at 11366 Monier Park Place Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 15, 2016. Publish: January 29, February 5, 12, and 19, 2016 CLAIMSTAKE 160120 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00207 Anna Juan, 7045 Greenhaver Drive Sacramento. CA 95831 is doing business under the Fictitious Business Name(s) "Anna's Gift Shop" at 6825 Stockton Boulevard #215 Sacramento, CA 95823. Filed with the Clerk of Sacramento County January 12, 2016. Publish: January 29, February 5, 12, and 19, 2016 160113 ANNAS 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT Rose Stella Ahmed, 4035 FBNF2016-00463 Cuyamaca Circle Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Ms. Rose's Thera Place" at 4035 Cuvamaca Circle Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 21, 2016. Publish: January 29, February 5, 12, and 19, 2016 MSROSE 160121 02-19 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00355 MGM Limousine LLC, 3321 Orange Grove Avenue North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "MGM Transportation" at 3321 Orange Grove Avenue North Highlands, CA 95660, Filed with the Clerk of Sacramento County January 15, 2016. Publish: January 29, February 5, 12, and 19, 2016 160115 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00427 Melissa J. McManus, 5724 Grey Birch Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Intellect" at 5724 Grey Birch Way Antelope, CA 95843. Filed with the Clerk of Sacramento County January 20, 2016. Publish: January 29, February 5, 12, and 19, 2016 160122 INTELLECT 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT Atma Singh Bagri, 3191 FBNF2016-00524 Azevedo Drive Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "A Man & Brothers Trucking" at 3191 Azevedo Drive Sacramento, CA 95833. Filed with the Clerk of Sacramento County January 22, 2016. Publish: January 29, February 5, 12, and 19, 2016 160122 02-19-16 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00523 TK Credit Recovery Inc. 51 Main Street Isleton, CA 95641 is doing business under the Fictitious Business Name(s) "Smith and Associates" at 51 Main Street Isleton, CA 95641. Filed with the Clerk of Sacramento County January 22, 2016. Publish: January 29, February 5, 12, and 19, 2016 160122 02-19-16 DRAGONFLY

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00732 Stephanie Lynn Jacobs, 2554 Los Feliz Way Carmichael. CA 95608 is doing business under the Fictitious Business Name(s) "Palm Drive Studio Collective" at 5916 Palm Drive Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 29, 2016. Publish: February 5, 12, 19, and 26, 2016 PALM 160130 02-26-16

FICTITIOUS BUSINESS NAME STATEMENT Javier Rodriguez, 9542 P FBNF2016-00320 Street Live Oak, CA 95953 is doing business under the Fictitious Business Name(s) "Bolt Registration Services, Bolt Insurances Services" at 7359 Greenback Lane Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County January 14, 2016. Publish: February 5, 12, 19, and 26, 2016 160115 02-26-16 BOLT

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00533 Michael Charles Engeman, 5900 Sherman Avenue Sacramento, CA 95819 is doing business under the Fictitious Business Name(s) "MPA Real Estate" at 5900 Sherman Avenue Sacramento, CA 95819. Filed with the Clerk of Sacramento County January 22, 2016. Publish: February 5, 12, 19, and 26, 2016

02-26-16 MPA 160126 FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00500 USF Reddaway Inc, 7720 Mohawk Street Tualatin, OR 97062 is doing business under the Fictitious Business Name(s) "Reddaway" at 3210 52nd Avenue Sacramento, CA 95823, Filed with the Clerk of Sacramento County January 21, 2016. Publish: February 5, 12, 19, and 26, 2016 REDDAWAY 160126 02-26-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00585 Laura Dayton, 5324 Hesper Way Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Aim to Reality" at 5324 Hesper Way Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 25, 2016. Publish: February 5, 12, 19, and 26, 2016 160126 02-26-16

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00109 Randy Azvedo, 5030 Marshall Road Garden Valley, CA 95633 is doing business under the Fictitious Business Name(s) "Heritage Electric" at 5030 Marshall Road Garden Valley, CA 95633. Filed with the Clerk of Sacramento County January 07, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16 HERITAGE 160121

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00347 LFC Antelope, INC, 7910 Antelope Road Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Leatherby's Family Creamery" at 7910 Antelope Road Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 15, 2016. Publish: February 5, 12, 19, and 26, 2016 02-26-16 LEATHERBYS 160125

FICTITIOUS BUSINESS NAME STATEMENT FBNF2016-00548 Phoung Nguyen, 9054 Warm Springs Circle Stockton, CA 95210 is doing business under the Fictitious Business Name(s) "Win Win Team" at 4080 Truxel Road Suite 100 Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 22, 2016. Publish: February 5, 12, 19, and 26, 2016 WINWIN 160125 02-26-16

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FBNF2013-06174

The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME of "Don's Upholstery" located at 7320 14th Avenue Sacramento, CA 95820. Van T. Nguyen, 7320 14th Avenue Sacramento, CA 95820. The Fictitious Business Name Statement referred to above was filed on August 1, 2013 in the County of Sacramento. Publish: February 5, 12, 19, and 26, 2016 02-26-16 DONS 160127

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME

FBNF2012-09093

The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME of "Dragonfly Salon & Boutique" located at 610 Riley Street Suite C Folsom, CA 95630. Lisa Ann Sigurdson, 9142 Tapper Lane Orangevale, CA 95662. The Fictitious Business Name Statement referred to above was filed on November 9, 2012 in the County of Sacramento. Publish: February 5, 12, 19, and 26, 2016 160126 02-26-16 DRAGONFLY

ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00187337

WHEREAS, Christopher O. Marzan has filed a petition with this court for a decree changing the name(s) of Peter Ralph Sitthivong Marzan to Peter Sitthivong Marzan and Jose Christopher Sitthivong Marzan to Jose Christopher Sitthivong Marzan. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on February 23, 2016, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 02, 2015

Raymond M. Cadei, Judge of the Superior Court Publish: January 15, 22, 29, and February 5, 2016 160108 MARZAN 02-05-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00188700

WHEREAS, Volodymyr Suyazov has filed a petition with this court for a decree changing the name(s) of Volodymyr Suyazov to Vlad Valavsky.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on March 23, 2016, in Department 54, located at 800 Ninth Street. Third Floor. Sacramento. CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 6, 2016

Raymond M. Cadei, Judge of the Superior Cour Publish: January 15, 22, 29, and February 5, 2016 SUYAZOV 160106 02-05-16

February 5, 2016

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ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00187915

WHEREAS, Amanda Lea Lockling has filed a petition with this court for a decree changing the name(s) of Amanda Lea Lockling to Amanda Lea Silk.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on March 07, 2016 in Department 54 located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 16, 2015 Raymond M. Cadei, Judge of the Superior Court

Publish: January 15, 22, 29, and February 5, 2016 LOCKLING 160107 02-05-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00188486

WHEREAS, Diep Mong Nguyen has filed a petition with this court for a decree changing the name(s) of Diep Mong Nguyen to Lauryn Diep Nguyen Uribe. IT IS ORDERED that all persons interested in

the above entitled matter appear before this court at 9:00 a.m. on March 16, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 30, 2015 Raymond M. Cadei, Judge of the Superior Court

Publish: January 15, 22, 29, and February 5, 2016 NGUYEN 161231 02-05-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00188237

WHEREAS, FNU Fardin Khan and FNU Shukriya has filed a petition with this court for a decree changing the name(s) of FNU Fardin Khan to Fardin Khan Karimi. FNU Shukriya to Shukriya Khan Karimi, FNU Aryan to Aryan Karimi, and FNU Mehran to Mehran Karimi.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on March 14, 2016, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 23, 2015 David I. Brown. Judge of the Superior Court Publish: January 22, 29, February 5, and 12, 2016 KARIMI 02-12-16

160114 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00188970

WHEREAS, Michelle Christine Piowarsy has filed a petition with this court for a decree changing the name(s) of Michelle Christine Piowarsv to Michelle Chrisitne Scott.

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on March 29, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 13, 2016 Raymond M. Cadei, Judge of the Superior Court

Publish: January 22, 29, February 5, and 12, 2016 160107 02-12-16 SCOTT

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189036

WHEREAS. FNU Shabana has filed a petition with this court for a decree changing the of FNU Shabana to Shabana Faqiri. name(s) IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 1, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 14, 2016 Raymond M. Cadei, Judge of the Superior Court Publish: January 22, 29, February 5, and 12, 2016 SHABANA 160114 02-12-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00188988

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189297 WHEREAS, Linh Ngoc Nguyen has filed a petition with this court for a decree changing the

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name(s) of Linh Ngoc Nguyen to Steven Nguyen. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 7, 2016, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

> Dated: January 21, 2016 David I. Brown, Judge of the Superior Court Publish: January 29, February 5, 12, and 19, 2016 SCOTT 160121 02-19-16

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2016-00188937

petition with this court for a decree changing

the name(s) of An Thien Le to Benny Le.

IT IS ORDERED that all persons interested in the

above entitled matter appear before this court at 2:00

p.m. on March 29, 2016, in Department 53, located

at 800 Ninth Street, Third Floor, Sacramento, CA

95814, and show cause, if any, why the petition

for Change of Name should not be granted.

Publish: January 29, February 5, 12, and 19, 2016

160120

SUPERIOR COURT OF CALIFORNIA

02-19-16

David I. Brown, Judge of the Superior Court

Dated: January 11, 2016

WHEREAS, Vy Thi Thao Tran has filed a

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00188172

WHEREAS, Jessica Hendrickson on behalf of Dwayne Amos Hendrickson, a minor has filed a petition with this court for a decree changing the name(s) of Dwayne Amos Hendrickson to Dwayne Amos Simmons. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a m on March 10 2016 in Department 54 located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 21, 2015 Raymond M. Cadei, Judge of the Superior Court Publish: January 29, February 5, 12, and 19, 2016 HENDRICKSON 160121 02-19-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189345

WHEREAS, Brenda Esteffany Moreno Ramirez and Moises Sanchez have filed a petition with this court for a decree changing the name(s) of Elizabeth Moreno Sanchez to Elizabeth Sanchez Moreno and Natalia Moreno Sanchez to Natalia Sanchez Moreno. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 8, 2016, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 22, 2016

David I. Brown, Judge of the Superior Court Publish: January 29, February 5, 12, and 19, 2016 MORENO 160122 02-19-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189707

WHEREAS, Mohammad Hamid and FNU Shekiba have filed a petition with this court for a decree changing the name(s) of Mohammad Hamid to Hamid Mohammad Mirdady and FNU Shekiba to Shekiba Saadat Mirdady. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189533

LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294–February 7, 1984

Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380–September 18, 1969

WHEREAS, Trevor Jack Runnels has filed a petition with this court for a decree changing the name(s) of Trevor Jack Runnels to Trevor Jack Spieth. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 13, 2016, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 26, 2016 David I. Brown, Judge of the Superior Court

Publish: February 5, 12, 19, and 26, 2016 RUNNELS 160129 02-26-16 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189627

WHEREAS. Rafik Roubenovich Khatchatourian has filed a petition with this court for a decree changing the name(s) of Rafik Roubenovich Khatchatourian to Rafik Khachatourian. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 15, 2016, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento. CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 27, 2016 David I. Brown, Judge of the Superior Court

Publish: February 5, 12, 19, and 26, 2016 02-26-16 KHACH 160127

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00189605

WHEREAS, Anastasia Craigovna O'dor has filed a petition with this court for a decree changing the name(s) of Anastasia Craigovna O'dor to Christinna Jes O'dor. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 13, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 27, 2016 Raymond M. Cadei, Judge of the Superior Court Publish: February 5, 12, 19, and 26, 2016

160127 02-26-16 ODOR SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189623

WHEREAS, Amanullah Zazai and FNU Malaly have filed a petition with this court for a decree changing the name(s) of FNU Malaly to Malaly Zazai, FNU Amina to Amina Zazai, and FNU Aisha to Aisha Zazai. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on April 15, 2016, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 27, 2016 David I. Brown, Judge of the Superior Court

Publish: February 5, 12, 19, and 26, 2016 ZAZAI 160127 02-26-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00189528

WHEREAS, Xxxx Balbir and Maya Devi have filed a petition with this court for a decree changing the name(s) of Xxxx Balbir to Balbir Nar and Maya Devi and Maya Devi Nar. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 13, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814. and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 26, 2016 Raymond M. Cadei, Judge of the Superior Court

Publish: February 5, 12, 19, and 26, 2016 NAR 160126 02-26-16

ORDER TO SHOW CAUSE IN THE TENTH JUDICIAL DISTRICT COURT Rule 4(e)(1) of the Nevada Rules of Civil Procedure; IT IS FURTHER ORDERED that if Petitioner, Ronald Kevin Hand, fails to show cause or fails to appear at the hearing set forth above. this Court may issue a warrant for his arrest IT IS FURTHER ORDERED that due to Petitioner. Ronald Kevin Hand's failure to comply with the terms of the Decree of Divorce, Ms. Cruz is awarded JUDGMENT against Petitioner, Ronald Kevin Hand in the amount of \$55,000.00, plus post judgment interest from January 1, 2016, which shall accrue at the statutory rate until paid in full IT IS FURTHER ORDERED that due to petitioner. Ronald Kevin Hand's failure to appear or otherwise plead in this matter, Ms. Cruz is awarded attorney's fees in the amount of \$7,241.50 and costs in the amount of \$202.97, for a total of \$7,444.47. IT IS FURTHER ORDERED that petitioner, Ronald Kevin Hand, is hereby ordered to pay \$62,444.47 to Ms. Cruz within 30 days of entry of this Order and Judgment. This figure represents the sum of Mr. Hand's obligation under the Divorce Decree (\$55,000.00)

and the current award of attorney fees (\$7,444.47) DATED this 11th day of January, 2016 Submittee by: KALICKI COLLIER, LLP Mark A. Goodman, Esq. Nevada Bar No. 10357 401 Ryland Street, Suite 200 Reno, Nevada 89502 Telephone: (775) 852-2600 Facsimile: (775) 852-2642 Email: mag@kalickicollier. com Attorneys for Petitioner, Arlene Qualintip Cruz Filed Date: January 2016 11, Sue Sevon Court Clerk: Tiffany Josephs Deputy Publish: January 22, 29, February 5, and 12, 2016

То

NOTICE OF PETITION TO ADMINISTER ESTATE NOTICE OF PETITION TO ADMINISTER ESTATE OF GARY W. DEUTSCH (descendent) ESTATE NO. 34-2015-00186207 all heirs, beneficiaries, creditors, and contingent creditors of and persons who may

be otherwise interested in the will or estate, or both of Gary W. Deutsch (deceased): A Petition for Probate has been filed by Hazel Deutsch in the Superior Court of California, County of Sacramento, requesting that Hazel Deutsch, be appointed as personal representative to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority A hearing on the petition will be held in this court as follows: March 17, 2016 9:00 a.m. in Dept. No. 129 at Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any

1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Hackard Law, PLC. 10630 Mather Boulevard Mather, CA 95655 916-313-3030 Publish: January 29, February 5, and 12, 2016

2-12-16 DEUTSCH 160120

SUMMON

SUMMONS (CITACION JUDICIAL) CASE NUMBER: (NUMERO DEL CASO): 34-2014-00168415

DEFENDANT: NOTICE TO (AVISO DEMANDADO): AL Ginger Turk, Al Turk, Israel Brennan, DBA TeaCup Puppy Couture; Ginger Turk; Isreal Brennan and Does 1-25, Inclusive YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DEMANDANTE): Jason Kent. NOTICE! You have been sued. The court may decide

against you without your being heard unless you respond within 30 days. Read the information below You have 30 CALENDAR DAYS after this summons

and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. 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), 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 Website (www. helpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 dias, la corte puedo decider en su contra sin escuchar su version. Lea la informacian a continucion.

Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante Una carta o una llamada telefonica no lo protegen Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que hava un formularo que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www.sucorte ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentacion, pida al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incurnplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia. Hay otros reguisitos legales. Es recomendable

que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos

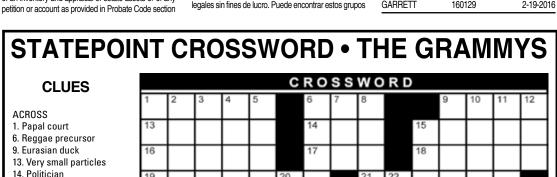
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sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte ca.gove) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO. Por lev. la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravemen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso CASE NUMBER (NUMERO DEL CASO): 34-2014-00168415 The name and address of the court is'

Sacramento County Superior Court 720 Ninth Street Sacramento, CA 95814 (El nombre y direccion de la corte es): Sacramento County Superior Court 720 Ninth Street Sacramento, CA 95814 The name, addresses, and telephone number of plaintiff's attorney, plaintiff without an attorney, is: Andrew A. Weil [SBN: 288191] Meredith Miller, & Nageley, 8801 Folsom Boulevard, Suite 172 Sacramento, CA95826 (El nombre, la direccion y el numero de telefono del abogado del demandante, o demandante que no tiene abogado, es): Andrew A. Weil [SBN: 288191] Meredith Miller, Nageley, & 8801 Folsom Boulevard, Suite 172 Sacramento, CA95826 916-386-8282. 916-386-8952 Telephone: 8. Date: September 2014 Gutierrez, By Deputy Clerk. Published: January 29, February 5, 12, and 19, 2016. 2-19-2016 TURK 160122

CITATION TO PARENT

IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA, IN AND FOR THE COUNTY OF SACRAMENTO IN RE ADOPTION OF CLYDE ROBERT GARRETT. CITATION TO PARENT NO .: 15AD 00249 THE PEOPLE OF THE STATE OF CALIFORNIA TO: BRITTNEY SMITH AND RANDY WYATT GARRETT By order of this court you are hereby advised that you may appear before a judge presiding in Department 120 of this court on March 1, 2016 at 11:00a.m. then and there to show cause, if any you have why CLYDE ROBERT GARRETT should not be declared free from your custody and control for the purpose of freeing CLYDE ROBERT GARRETT for adoption. The following information concerns rights and procedures that relate to this proceeding for the termination of custody and control of said minor as set forth in Family Code section 7860 ed.seq. At the beginning of the proceeding the court will consider whether or not the interests of the minor child require the appointment of counsel. If the court finds that the interests of the minor do require such protection the court will appoint counsel to represent him, whether or not he is able to afford same. The minor will not be present in court unless he requests or the court so orders If a parent of the minor appears without counsel and is unable to afford counsel, the court must appoint counsel for the parent, unless the parent knowingly and intelligently waives the right to be represented by counsel. The court will not appoint the same counsel to represent both the minor and his parent. 3. The court may appoint either the public defender or private counsel. If private counsel is appointed, he or she will receive a reasonable sum for compensation and expenses, the amount which will be determined by the court. The amount must be paid by the real parties in interest, but not by the minor, in such proportions as the court believes to be just. If, however, the court finds that any of the real parties in interest cannot afford counsel, the amount will be paid by the county The court may continue the proceeding for not more than thirty (30) days as necessary to appoint counsel to become acquainted with the case Dated: January 14, 2016 By: Deputy Clerk S. Mills GARRETT 160129 2-19-2016



February 5, 2016

WHEREAS, Amiri Hamed has filed a petition with this court for a decree changing the name(s) of Amiri Hamed to Hamed Amiri. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on March 30, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 13, 2015 Raymond M. Cadei, Judge of the Superior Court Publish: January 22, 29, February 5, and 12, 2016 AMIRI 160113 02-12 02-12-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00188958

WHEREAS Nha Trinh Phan Ho has filed a petition with this court for a decree changing the name(s) of Nha Trinh Phan Ho to Trinh Elena Ho. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on March 28, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 13, 2015

Raymond M. Cadei, Judge of the Superior Court Publish: January 22, 29, February 5, and 12, 2016 160113 HO 02-12-16 p.m. on April 18, 2016, in Department 53, located at 800 Ninth Street. Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 28, 2016 David I. Brown, Judge of the Superior Court Publish: February 5, 12, 19, and 26, 2016 MIRDADY 160129 02-26-16

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2016-00189774

WHEREAS, Ricardo Rangel III has filed a petition with this court for a decree changing the name(s) of Ricardo Rangel III to Ricardo Rangel-Reyes. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on April 18, 2016, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: January 29, 2016

Raymond M. Cadei, Judge of the Superior Court Publish: February 5, 12, 19, and 26, 2016 RANGEL 160129 02-26-16

OF THE STATE OF NEVADA IN AND FOR THE COUNTY OF CHURCHILL CASE NO. 34905 Department 1

Petitioners: QUALINTIP ARLENE CRUZ RONALD KEVIN HAND. and AMENDED ORDER AFTER OCTOBER 29, 2015 HEARING ON ORDER TO SHOW CAUSE AND JUDGMENT AND NOTICE OF CONTINUED HEARING ON ORDER TO SHOW CAUSE The Court's Order to Show Cause came on for hearing on October 29, 2015. Arlene Qualintip Cruz (hereinafter "Ms. Cruz"), appeared by and through her counsel of record, Mark A. Goodman, Esq. of the law firm of Kalicki Collir, LLp. Petitioner, Ronald Kevin hand did not appear. After considering the pleadings on file and the arguments of counsel, for good cause shown, IT IS HEREBY ORDERED that the hearing on the Order to Show Cause previously scheduled for January 12, 2016 @ 1:30 p.m. is continued to March 8, 2016 @ 11:00 a.m. The hearing will be held at the Tenth Judicial District Court, 73 North Main Street, Suite B, Fallon, Nevada, Department I. Petitioner, Ronald Kevin Hand is ordered to appear and show cause, if any he has, why he should not be held in contempt of Court and fined accordingly. Ms. Cruz also asked for jail time. IT IS FURTHER ORDERED that Ms. Cruz must attempt to personally serve Mr. Hand with this Order at his last known address. If Ms. Cruz is not able to personally serve Mr. Hand after performing due diligence, Ms. Cruz may serve this Order by publication in accordance with

48. Fate

House

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sight...

DOWN



15. Locker room infection? 16. Actor Fiennes 17. Like King George 1760-1820 18. Salk's conquest 19. *Ed of "Thinking Out 38 Loud" fame 21. "Straight Outta Compton," e.g. 40 41 23. L.A. landing spot 24. Under the weather 44 47 25. Madonna's iconic stagewear 48 28. Catcher's catcher 30. Approvals 35. Chaps 37. United Emirates 62 39. Time being 40. Miners' passage 41. *2016 Grammy nominations leader 43. Popular pickling spice 70 44. Fertilizer ingredient 46. Mexican money 72 73 47. *Multiple winner Levine of Maroon 5 Want The Best 50. Former Speaker of the Get ADD HIGH-SPEED DISH! Deal On TV INTERNET 52. Pilot's estimate 53. Back talk ____ he drove out of **A** 95 & Internet? **19.99** 57. *What kind of Funk? Call Now and Ask How! where available Shakes 1-800-318-5121 64. Willow tree dish 🔬 65. Flow alternative 67. Bottom-ranking employee 68. Continually annoy **Crossword Puzzle Solutions on Page 7** © StatePoint Media 69. Unagi 70. Absurd 71. Ayatollah's home GOT KNEE PAIN? 72. Marbled bread 26. Forearm bones 73. Formerly Hannah Montana 27. Plural of #40 Across 29. *Fetty Wap's " or No Cost to You dity for Free Ships Medicare Patients Call Us Right Nov Queen' At Little Iou May Co 31. Scotch partner 1-800-984-0360 1. *Ric Ocasek's The ____ 32. Like a snicker were nominated but lost 33. Audience's approval 2. Park City State 34. MLK march site 7 9 3 4 3. Actor's part 36. Kind of cell 6 7 4. Motivate 38. Corner of a diamond 5. Hindu retreat 42. Wheel on a spur 5 2 6. *What Skrillex and Diplo do 7 45. Vacation location 7. Ornamental pond-dweller 49. Fancy marble used as a shooter 2 8 1 6 5 _ Kingdom" 8. Legal excuse 51. *No Doubt's "_ ___! In the Name of Love," album, nominated in '97 nominated in 1966 54. Expression of contempt 10. French Sudan after 1960 56. Black wood 6 1 4 7 9 11. *Michael Jackson's "Thriller" 57. ____-friendly was on this label 58. Site of Leaning Tower 3 5 2 12. *The _____, a band that never 59. *"Smells Like __ Spirit," Grammy loser in 1993 won a Grammy 8 4 15. *Best _ Word Album 60. Having the means category 61. Way, way off 1 6 3 4 20. Relating to axis 62. List of dishes 22. Frigid 63. Mars, to the Greeks Fill in the blank squares in the grid, making sure that every -Wan 24. Reproductive organs of a flower 64 mn and 3-by-3 box includes all digits 1 through 9. row, (25. *Swift's space? 66. Turkish title of respect Solutions on Page 7

The Independent • 9

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TRUSTEE SALE NOTICES

NOTICE OF File No. - 14-10091 YOU ARE TRUSTEE'S SALE COLOMA IN DEFAULT UNDER TOWNEHOMES HOMEOWNERS ASSOCIATION (ASSOCIATION) COVENANTS, CONDITIONS AND RESTRICTIONS AND A NOTICE OF DELINQUENT ASSESSMENT (LIEN) DATED 03-03-2014 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU YOU SHOULD CONTACT A LAWYER. On 02-26-2016 at 10:00 AM, AT THE ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA ALLIED TRUSTEE SERVICES, (Trustee) 990 Reserve Drive #208, Roseville, CA 95678, (877) 282-4991 under and pursuant to Lien, recorded 03-06-2014 as Instrument -- Book 20140306 Page 0092 of Official Records in the Office of the Recorder of SACRAMENTO County, CA, WILL CAUSE TO BE SOLD AT PUBLIC AUCTION to the highest bidder for cash, cashier's check/ cash equivalent or other form of payment authorized by 2924h(b), (payable at time of sale) the property owned by KELLEN J. MASON situated in said County. describing the land therein: A.P.N.: 056-0241-018-0002 The street address and other common designation, if any, of the real property described above is purported to be: 1930 #2 BENITA DRIVE AKA 1930 BENITA DRIVE #2, RANCHO CORDOVA, CA 95670 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty. expressed or implied, regarding title, possession, or encumbrances, to satisfy the sums due under the Lien. The estimated total unpaid balance at the time of the initial publication of this Notice of Trustee's Sale is \$11,521.79 THE PROPERTY WILL BE SOLD SUBJECT TO THE 90-DAY POST-SALE RIGHT OF REDEMPTION AS SET FORTH IN CALIFORNIA CIVIL CODE SECTION 5915(B). Association heretofore executed and delivered to the undersigned a written Declaration of Default. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the Association, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at

the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 888-988-6736, or visit this Internet Web site www.salestrack. tdsf.com for information, using the file number assigned to this case: 14-10091 . Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. DATE: January 22, 2016 ALLIED TRUSTEE SERVICES, Trustee KATHLEEN YOUNG, Authorized Signature TAC#987443 Pub

Dates: 02/05/16, 02/12/16, 02/19/16

TAC#987443 160130 02/19/16 T.S. No. 032128-CA APN: 057-0184-002-0000 NOTICE OF TRUSTEE'S SALE Pursuant to CA Civil Code 2923.3 IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 1/14/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 3/7/2016 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 1/22/2013, in Book 20130122, Page 1328. of Official Records in the office of the County Recorder of Sacramento County, State of CALIFORNIA executed by: JAMES CHAPMAN AND JANET CHAPMAN, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE EAST MAIN ENTRANCE OF THE GORDON D. SCHABER SACRAMENTO COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO CA 95814 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: 2512 CABERNET WAY RANCHO CORDOVA, CA 95670 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$122,741.55 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell

to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site WWW.AUCTION.COM, using the file number assigned to this case 032128-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (800) 280-2832

LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294–February 7, 1984

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	STOX#	503455	160125	2	2/19/16

Trustee Sale No. : 00000005109822 Title Order No.: 730-1501420-70 FHA/ VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/24/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 11/02/2005 as Book No. 20051102 and Page No. 0545 of official records in the office of the County Recorder of SACRAMENTO County, State of CALIFORNIA. EXECUTED BY: LELAND CLARK. WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States), DATE OF SALE: 03/04/2016 TIME OF SALE: 2:00 PM PLACE OF SALE: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 2358 BRIDLEWOOD DRIVE. RANCHO CORDOVA, CALIFORNIA 95670 APN#: 058-0390-051-0002 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty,

expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$174,219.08. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 916-939-0772 for information regarding the trustee's sale or visit this Internet Web site www.nationwideposting.com for information regarding the sale of this property, using the file number assigned to this case 00000005109822. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE INFORMATION PLEASE SALE NATIONWIDE POSTING & CALL: PUBLICATION A DIVISION OF FIRST AMERICAN TITLE INSURANCE COMPANY 1180 IRON POINT ROAD, SUITE 100 FOI SOM, CA 95630 916-939-0772 www.nationwideposting. com BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. DAFFIN FRAPPIER BARRETT TREDER & WEISS, LLP as Trustee 01/22/2016 NPP0270979 Dated: GRAPEVINE INDEPENDENT To: 02/05/2016, 02/12/2016, 02/19/2016 NPP#0270979 160128 2/19/2016

City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Tuesday, February 16, 2016**, at **5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

BRIDGEWAY SQUARE APARTMENTS - PROJECT NO. DD8588 - SPECIAL PLAN-NING AREA AND DEVELOPMENT AGREEMENT AMENDMENT, MAJOR DESIGN REVIEW AND ADJUSTMENT PERMIT:

REQUEST: The applicant is requesting a Special Planning Area and Development Agreement Amendment, Major Design Review and a Adjustment Permit to construct a new 199-unit; 4-5 story market rate housing project with an associated 7,080 square foot club house and outdoor pool area. Construction also would include new parking areas, lighting, landscaping, and pedestrian gathering areas for an undeveloped site at the southwest corner of Bridgeway Drive and Data/Disk Drive. This project was continued from the January 19, 2016 City Council meeting. **OWNER/APPLICANT:**

Beazer HomesA.G. Spanos Companies1731 Roseville Parkway, Suite 140Mr. Tom AllenRoseville, CA 9566110100 Trinity Parkway, 5tl

10100 Trinity Parkway, 5th Floor Stockton, CA 95219

LOCATION/APN: Southwest of the intersection of Bridgeway Drive and Disk Drive; APN: 072-0680-072-0000

ZONING: Loft (Capital Village Special Planning Area)

ENVIRONMENTAL: An Addendum to the Mitigated Negative Declaration for the Capital Village Special Planning Area will be considered along with the requested actions

PROJECT PLANNER: Matthew Diaz, Associate Planner

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Department at (916) 851-8750.

NOTICE REGARDING CHALLENGES TO DECISIONS

Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

ADA COMPLIANCE STATEMENT

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Department at (916) 851 -8720. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting.

Printed in the Grapevine Independent on February 5, 2016

City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Tuesday, February 16, 2016,** at **5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova,** to consider the following:

SUNRIDGE PLAZA GAS SERVICE STATION - PROJECT NO. DD9614 - CONDITIONAL USE PERMIT:

REQUEST: The applicant is requesting a CUP for the operation of a retail gasoline service station at the Sunridge Plaza project. The station will contain 6 dispensers allowing for 12 vehicles to pump gas at a time. The station will also contain a convenience store and car wash. Operation of the service station will be 24 hours/7 days a week

OWNER/APPLICANT:

Donahue Schriber Realty Group, L.P.	RSC Engineering, Inc
Mr. Dave Mossman	Mrs. Tiffany Wilson
200 E. Baker Street, Suite 100	2250 Douglas Boulevard, Suite 150
Costa Mesa, CA 92626	Roseville, CA 95661
LOCATION/APN: Southwest corner of Sunrise	Boulevard and Douglas Road; APN: 067
-0030-038-0000	-

ZONING: General Commercial (GC)

ENVIRONMENTAL: An Addendum to the Negative Declaration for the Sunrise Douglas Shopping Center will be considered along with the requested action. PROJECT PLANNER: Nicholas Sosa, Project Planner

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's

office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Department at (916) 851-8750.

NOTICE REGARDING CHALLENGES TO DECISIONS

Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

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Printed in the Grapevine Independent on February 5, 2016



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A Crisis Worse Than ISIS? Bail-Ins Begin



Commentary by Ellen Brown Reprinted with permission

While the mainstream media focus on ISIS extremists, a threat that has gone virtually unreported is that your life savings could be wiped out in a massive derivatives collapse. Bank bail-ins have begun in Europe, and the infrastructure is in place in the US. Poverty also kills.

At the end of November, an Italian pensioner hanged himself after his entire €100,000 savings was confiscated in a bank "rescue" scheme. He left a suicide note blaming the bank, where he had been a customer for 50 years and had invested in bank-issued bonds. But he might better have blamed the EU and the G20's Financial Stability Board, which have imposed an "Orderly Resolution" regime that keeps insolvent banks afloat by confiscating the savings of investors and depositors. Some 130,000 shareholders and junior bond holders suffered losses in the "rescue."

The pensioner's bank was one of four small regional banks that had been put under special administration over the past two years. The €3.6 billion (\$3.83 billion) rescue plan launched by the Italian government uses a newly-formed National Resolution Fund, which is fed by the country's healthy banks. But before the fund can be tapped, losses must be imposed on investors; and in January, EU rules will require that they also be imposed on depositors. According to a December 10th article on

BBC.com:

"The rescue was a 'bail-in'meaning bondholders suffered losses—unlike the hugely unpopular bank bailouts during the 2008 financial crisis, which cost ordinary EU taxpayers tens of billions of euros.

"Correspondents say [Italian Prime Minister] Renzi acted quickly because in January, the EU is tightening the rules on bank rescues-they will force losses on depositors holding more than €100,000, as well as bank shareholders and bondholders.

"...[L]etting the four banks fail under those new EU rules next year would have meant 'sacrificing the money of one million savers and the jobs of nearly 6,000 people.""

That is what is predicted for 2016: massive sacrifice of savings and jobs to prop up a "systemically risky" global banking scheme.

Bail-In Under Dodd-Frank

That is all happening in the EU. Is there reason for concern in the US?

According to former hedge fund manager Shah Gilani, writing for Money Morning, there is. In a November 30th article titled "Why I'm Closing My Bank Accounts While I Still Can," he writes:

"[It is] entirely possible in the next banking crisis that depositors in giant too-big-to-fail failing banks could have their money confiscated and turned into equity shares...

"If your too-big-to-fail (TBTF) bank is failing because they can't pay off derivative bets they made, and the government refuses to bail them out, under a mandate titled "Adequacy of Loss-Absorbing Capacity of Global Systemically Important Banks in Resolution," approved on Nov. 16, 2014, by the G20's Financial Stability Board, they can take your deposited money and turn it into shares of equity capital to try and keep your TBTF bank from failing."

Once your money is deposited in the bank, it legally becomes the property of the bank. Gilani explains:

"Your deposited cash is an

unsecured debt obligation of your bank. It owes you that money back. If you bank with one of the country's biggest banks, who collectively have trillions of dollars of derivatives they hold "off balance sheet" (meaning those debts aren't recorded on banks' GAAP balance sheets), those debt bets have a superior legal standing to your deposits and get paid back before you get any of your cash.

"Big banks got that language inserted into the 2010 Dodd-Frank law meant to rein in dangerous bank behavior."

The banks inserted the language and the legislators signed it, without necessarily understanding it or even reading it. At over 2,300 pages and still growing, the Dodd Frank Act is currently the longest and most complicated bill ever passed by the US legislature.

Propping Up the Derivatives Scheme

Dodd-Frank states in its preamble that it will "protect the American taxpayer by ending bailouts." But it does this under Title II by imposing the losses of insolvent financial companies on their common and preferred stockholders, debtholders, and other unsecured creditors. That includes depositors, the largest class of unsecured creditor of any bank.

Title II is aimed at "ensuring that payout to claimants is at least as much as the claimants would have received under bankruptcy liquidation." But here's the catch: under both the Dodd Frank Act and the 2005 Bankruptcy Act, derivative claims have super-priority over all other claims, secured and unsecured, insured and uninsured.

The over-the-counter (OTC) derivative market (the largest market for derivatives) is made up of banks and other highly sophisticated players such as hedge funds. OTC derivatives are the bets of these financial players against each other. Derivative claims are considered "secured" because collateral is posted by the parties.

For some inexplicable reason, the hard-earned money you

ered "security" or "collateral." It is just a loan to the bank, and you must stand in line along with the other creditors in hopes of getting it back. State and local governments must also stand in line, although their deposits are considered "secured," since they remain junior to the derivative claims with "super-priority."

Turning Bankruptcy on Its Head

Under the old liquidation rules, an insolvent bank was actually "liquidated"-its assets were sold off to repay depositors and creditors. Under an "orderly resolution," the accounts of depositors and creditors are emptied to keep the insolvent bank in business. The point of an "orderly resolution" is not to make depositors and creditors whole but to prevent another system-wide "disorderly resolution" of the sort that followed the collapse of Lehman Brothers in 2008. The concern is that pulling a few of the dominoes from the fragile edifice that is our derivatives-laden global banking system will collapse the entire scheme. The sufferings of depositors and investors are just the sacrifices to be borne to maintain this highly lucrative edifice.

In a May 2013 article in Forbes titled "The Cyprus Bank 'Bail-In' Is Another Crony Bankster Scam," Nathan Lewis explained the scheme like this:

"At first glance, the 'bail-in' resembles the normal capitalist process of liabilities restructuring that should occur when a bank becomes insolvent....

"The difference with the "bailin" is that the order of creditor seniority is changed. In the end, it amounts to the cronies (other banks and government) and non-cronies. The cronies get 100% or more; the non-cronies, including non-interest-bearing depositors who should be super-senior, get a kick in the guts instead....

"In principle, depositors are the most senior creditors in a bank. However, that was changed in the 2005 bankruptcy law, which made derivatives liabilities most

deposit in the bank is not consid- senior. Considering the extreme levels of derivatives liabilities that many large banks have, and the opportunity to stuff any bank with derivatives liabilities in the last moment, other creditors could easily find there is nothing left for them at all."

As of September 2014, US derivatives had a notional value of nearly \$280 trillion. A study involving the cost to taxpayers of the Dodd-Frank rollback slipped by Citibank into the "cromnibus" spending bill last December found that the rule reversal allowed banks to keep \$10 trillion in swaps trades on their books. This is money that taxpayers could be on the hook for in another bailout; and since Dodd-Frank replaces bailouts with bail-ins, it is money that creditors and depositors could now be on the hook for. Citibank is particularly vulnerable to swaps on the price of oil. Brent crude dropped from a high of \$114 per barrel in June 2014 to a low of \$36 in December 2015

What about FDIC insurance? It covers deposits up to \$250,000, but the FDIC fund had only \$67.6 billion in it as of June 30, 2015, insuring about \$6.35 trillion in deposits. The FDIC has a credit line with the Treasury, but even that only goes to \$500 billion; and who would pay that massive loan back? The FDIC fund, too, must stand in line behind the bottomless black hole of derivatives liabilities. As Yves Smith observed in a March 2013 post:

"In the US, depositors have actually been put in a worse position than Cyprus deposit-holders, at least if they are at the big banks that play in the derivatives casino. The regulators have turned a blind eye as banks use their depositors to fund derivatives exposures....The deposits are now subject to being wiped out by a major derivatives loss."

Even in the worst of the Great Depression bank bankruptcies, noted Nathan Lewis, creditors eventually recovered nearly all of their money. He concluded:

"When super-senior depositors have huge losses of 50% or more,

after a "bail-in" restructuring, you know that a crime was committed."

Exiting While We Can

How can you avoid this criminal theft and keep your money safe? It may be too late to pull your savings out of the bank and stuff them under a mattress, as Shah Gilani found when he tried to withdraw a few thousand dollars from his bank. Large withdrawals are now criminally suspect.

You can move your money into one of the credit unions with their own deposit insurance protection; but credit unions and their insurance plans are also under attack. So writes Frances Coppola in a December 18th article titled "Co-operative Banking Under Attack in Europe," discussing an insolvent Spanish credit union that was the subject of a bail-in in July 2015. When the member-investors were subsequently made whole by the credit union's private insurance group, there were complaints that the rescue "undermined the principle of creditor bail-in"-this although the insurance fund was privately financed. Critics argued that "this still looks like a circuitous way to do what was initially planned, i.e. to avoid placing losses on private creditors.'

In short, the goal of the bail-in scheme is to place losses on private creditors. Alternatives that allow them to escape could soon be blocked

We need to lean on our legislators to change the rules before it is too late. The Dodd Frank Act and the Bankruptcy Reform Act both need a radical overhaul, and the Glass-Steagall Act (which put a fire wall between risky investments and bank deposits) needs to be reinstated.

Meanwhile, local legislators would do well to set up some publicly-owned banks on the model of the state-owned Bank of North Dakota-banks that do not gamble in derivatives and are safe places to store our public and private funds.

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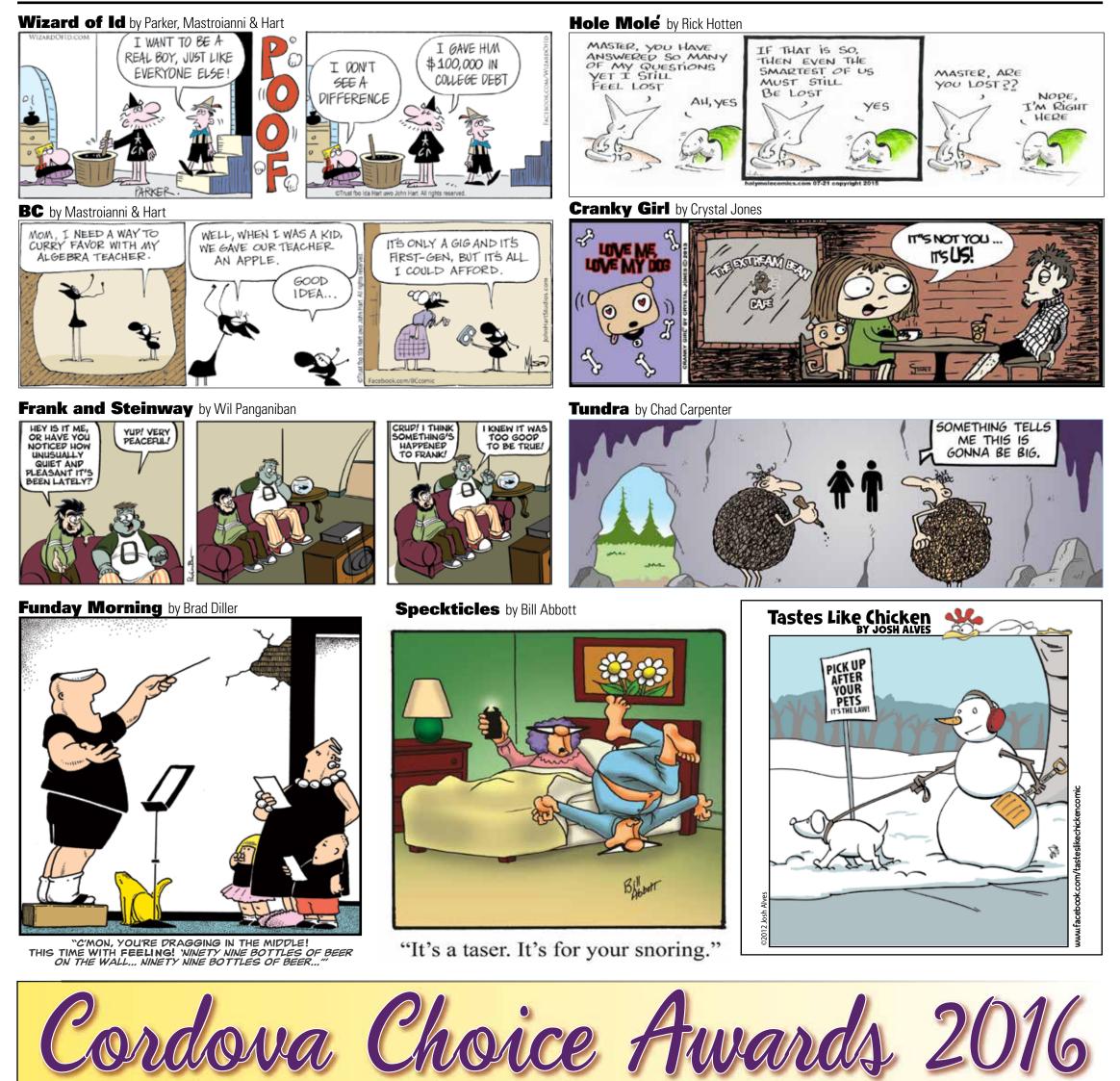
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Cordova Choice Awards 2016 will be held

Best Place To Start Your Day

during the "Cork & Fork 2016" event to be held Friday, March 11th 6:30-9PM at the Sacramento Marriot Rancho Cordova

Instructions and rules for Cordova Choice Awards 2016

Business must be located in Rancho Cordova, Gold River, Mather, Anatolia, or Sacramento zip code 95827. All votes must be received no later than March 10th at 6:00 pm at the office of Messenger Publishing Group. Votes can be made either by mailing this form to MPG at 7144 Fair Oaks Blvd, Suite 5, Carmichael, CA 95608, or by completing the online form at www.CordovaCoiceAwards.com. Only one vote per person. All voting entries must have complete information or the votes will not be counted. Cordova Choice Awards will be presented at this year's "Cork & Fork" event. This year's event will be held at the Sacramento Marriott Rancho Cordova on March 14, 2014 from 6:30pm - 9pm. "Cork & Fork" will highlight an evening of gourmet delights from some of your favorite restaurants, breweries and wineries. Please come out and support this event while giving back to the community.

Goals of "Cork & Fork" Support the Partnership's goal to build a strong community of children,

Support the Partnership's goal to build a strong community of children, youth, and families. Bring together like minded community members and socially conscious businesses. Generate awareness about the programs and resources the Partnership provides. Raise money to support the mission of the Folsom Cordova Community Partnership. To purchase tickets for this event please contact Chris Clark at 916.361.8684 ext 281 or via email cclark@thefccp.org. Mail your vote to: The Grapevine Independent, 7144 Fair Oaks Blvd., Suite 5, Carmichael, Ca 95608. You can also vote online at www. CordovaChoiceAwards.com



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Best Dinner Destination
Best Burger In Town
Best Pizza In Town
Best International Cuisine
Best Night On The Town
Best Family Fun Spot
Best Grocery Market
Best Hair Salon
Best Health And Fitness Spot
Best Auto Repair Service
Best Veterinarian Service
Best Dental Office
Best Physician's Office
Best Photographer
Best Workplace (50 employees)
Best Workplace (200 employees)
Best Workplace (200+ employees)
Ton Vote Getter will be announced at the Awards

CORDOVA SPORTS Cordova Wrestlers Dominate on Senior Night

Story and photos by Rick Sloan

RANCHO CORDOVA, CA (MPG) - It's been referred to as the longest, most grueling, and energy demanding six minutes an athlete can put him or herself through. Three, two-minute rounds determine whether your daily vigorous workouts and constant weight watching pays off. A sport that no matter how dominating one opponent can be, that dominance can turn 180 degrees with one mistake, ending in a loss by pin late in the 3rd round. Beyond just brute strength and endurance, a wrestler needs to be fundamentally skillful, clock and mat smart, as well as extremely focused in order to be successful.

On Wednesday, Jan. 28th, Senior Appreciation Night at Cordova High School, the Cordova Lancer wrestlers put on a spectacular performance as they dominated the visiting Liberty Ranch Hawks on their home mats. In the eight physical match-ups in the last home team dual match of the season, the Lancers



Senior Dante Hume, who has only lost two matches all year, easily pinned his opponent.

7 out of 8 matches that included four pins and one technical pin.

Pinning their opponents were Junior

Senior Damian Jackson had control of his opponent the entire match before getting the victory with a pin.

outscored the Hawks, 53-24 by winning Zachary Guerrero in the 113 lb. weight class; Junior Tim Wood in the 138 lb. weight class; Senior Dante Hume in the 170 lb. weight class and Senior Damian Jackson at 220 lbs.

Junior Derrek Burton had a technical pin (beating his opponent 15-0) in the 132 lb. class. Winning on points were Junior Angel Frost at 126 lbs. and Junior Tyriq Seymore at 160 lbs. Sophomore David Khudateplov put in a very tough fight only to lose by a couple of point in the waning seconds.

Varsity coach Marco Garcia said, "These guys are wrestling hard and putting great effort in practice. I couldn't be prouder.'

Garcia also praised the work ethics of his six Seniors, four of which he has coached for four years alongside his junior varsity and girls' coach, Rick Fullum. The Lancer wrestlers will compete for the League Individual Championships at Liberty Ranch High School on Feb. 13th and on Feb. 19th and 20th for the Boys Division IV Championship at Central Valley High. ★

Early Lead Adds to Another Win for Lady Lancers



Battling for the ball is Cordova guard Annalise Tate, who scored five points in the Lancers' win over Galt last week. Photo by Rick Sloan

By Mike Bush

RANCHO CORDOVA, CA (MPG) - In a home Sierra Valley Conference home game Tuesday night, the Cordova High School girls basketball team needed a win to stay pace with conference rival El Dorado.

The Lady Lancers did just that against Union Mine, posting a 44-35 win. Cordova remains tied for first place with El Dorado in the SVC at 6-1. The Lancers improve to 12-11 overall.

Cordova 60, Galt 12

The Lady Warriors jumped out to a 25-7 lead in the first quarter of their SVC road game at Warrior Gym on Jan. 29th.

Cordova's defense was too much for Galt's offense in the second quarter, 8-0. That led to a 33-7 advantage

at halftime. The Lancers outscored the Warriors 27-5 in the second half.

Two Lancers scored in double figures; Kelsie Graf had 16 points that included four 3-pointers and Erika Wilson 10. Jullissa Reis followed with nine points, Adrienne Hammond seven, Annalise Tate five, Leila Cooper and Josephine Apole four each, Julia Rosales three and Nikki Jones two.

Apole had nine of the Lancers' 42 rebounds. Cooper had seven and Wilson six. Hammond had four of the team's 14 assists.

Tonight, Friday, at 7 p.m., Cordova plays at El Dorado in their SVC rematch. The Lancers won the first meeting, 44-40, last month. Next Tuesday, Cordova plays at Liberty Ranch. Both games are scheduled to start at 7 p.m.

Defense Carries Cordova Hoops to More Wins

By Mike Bush

RANCHO CORDOVA, CA (MPG) - After finishing the first half of Sierra Valley Conference action early last week, the Cordova High School boys basketball team opened the second half against Galt at home.





Even Miss Universe showed up "Super Duper!" to join in the fun leading up to Super But, alas. The big game has Santa Clara.

make a return trip to San Francisco/

The Lancers' consistent pressure on defense in the second quarter broke open a close game that led to a 64-49 win over the Warriors on January 28th. Cordova remains in second place in the SVC at 6-1 and 14-10, one game back behind first place Liberty Ranch, which is 7-0 and 24-0.

The game was tied was tied at 11-11. Then Cordova boxed out Warrior players around the net in the second quarter. The result led to a 20-10



Taking a shot at the free throw line is Cordova point guard Jason Novik, who scored 27 points that included 7-of-8 free throws against Rosemont last week. Photo by Rick Sloar

advantage and the Lancers taking a 31-21 halftime lead.

"We just got it going [in the second quarter]," said Cordova head coach Fletcher Johnson. "We stepped it up on defense."

Defensive pressure continued to favor the Lancers in the second half. That led to outscoring the Warriors 33-28 for the win.

Lancer swingman Mike Brown was the leading scorer with 15 points. DeAnte Wilkins

followed with 12 points. Other Cordova scorers were guard Jason Novik with nine points and Kyle Lorena, another guard, with eight.

Cordova 63, Rosemont 55

The Lancers trailed 38-28 at halftime against the

Cordova guard Damion Baldwin battles for a loose ball with a Rosemont player during a recent SVC game. Baldwin and the Lancers are 6-1 in conference action. Photo by Rick

Wolverines in a Jan. 26th home game.

Then Cordova used a variety of zone defenses to shutdown Rosemont in the third quarter. The result was holding its visitors to four points and rallied to take a 58-32 lead.

"The first half was competitive, very close game," Johnson said. "When we went to our zone defenses (2-3, 3-2 and 1-3-1) we stepped up the intensity."

Novik was hot for the Lancers in scoring in both halves of the game. He had 27 points that included four 3-pointers and sank 7-of-8 free throws.

Wilkins also had the hot shooting hand for the Warriors with 18 points. That included four 3-pointers. "They did make a nice 1-2 punch," said Johnson

of Novik and Wilkins.

Last night, Thursday, Cordova continued SVC action hosting El Dorado.

Next Tuesday, the Lancers play their final home game of the regular season when they face Liberty Ranch. In their first meeting last month, Cordova jumped out to an early lead but the Hawks rallied to post a 77-60 win.

Next Thursday, Feb. 11th, Cordova will close out the regular season at Rosemont. Game times for both games are 7 p.m. \star

Falcon Golfers Win at Stanford

RANCHO CORDOVA, CA (MPG) - The FLC men's golf team opened their season with a Big 8 "Major Tournament" recently at Stanford University Golf Course and came away with their first-ever team win in that event. Battling a cold, windy day, and greens that were "...nearly impossible," the Falcons shot a team score of 378 to defeat runner-up Santa Rosa by six strokes.

Falcon freshman Eric Olsem turned in the low score of the day — earning the low medalist award with a round of 71 on the par-70 course. Sophomore Nick Fowler (Coach Zarecky's "Comeback Player of the Milenium") shot a 74 to tie for second and also earn a medal. With their top five players all scoring in the 70s, the Falcons were one of only four teams to record a team score below 400 under the very



FLC's men's golf team and Stanford invitational champions. Photo courtesy Folsom Lake College

challenging conditions.

"This is a great win for us," noted FLC head coach Barry Zarecky. "We were able to accomplish it with one of our best players (sophomore Matt Shirley) having a bad day. I actually see us getting better." \star

Bowl 50.

Dressed like a million-dollar baby complete with her tiara and Miss Universe sash, recently-crowned Pia Wurtzbach (are they sure they have the right girl?) made an appearance at Super Bowl Opening Night at SAP Center in San Jose on Monday to dance around a little bit with some players from the Carolina Panthers and Denver Broncos and act like a reporter (all for a handsome price, of course).

Known in the past simply as Media Day, this prelude to the golden anniversary of the biggest game in the universe also was dressed up to the point of making it a three-hour, prime-time television show undoubtedly watched (for some inexplicable reasons) by millions. As always, judging from a few highlights and comments, this was another day of pregame hype and football nonsense filled with uninspiring interviews and clichés and plenty of tomfoolery ---and Tom (Brady) isn't even a part of it this time.

"Fueled by Gatorade" and runaway testosterone levels, the event drew a sellout crowd at \$27.50/per to witness a lot of media types frothing at the mouth to capture nit-witticisms from a bunch of gridiron gladiators. As Mike Silver of NFL Network said, "I'm mystified by the appeal."

But as Dr. Frederick Frankenstein (Gene Wilder) once sang, "You'll declare it's simply topping to be there and hear them swapping smart tidbits." Anything the NFL does turns to gold.

Young Forty Niners CEO Jed York is pulling it off, big time. He managed to get a stadium built when others could not, landed an historic Super Bowl for the Bay Area and greatly multiplied the value of the franchise, even though his own team stinks

Now the 49ers and the NFL are puttin' on a Super Bowl blitz, and everybody who is anybody would love to be puttin' on the Ritz and to be there, including Young Frankestein's come-to-life monster (Peter Boyle) who wants to dress up in top hat and tails with his cane and tap dance into the game singing

become so big that only the well-todo that don't mind "spending every dime for a wonderful time" can afford to bear witness in person. Few can "mix where Rockefellers walk with sticks." And even some of those have been denied admittance.

Of all those 49ers season-ticket holders that paid exorbitant dollar amounts for the licenses to buy their tickets --- footing much of the bill for the building --- only approximately 2,500 of them (the upper crust) have gotten their hands on Super Bowl ducats for a seat in Levi's Stadium in Santa Clara, which has been modified to accommodate around 74,000.

So, unfortunately once again, the vast majority of run-of-the-mill football fans must succumb to the overwhelming powers of the corporate monsters and find their Super Bowl fix in other ways.

Other ways have been provided. For a mere \$35 (discounted if you wear 49ers or Raiders gear) you are welcomed to participate in the NFL Fan Experience at the Moscone Center in San Francisco (remember, that's the city where the 49ers used to play?). You can get involved in some interactive games, like making a pass or kicking a ball. You could fight the crowd and maybe meet a player, or get an autograph, or take a picture, or buy a \$49 mini-football or some other overpriced merchandise. You could just order some items online: Goldie the Bear wearing a Super Bowl vest or a commemorative shopping bag for \$25; a golf towel for \$10; a polo shirt for \$32; and so on. It would almost feel like being at the game. Or, you could wait a few months and look for the stuff in the dollar bin at Target.

There also is the free Super Bowl City mob scene on the Embarcadero where you can risk getting trampled to death for the chance to view from afar an assortment of musical acts. or visit the Fan Energy Zone (if you have any energy left by the time you get there). But, if you haven't made it down there by now to get involved, you likely are going to miss out. Maybe you should plan better and start saving up for the next time Jed convinces the NFL powers-that-be to

When they do come back maybe they could be a little more creative with the attractions at Super Bowl City that the low-budget fans could enjoy. You could win a free sample of Viagra if you can throw a football through a tire. They could hold a raffle for a chance to be a video-replay official for a real game, but you must be able to flip a coin properly and to determine what is a "catch" and what is not a "catch."

How about a virtual-reality setup where fans could find out what it feels like to be hit by Ronnie Lott and Lawrence Taylor at the same time, or to be buried under a ton of scratching, clawing, stinking, sweaty, slobbering humanity and receive free concussion treatment on site. Maybe not.

They could hold a contest in which NFL Commissioner Roger Goodell speaks and members of the audience vote on when he is telling the truth and when he is not. Those that correctly choose the times when he is lying get to spend a day in the stadium jail in Minnesota with Adrian Peterson.

Somewhere they should have a suggestion box for fans to voice their opinions on where the Raiders and Chargers should play their games, and why they should just send a bunch of underappreciated fans to Hawaii for a weekend instead of holding the Pro Bowl.

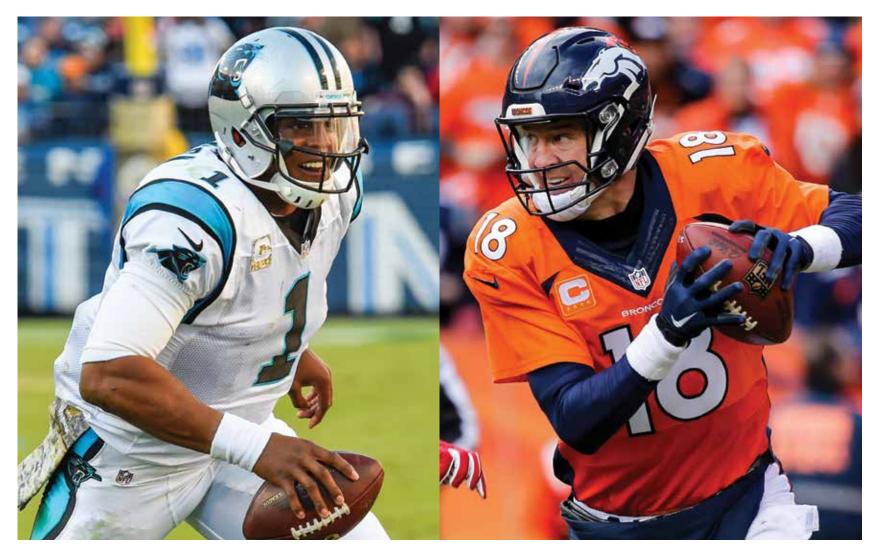
They could have one of those "dunking booths," featuring Johnny Manziel. Fans could throw footballs at his head until they knock him off his pedestal and into a giant tub of common sense.

They could have a huge board game of "Cops and Criminals" and fans could watch NFL players that have been arrested compete and try to win "Get out jail, scot-free" cards. The top finishers automatically get their old roster spots back.

While we're waiting for all of that, let's just hook up with a few friends --- and maybe get dressed up a little --- and watch another Super Bowl on a big screen from the comfort of a couch with a plate full of pot-luck food. Panthers by 10? Watch Cam Newton dance? Wait for Peyton's statue?

ATHLON'SPORTS" INSIDE SUBJECT AND THE NFL





Cam Newton is the present and future of the NFL, while this is likely Peyton Manning's last run at glory.

PASSING THE TORCH?

Manning looking to go out on top, but Newton's time may be now

Id-school Peyton Manning vs. new-school Cam Newton. There is plenty more to Super Bowl 50 than just the quarterback matchup, but it's tough to avoid it.

Fair or not, how history views Manning will be largely defined on Sunday night. And while Newton has time to define his legacy beyond this Super Bowl, his many critics are just waiting for him to stumble on the big stage.

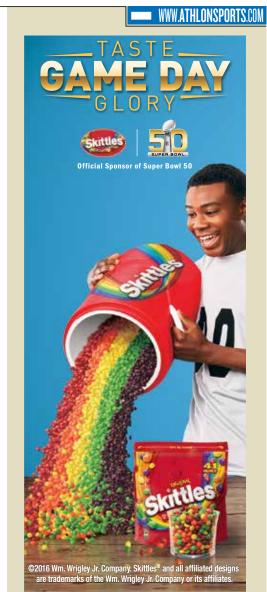
Still, this game will come down to so much more than how the quarterbacks play. For just the third time this century, both teams rank in the top six in the NFL in yards



Phillips put together a great plan to stop Tom Brady and the Patriots, but he didn't have to worry about New England running the ball. The Panthers are much more balanced and present a different challenge. He better come up with something, though: Carolina has been held under 27 points just once since September.

CAROLINA PANTHERS (17–1)

OFFENSE: Panthers quarterback Cam Newton is the NFL's MVP in every sense of the label. While he has thrown for more yards in a season before, never has he been so dominant. His 35 touchdown passes were a career high and one off the league lead. He threw just 10 interceptions, a career low despite his most passing attempts since his rookie season. And he chipped in 636 yards and 10 touchdowns on the ground, helping Carolina to the league's No. 2 rushing attack (142.6 yards per game). Running back Jonathan Stewart rushed for 989 yards in 13 regular season games, and he has 189 yards in the postseason so far. While he is unlikely to have a huge day against Denver's defense, expect Stewart to get 18-20 carries to keep the Broncos' pass rush from teeing off and set up play-action. Newton's favorite target by far has been tight end Greg Olsen (77 rec., 1,104 yards in the regular season). While Olsen is not as physically imposing as New England's Rob Gronkowski, he will still pose a big challenge to the Denver defense. The Broncos are banged up at the safety spots, and Gronkowski caught eight passes for 144 yards in the AFC title game. The Panthers would like to get Ted Ginn back on track, as well. Since catching six touchdown passes over three games in December, Ginn has just three catches total in his last three games.



PLAYOFF SCHEDULE

Saturday, Jan. 9 Kansas City 30, Houston 0 Pittsburgh 18, Cincinnati 16

Sunday, Jan. 10 Seattle 10, Minnesota 9 Green Bay 35, Washington 18

Saturday, Jan. 16 New England 27, Kansas City 20 Arizona 26, Green Bay 20 (OT)

Sunday, Jan. 17 Carolina 31, Seattle 24 Denver 23, Pittsburgh 16 Sunday, Jan. 24

Denver 20, New England 18 Carolina 49, Arizona 15

Sunday, Feb. 7 - Super Bowl 50 Carolina vs. Denver 6:30 p.m. ET

WHO HAS THE EDGE?

Panthers offense vs. Broncos defense

Carolina poses a unique threat on offense. No team ran the ball more, but Cam Newton gives the running game an added dimension that defenses must respect. And selling out



to stop the run is dangerous given that Newton tied for second in the NFL with 35 touchdown passes.

While Denver's pass rush took center stage in the

allowed. Defense may well end up ruling the day.

DENVER BRONCOS (14–4)

OFFENSE: The biggest question heading into the Super Bowl is whether or not Peyton Manning has one more decent game in him. The days of him carrying a team are long gone; the Broncos just need him not to kill them. In his first nine starts this season, Manning threw 17 interceptions. Denver went 7–2 in those games in spite of him. Since returning during the second half of the regular season finale, Manning has not thrown a pick in 78 attempts, and obviously Denver has not lost. The Broncos may not be winning because of him, but at least he's not making it harder on them.

Thing is, Denver is not winning because of its running game either — at least not in the postseason. The Broncos are averaging 108 yards rushing in the playoffs, which is just about where they were during the regular season (107.4, 17th in the NFL). In fact, that average appears to be a magic number for them: When the Broncos have rushed for more than 108 yards, they are 9–0. When they rush for fewer, they are 5–4. Before winning with just 99 rushing yards in the AFC title game, Denver had not won a game with a below-average rushing attack since Oct. 11. Getting to 108 won't be easy: Carolina ranked fourth in the NFL against the run

this season, allowing just 88.4 yards per game. **DEFENSE:** At first glance, it looks as if the defense must force at least a couple turnovers for the Broncos to win. For one thing, the offense may need a short field to score points. More importantly, Denver is 13–1 when it forces even one turnover and 1–3 when it fails to take the ball away.

But it would be a mistake to think that this is a defense that lives and dies by the big play. The Broncos allowed the fewest yards in the NFL during the regular season (283.1 per game), and led the league in both pass defense (199.6 yards per game) and yards allowed per rush (3.3). Against Aaron Rodgers and the Packers in November, Denver had no takeaways but allowed just 140 total yards in a 29–10 win. While the turnovers and sacks (52,

first in the NFL) fill the highlight reel, this is a sound defense play in and play out. Other than Ben Roethlisberger, no one has thrown for 300 yards against Denver this season, and the Broncos haven't given up more than 120 yards rushing in a game since Week 2.

It will likely require another dominant performance to beat Cam Newton and the Panthers, but the Broncos have that kind of game in them.

COACHING: After failing to advance past the Divisional Round of the playoffs in two tries with Houston, Gary Kubiak has the Broncos in the Super Bowl in his first season in Denver. Defensive coordinator Wade

John Gworek Athlon Sports Senior Editor @JohnGworek

> **DEFENSE:** More than Denver, Carolina thrives on turnovers. The Panthers led the NFL with 39 takeaways during the regular season and have added nine more in two postseason games. Linebacker Luke Kuechly has

> > returned an interception for a touchdown in both of the last two games and could wreak havoc with Denver's short passing game when he drops into coverage. Carolina has other ballhawks as well. Safety Kurt Coleman had seven interceptions during the regular season and added two more last week against the Cardinals, while Josh Norman returned two of his four picks for scores during the season.

> > Carolina ranked fourth in rushing yards allowed and seventh in yards per rush against during the season, but opponents often fell behind quickly and had to abandon the ground game. Opponents have attempted at least 25 rushes against the Panthers only six times this season. Five of those times, they gained at least 115 yards on the ground; the sixth time was in Carolina's only loss. If Denver gets one-dimensionters' hands

COACHING: Head coach Ron Rivera appeared to solve what was perhaps Carolina's biggest worry in the NFC Championship Game. The Panthers escaped with victories several times despite blowing big leads during the regular season, and they nearly blew a 31–0 halftime lead in the Division Round of the playoffs. They finally put two dominant halves together against the Cardinals to earn the trip to Super Bowl 50, but maybe a close game isn't so scary: While Denver is 11–3 in games decided by eight points or less, Carolina is 8–1.

AFC title game against New England, the Broncos have been just as good stopping the run all season. No team gave up fewer passing yards, and Denver allowed just 3.3 yards per rush, also tops in the NFL.

Wade Phillips came up with some new looks for Tom Brady two weeks ago, and he will do the same for Newton. The Panthers will move the ball some, but they will have to work for it.

Who has the edge: Denver

Broncos offense vs. Panthers defense

No team faced more pass attempts this season than the Panthers. The trend has continued in the playoffs as opponents have run 28 times and passed 89 against Carolina.



That's what happens when you jump out to huge leads.

Denver hasn't run the ball nearly as well as most expected coming into the season, but it's not for a lack of trying. The Broncos are averaging more than 30 rushing attempts per game in the postseason, and that must continue for them to have a chance.

With a league-best 24 interceptions, the Panthers are a defense built to take advantage when the opponent has to throw. If Peyton Manning is forced to try to win this one with his arm, it won't end well for the Broncos.

Who has the edge: Carolina

So who wins the game?

This has the makings of a defensive slugfest. Denver held both Ben Roethlisberger and Tom Brady under 20 points to get here. Carolina has punched both of its playoff opponents in



the mouth early. The Panthers then dictated that the game be played on their terms, right into the hands of their ballhawking on defense. Something has to give.

As long as Denver takes care of the ball and stays balanced, this will be a 60-minute game. It may be Cam Newton's time, but the Broncos are going to make him earn it. We're betting he does.

Prediction: Carolina 23, Denver 16

Photos: Cam Newton: Harrison McClary/Athlon Sports; Peyton Manning: AP Images



al, it plays into the Panthers' hands.

