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to St. Michael's**

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Carmichael Times

VOLUME 42 • ISSUE 49

Serving Carmichael & Sacramento County since 1981

DECEMBER 3, 2021

**SEE
INSIDE**

**SAFE CREDIT
UNION SELECTS
FIRST WOMAN
PRESIDENT/CEO**



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OUT OF OWNING
A BUSINESS?**



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**DIRTY CELLO
TO PERFORM AT
SOFIA**



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Fighting Fire with Flight



Pictured at the controls of his Turbine Aero Commander, pilot/musician Dale Head has assisted the US Forest service in firefighting missions for 12 seasons.

**Story and photo
by Susan Maxwell Skinner**

SACRAMENTO REGION, CA (MPG) - From childhood, Dale Head wanted to be a fireman. His uncle, Herbert Escott, fought fires under Carmichael's legendary fire chief Danny Donovan. His father (also Dale Head) served Sac City Fire Department. Nine years into his own firefighting career, work-related injuries caused Dale junior's early retirement.

He's nevertheless been battling conflagrations for the last 12 years. The Reno-based owner of MindWinder Aviation scrambles when fire bells ring. Flying for the US Forest Service, he carries tactical

observers as crew. From 1500 feet above, their reports help coordinate retardant drops from tankers. "We might not be in the thick of it, but flying above fires is not without risks," says Head. "Helping fight fires is a mission I'm passionate about."

Also a professional singer, trumpet player and recording artist, Head leads his 17-piece MindWinder Orchestra in gigs all over the nation. His earth and sky careers have similar elements. "When you're flying a plane, there are rigid rules," he explains. "Within them, you're free to make decisions to manage your flight. Playing jazz also has rules. When you know them, there's no end to choices you can make. You tune an

engine like you tune a horn. Two jet-prop engines out of sync are like two trumpets out of tune. When they're running right, they hum like a horn section in harmony."

Though the San Juan School District student picked up a trumpet at 11, his real forte was singing. "I sang my heart out riding in the car with my mom," he recalls. "I did all the Jackson 5 songs. Before my voice changed, I sounded like Marilyn McCoo from the 5th Dimension." As a pro singer, he supported gigging around Northern California with various retail jobs. Family tradition nevertheless called: at 27, Head began a Sac City Fire Department career.

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COVID-19 Vaccine Booster Update



The Sacramento County Department of Public Health encourages all eligible individuals to get their booster dose as we head into the winter months and holiday season. Photo courtesy Dreamstime

**By Samantha Mott,
Sacramento County**

SACRAMENTO COUNTY, CA (MPG) - The Centers for Disease Control (CDC) now recommends a COVID-19 booster for anyone 18 or older. After receiving approval from the FDA, the CDC's Advisory Committee on Immunization Practices (ACIP) expanded upon their previous recommendation and has approved and recommends a third "booster" dose for anyone age 18 or older who received a Pfizer and Moderna COVID-19 vaccine.

Those who received the Moderna or Pfizer vaccine series should receive the booster at least 6 months after their second shot. For those who received a J&J/Janssen COVID-19 vaccine, it is recommended that everyone should receive a booster dose at least two months after their initial shot.

Any of the COVID-19 vaccines authorized in the United States can be used for the booster dose, individuals may choose which COVID-19 vaccine they receive as a booster shot. Some people may prefer the vaccine type that they originally received, and others may prefer to get a different booster. The CDC's recommendations now allow for this type of mix and match dosing for booster shots.

The Sacramento County Department of Public Health encourages all eligible individuals to get their booster dose as we head into the winter months and holiday season. We are ordering more vaccine in anticipation of increased demand and remind everyone they can get a dose at sites across the county - in hospitals, physicians' offices, local pharmacies, pop-up clinics, and more.

For more information on boosters and to find your vaccine, visit MyTurn.ca.gov or the Sacramento County COVID-19 Vaccine webpage. ★

Sacramento Sees 16th Fewest Home Sales Per Capita in U.S.

**Lattice Publishing LLC,
Report from Porch**

SACRAMENTO REGION, CA (MPG) - Unusually high demand in the real estate market has been a consistent fact throughout the COVID-19 pandemic. While real estate sales - like most aspects of the economy - ground to a halt in March and April of 2020, buyers since then have been snapping homes up quickly, often offering to pay above asking prices and make other concessions to land a deal.

Part of the reason for this spike in demand has been favorable economic conditions for middle and upper income earners. While lower-wage workers were at much greater risk of economic instability during the pandemic, most professional class workers were able to keep their jobs by transitioning to remote work, save money from reduced spending in categories like travel,

entertainment, and food, and enjoy strong returns in the stock market. Good household financial conditions and low mortgage interest rates put home ownership within reach for many buyers.

The total volume of home sales nationwide shows the extent of this demand. Seasonally-adjusted monthly home sales dropped sharply early at the start of the pandemic to less than 400,000 in May 2020 but rebounded to a peak of more than 650,000 in October 2020. Monthly sales since then have leveled out at a lower level, but still well above pre-pandemic levels. This volume of homes is moving off the market even in spite of the fact that the inventory of homes for sale was at record lows for most of the pandemic.

While demand is unusually high in most markets, some locations are seeing greater competition than others. Notably, Florida

and Nevada are far ahead of other states in average monthly home sales at 19.7 and 16.9 home sales per 10,000 residents. Most of the leading states offer a combination of relatively affordable real estate, strong economic opportunities, and temperate climates that make them an appealing alternative to high-cost states like California and New York, which are seeing greater numbers of people moving away. At the metro level, the same trends hold with many so-called "second tier cities" in the South and West experiencing the greatest demand.

The data used in this analysis is from Redfin and the U.S. Census Bureau. To determine the metropolitan areas with the most home sales, researchers at Porch calculated the average monthly home sales per 10,000 residents between January and September 2021. In the event of a tie, the location with the

greater average monthly home sales was ranked higher. Researchers also included median days on the market, the percentage of homes that sold above asking, and median sale price. To improve relevance, only locations with at least 100,000 residents and available data from Redfin were included. Additionally, metros were grouped into cohorts based on population size.

The analysis found that the Sacramento metro area averaged 2,862 home sales per month between January and September. Overall, 12.1 homes sold per 10,000 residents. Out of all large U.S. metropolitan areas, Sacramento saw the 16th fewest home sales per capita between January and September of 2021. Here is a summary of the data for the Sacramento-Roseville-Folsom, CA metro area:

Average monthly home sales (per 10k residents): 12.1; **Average monthly**
Continued on page 3

**WE
SUPPORT
OUR
MILITARY**

United We Shine: 12-Day Giving Campaign



United Way California Capital Region volunteers collect items for a nonprofit partner in fall 2021. The group is asking residents to support its United We Shine campaign by supporting its local nonprofit partners. Photo by Thébaud Communications

By Kristin Thébaud, Thébaud Communications

SACRAMENTO REGION, CA (MPG) - This holiday season, the local United Way is shining a light on its nonprofit partners working to end poverty in the Capital Region. Each day for 12 days starting Nov. 29, United Way's United We Shine campaign will feature a different nonprofit partner that is working to build equity and end poverty in the region, including a specific need each is facing and how local residents can help. To participate, follow United Way California

Capital Region on social media. For more: YourLocalUnitedWay.org/post/United-We-Shine. "We are proud of the work we do at United Way to bring nonprofits together to work toward equitable systems and reduce poverty so all families in our region can thrive," said Dr. Dawnté Early, president and CEO, United Way California Capital Region. "After another difficult year, we can come together this holiday season to generously support the important work being done in our community. Over these 12 days, I hope everyone will join us in supporting as

many of our local nonprofits as possible." Featured nonprofits include Community Housing Opportunities Corporation, St. Vincent de Paul Sacramento Diocesan Council, Urban Strategies Inc., Computers 4 Kids, Yolo County Children's Alliance, Amador Tuolumne Community Action Agency, Bless Child Community Association, YMCA, Sacramento County Gifts from the Heart, New Morning Youth and Family Services, and Empower Yolo. On Nov. 30, Giving Tuesday, United Way will share more about the work it is doing and how local residents can get involved. For nearly 100 years, United Way California Capital Region has brought local people together to make community change happen. With a mission to build stronger, healthier and more compassionate communities, the local United Way starts at square one: helping every family succeed so their community can too. Serving Amador, El Dorado, Placer, Sacramento and Yolo counties, the local United Way is working to meet its 20-year commitment to significantly reduce poverty in the region by helping kids excel in school, investing in families, creating meaningful partnerships and organizing to lift impacted families. For more information or to make a donation, visit YourLocalUnitedWay.org. ★

SAFE Credit Union Selects Its First Woman President/CEO



Dave Roughton

SAFE Credit Union Press Release

FOLSOM, CA (MPG) - SAFE Credit Union announced that Dave Roughton will retire as President and CEO effective December 31, 2022. Roughton will be succeeded by Executive Vice President/Chief Credit Officer Faye Nabhani, who will be the first woman President/CEO in the credit union's history.



Faye Nabhani

"On behalf of SAFE Credit Union, thank you to Dave Roughton for his vision and leadership to build a strong credit union and position it for success into the future," said Terrance Tremelling, Chair of the SAFE Credit Union Board of Directors. "SAFE has been fortunate to have Dave at the helm for the past six years. Under his stewardship, SAFE doubled in size from \$2.14 billion to over \$4.3 billion, and from 192,000 members to more than 240,000. Dave also led a momentous investment in the Greater Sacramento region by partnering with the City

of Sacramento to secure the naming rights to the SAFE Credit Union Convention & Performing Arts District." Roughton also inaugurated diversity, equity, and inclusion initiatives at SAFE; expanded technological solutions benefiting the credit union and its members; and deepened the credit union's influence on the community through expanded philanthropic and advocacy measures. Roughton further strengthened SAFE's ties to the regional business community through serving as Chair of the Sacramento Metropolitan Chamber of Commerce and as a board member of the Greater Sacramento Economic Council. He fostered a workplace culture that led SAFE being named a Best Place to Work in the Sacramento region for four years in a row. Faye Nabhani joined SAFE in 2016 as Executive Vice President/Chief Credit Officer, overseeing the credit union's successful lending programs, including mortgage, auto, credit, and commercial. During her tenure, she oversaw a 52% growth in SAFE's loan portfolio. She accomplished this remarkable growth with minimal FTE increases by consolidating loan operations around the organization into one team structure. She also implemented technological upgrades to facilitate online loan applications. In response to the economic impact of the COVID-19 pandemic, Nabhani led efforts that provided more than \$250 million in assistance to SAFE members through no- and low-interest emergency loans, forbearance, partial payment programs, waived fees,

and the Paycheck Protection Program. Faye provides organizational leadership, strategic vision, and lending expertise as a key member of SAFE's Executive Management Team. Faye is also the strategic leader and executive sponsor of SAFE's core system conversion to Fiserv DNA, which will be completed in April 2022. As part of the leadership transition, Nabhani will become President as of January 1, 2022, and take on the combined President/CEO role on January 1, 2023. She will be the first woman President/CEO in SAFE's 80-plus-year history. "I am deeply honored to be the next President/CEO of SAFE Credit Union," Nabhani said. "SAFE is a strong credit union and key corporate citizen in the region. I look forward to continuing to find new and innovate ways to better serve SAFE's members. SAFE will always be a partner to our community through philanthropy, corporate engagement, and by providing financial health to our members. Dave has pushed SAFE to new heights and I'm looking forward to guiding it through its next chapter." Prior to joining SAFE, Faye worked for KeyPoint Credit Union in Santa Clara, California, for 22 years in a variety of credit operations and management positions, including most recently as their Chief Lending Officer. Faye has served as a member of various boards of directors, including MBL LLC (now CUBG), as an Executive Committee Member of the Credit Union National Association Lending Council. ★

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KOREAN/JAPANESE GROCERY

Wang Kangon 2-Kinds 15 lb 13.99	Soy Beef & Vegetable Soup 104 oz 4.99	Soybean Sweet Peas Noodles 450 g 3.99	Beard Lower Shredded 1.76 oz - 2 Kinds 1.59	Small Square Flavor Season 5 x 125 g 4.99	Beard On-the-Go 2-Kinds 100 x 12.4 g 9.99
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Fighting Fire with Flight

CHP Combats Retail Theft



Reno-based owner of MindWinder Aviation, Dale Head, is also a jazz trumpet player in his 17-piece MindWinder Orchestra.

Continued from page 1

Back injuries – exacerbated by kicking in doors – eventually extinguished that ambition. He and lawyer wife Winnie moved to Grass Valley and got used to the summer-long roar of aerial tankers on fire-fighting missions. “I was still a firefighter at heart,” Head says. “I missed being around people you could trust your life to. I decided to get into fire aviation.”

Years of flight studies later, Head occupied a SkyWest Airline cockpit as captain. He eventually bought a small aircraft and offered his services to the US Forest Service. In 12 seasons, the pilot has flown thousands of hours enabling observers to pinpoint where fires can be slowed by retardant drops. “Everything we do is geared to helping crews on the ground,” he explains. “They’re ones who put out fires; it’s a brave, exhausting and anonymous calling.”

“We’re privileged as a community to have firefighters. We’re free to enjoy our lives knowing we have a trained, passionate force that’s ready to aid us. I’m also in

awe of the crews who drop retardant on fires. They work with amazing precision.”

Though the pandemic has curtailed two years of musical enterprises, Captain Head’s 2020/21 fire seasons were hectic. “From June to August this year, I got home one Saturday,” he says. “You’re on duty up to 14 hours a day and it’s grueling. You can be eating lunch when the phone rings—and you’re off. On the ground or flying above the flames, everyone who fights wildfires is ready for the first rains.”

“I have two passions. One to serve my community, the other to entertain. Disciplines of one job help the other—if you can stay calm fighting a fire, you can keep your cool in the middle of a performance. Pilots think musicians are flaky. Musicians think pilots are square. And here I am in the middle. When I’m flying, I flip a switch and my instruments are part of me. And when I’m singing or playing my horn, I can tell another pretty story.”

Learn about Dale Head’s enterprises at www.MindWinder.net ★

CHP News Release

SACRAMENTO, CA (MPG) - With the holiday shopping season in full swing, the California Highway Patrol (CHP) is collaborating with local law enforcement agencies to aggressively investigate organized retail crimes, make arrests, and recover stolen merchandise from brick-and-mortar and online retail stores throughout the state.

The CHP’s Organized Retail Crime Task Force (ORCTF) assists local law enforcement agencies and pursues leads, identifies suspects, and supports criminal investigations. Immediately following the high-profile burglaries in the Bay Area this weekend, the CHP contacted the local agencies investigating the crimes and offered assistance. As a result, effective immediately, the CHP is increasing patrols on the freeway corridors adjacent to major shopping centers.

Since its creation in 2019, the CHP’s ORCTF, in conjunction with local law enforcement agencies, has participated in 773 investigations, made 240 arrests, and assisted in the recovery of more than \$18.9 million in merchandise.

“The CHP remains steadfast in its efforts to help reduce organized retail theft,” CHP Commissioner Amanda Ray said. “We are collaborating with local law enforcement and district attorneys to apprehend and prosecute the criminals involved in this nefarious activity.”

As California’s state law enforcement agency, the CHP can assist local authorities with complex investigations that extend beyond their jurisdictions or as requested.

The ORCTF provides local law enforcement with logistical support and resources, including personnel and equipment. Every ORCTF team throughout the state shares information between law enforcement agencies and California’s retailers, and has committed CHP detectives to investigate these crimes and enhance the safety of the public as they shop throughout California.

According to the National Retail Federation, organized retail theft accounts for an estimated \$30 billion in economic loss each year nationwide. Organized retail theft typically involves a criminal enterprise with multiple theft rings at numerous retail stores and uses a fencing operation to sell the stolen goods. Retailers carry losses from theft on several levels and ultimately the cost is passed on to consumers through price inflation to offset the economic loss.

If you observe organized theft: Do not attempt to intervene; Note what the people involved look like; If possible, obtain a license plate and vehicle description; Be cautious – multiple suspects can be involved in these thefts; Report all suspicious activity to the store manager or police when safe to do so; Submit pictures or video of the suspects or criminal activity to law enforcement, if you can do so safely; Report organized retail theft incidents to CHP online at: <https://www.chp.ca.gov/notify-chp/organized-retail-theft-program>.

The ORCTF’s efforts are consistent with the CHP’s mission to provide the highest level of Safety, Service, and Security to the people of California and are in line with the CHP strategic goal to protect life and property. ★

Sacramento Sees 16th Fewest Home Sales Per Capita in U.S.

Continued from page 1

home sales (total): 2,862;
Median days on market: 8;
Percentage of homes that sold above asking:

68.3%; **Median sale price:** \$535,494
For more information, a detailed methodology, and complete results, you can find the original report on Porch’s website: <https://porch.com/advice/cities-with-the-most-home-sales-per-capita> ★



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Light up the Holidays



Be safe and efficient with our holiday lighting tips. MPG file photo

SMUD News Release

SACRAMENTO REGION, CA (MPG) - Many people will fill their homes with lights this holiday season. But before you hang them with cheer, check out our tips on how to be safe and save money this holiday season.

Money-saving tips:

Switch to LED holiday lights. LED lights come in a variety of colors and use nearly 80 percent less energy than conventional lights. LED holiday lights are cool to the touch and generally much more durable than incandescents. You can even buy LED holiday lights at SMUDEnergyStore.com. SMUD energy experts have done the work for you and selected a variety of high-quality lights for you to choose from.

Use a programmable timer so your lights are only on when you want them to be. There are many options out there, including some "smart timers" that work with your smart phone.

Safety tips:

Inspect all of your holiday decorations and look for broken or cracked sockets and frayed or bare wires. Damaged light sets should be immediately discarded; When installing lights from a ladder, stay away from all overhead power lines and electrical service lines, and take your time moving up and down the ladder. Most injuries related to holiday lights involve falls from ladders; Avoid installing holiday lights from or on your roof unless using proper safety gear, including a harness or guardrails; Only use Underwriters Laboratory (UL) or Factory

Mutual (FM) approved electrical devices, extension cords and lights. These approvals indicate the product has been tested for electrical safety and reliability when used as advertised; Always follow the manufacturer's instructions when stringing lights. Most brands recommend against connecting more than three sets of lights or combining LEDs and other types of lights in a single strand; Use one long extension cord instead of linking several shorter ones. And never run extension cords through standing water or across walkways.; Always unplug lights and electrical cords before connecting and hanging them; Keep paper, ribbon and other decorations away from holiday lights.; Unplug or turn off all decorative lights before going to bed or leaving your home; Make sure outdoor electrical outlets have shock-protecting Ground Fault Circuit Interrupters (GFCI).

About SMUD

As the nation's sixth-largest, community-owned, not-for-profit electric service provider, SMUD has been providing low-cost, reliable electricity to Sacramento County for more than 75 years. SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies and for its sustainable solutions for a healthier environment. In 2020, SMUD's power supply was more than 60 percent carbon free and SMUD has a goal to reach zero carbon in its electricity supply by 2030. For more information on SMUD's Zero Carbon Plan and its customer programs, visit smud.org. ★



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Craig is amazing! He has helped us buy two homes and sell one home. He got to know us as people and helped us find just the right fit for our family. He is personable, friendly, flexible, willing to take time to search for just the right fit, and never pressures to buy. He is easy to communicate with and set up appointments. Craig and his team made the process easy and fun. I would highly recommend him! *— Lauren & Tony Ferrara*

After working with an agent who did not appear to be actively promoting our property, we hired Craig Diez and his team to sell our home. Immediately, Craig began a marketing program to get our home in front of as many people as possible. We knew we had a unique property that took a certain buyer and they thought outside the box to make it happen. Craig was very responsive, but more impressive was how proactive he was in ensuring we were informed every step of the way. We would definitely recommend Craig and his team. *— Diane & Dave Strade*

Craig Diez has been a life saver! He is a source of sanity in the craziness of buying and/or selling a home in any market. His 33+ years of expertise in his field show through in so many ways! Recently both my daughter and myself used him to sell our houses and to find us a new multi-family home... he was amazing! Went above and beyond in finding us a perfect home and selling our existing properties within 3 days... for both houses!! He has complete control of his deals, all the way through, finding your perfect home, setting you up with mortgage helpers, inspections, paperwork, movers, repair guys, etc. It is such a smooth process with him that I can't imagine using anyone else... ever! *— Holly Martinez*

Happy Holidays



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CT

California Housing Crisis Drifts Toward Political War



By Dan Walters
CALMatters

The long-simmering conflict between state officials and local governments over housing construction – or the lack thereof – escalated this month and may be headed for a showdown at the polls next year.

Citing a stubborn shortage of housing that drives up housing prices and rents, the state has been pressing local governments, particularly cities, to encourage construction through zoning and pro-development policies. To make their point, legislators and governors have enacted new laws aimed at overcoming local not-in-my-backyard resistance to housing projects.

Attorney General Rob Bonta, armed with new authority, has stepped up the pressure by creating a new 12-member Department of Justice task force that will, he said, more strictly enforcing pro-housing laws.

Bonta hinted of more lawsuits against cities that fail to meet state-imposed quotas for zoning land for housing, a strategy that has been used occasionally in the past.

“That’s certainly an area of interest and an area where we can be more involved,” Bonta said during a virtual news conference. “We will be looking at cities to see if they are meeting their

obligations under the law.” Bonta’s announcement drew sharp criticism from the League of California Cities.

“The comments made during the attorney general’s press conference today, demonizing all cities for things they do not control, will not put roofs over the heads of Californians,” the organization’s executive director, Carolyn Coleman, said. “Cities do not build homes, and for years have endured whiplash from the state’s scattershot approach to passing housing laws that are often in direct conflict with each other and counterproductive to our shared goals to increase housing supply.”

More or less simultaneously, the state Department of Housing and Community Development put San Francisco on notice that the city’s recent rejection of two housing projects could run afoul of state law.

It ordered the city to provide “reasoning and evidence” for blocking more than 800 units of housing. Pro-housing groups have complained that cities often use the permitting process to stymie projects, even when they are being proposed for property zoned for housing, and recent law changes are aimed at preventing such arbitrary actions.

Meanwhile, the state’s pressure on local officials to sanction more housing could be tested with a ballot measure next year.

Angered by passage of two new state laws that open up more land for multi-family projects, Senate Bill 9 and Senate Bill 10, some city officials are proposing

an initiative measure that essentially would bar the state from overriding local land use laws.

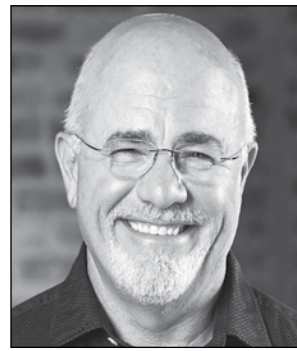
The proponents have formed a new organization, Our Neighborhood Voices, to promote the initiative with “major funding from AIDS Healthcare Foundation.” It is a Los Angeles-based organization that has promoted pro-rent control and anti-development measures in the past and whose president, Michael Weinstein, has become a polarizing figure in California’s perennial housing debate.

Our Neighborhood Voices contends that the two laws essentially strip local officials and residents of their ability to shape the ambience of neighborhoods and allow developers to do whatever they want to do without local input.

“Voters strongly oppose the new state laws that strip our ability to speak out about what is happening literally right next door to our homes,” said Bill Brand, mayor of Redondo Beach, as the organization released a poll that found strong support for the proposed ballot measure.

On multiple fronts, therefore, California’s skirmishing over control of housing development is escalating into all-out political war as state officials increase pressure on local officials and they try to erect a legal wall to protect their traditional land use authority.

Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers. ★



Dave Ramsey Says

that will be truly meaningful to the ones receiving them.

Set a reasonable budget, determine what’s fair for each person and stick to it. Be sure you’re following realistic gift guidelines before you go out shopping. If you have kids, don’t let their Christmas lists dictate how much you spend. Your budget should do that. Look out for sneaky buys that drain your wallet, too. Some people spend as much on stocking stuffers as they do regular gifts under the tree.

Whether you’re shopping online or out and about, remember that extended warranties are not a good deal. Neither are store credit cards and the accompanying “discounts.” It seems everyone from big-box retail stores to mom and pop operations have their own store credit card these days. Sure, they’ll be happy to offer you 10 to 20 percent off a \$7 purchase of socks if you’ll just open an account. But there’s a good chance you’ll still be paying off this year’s Christmas next December.

If gift wrapping at the store is complementary, go for it. If not, just do it yourself. Sure, it takes a little time and effort, but you’ll save a ton of money buying a few rolls of wrapping paper at the local dollar store. Don’t wait until

December 20th to order your Christmas presents, either. Plan ahead – like right now – so you don’t have to worry about expensive overnight shipping rates.

Finally, I know many folks want to send Christmas cards to everyone they know every year. Some people go completely over-the-top, with their family (including the dog and cat) dressed to the nines and a photo taken by a professional photographer. Come on! You can cut costs by sending cards to just your closest friends and family. It’s okay to be a little selective here, and the cards don’t have to be expensive.

I hope this helps, René!

– Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of *The Ramsey Show*, heard by more than 18 million listeners each week. He has appeared on *Good Morning America*, *CBS This Morning*, *Today Show*, *Fox News*, *CNN*, *Fox Business*, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

Cutting Costs During the Holidays

Dear Dave,

We’re doing our best to stick to our cash Christmas budget this year. Are there any traps to avoid, and do you have other advice on ways we can cut costs during the holiday season?

– Rene

Dear Rene,

If you’re getting out of debt, the phrase “extra money” probably isn’t even in your vocabulary. Regardless, stores will do everything they can to convince you to toss a couple of extra items into your cart when Christmas rolls around. Their festive marketing is everywhere, and most of it tries to get you to spend extra on things you don’t need or can’t afford.

It might be Christmas, but that doesn’t mean you need to buy a bunch of high-end electronic gadgets for everyone. Any way you slice it, electronics add up to be way more than most people want to spend. Try focusing on more personal – and less expensive – gifts

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Crossword Puzzle on Page 6

A	L	A	S		L	I	E		S	I	D	E				
G	U	R	U		T	I	D	Y		K	U	D	O	S		
A	K	I	N		O	B	O	E		O	R	L	O	P		
R	E	A	L	W	O	R	L	D		A	V	E	R			
				I	O	T	A	S		A	L	I				
L	O	T	T	O	S				B	R	A	V	A	D	O	
O	V	A		D	Y	A	D	I	C		O	W	E	S		
S	A	L	T	Y		R	N	A		D	R	A	M	A		
E	T	C	H		M	I	A	S	M	A		R	U	G		
R	E	S	E	W	E	D			A	M	P	E	R	E		
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F	A	R	C	E		L	I	R	A		O	H	I	O		
T	R	E	E			K	I	M			N	U	T	S		

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CLUES

ACROSS
1. "Oh, my!"
5. Say untruth
8. Left or right
12. Spiritual leader
13. "___ing Up with Marie Kondo"
14. Great reviews
15. Related
16. Double reed woodwind
17. Fourth deck
18. "The ___" MTV's trailblazing reality show
20. Affirm with confidence
21. I to Greeks, pl.
22. ___ Baba
23. Powerball and such
26. Swaggering show of courage
30. Spermatozoa counterparts
31. Based on two
34. Has a mortgage
35. ___ dog, gin and grape-fruit juice cocktail
37. DNA transmitter
38. "The Real Housewives" is full of this type of conflict
39. Write on a tombstone
40. Unwholesome atmosphere
42. Hairpiece, slangily
43. Stitched again
45. Unit of electric current flow
47. Solemn pledge
48. Like nose during hayfever
50. Uncouth one
52. "Who ___ a Millionaire?"
56. Front of cuirass
57. Sixth month of civil year
58. "Jack and the Beanstalk" instrument
59. Travesty
60. Italian money
61. "Vanilla Ice Goes Amish" and "Cleveland Hustles" state
62. "___house Masters" on Animal Planet
63. "Not Khloé or Kourtney"
64. Common allergens

DOWN
1. Gelatin substitute
2. Gospel writer
3. "Tosca" song, e.g.
4. Like sunroom, hopefully
5. Balance in the sky
6. "Pop ___" and "American ___" pl.
7. Gave the once-over
8. "Outwit, Outplay, Outlast" show
9. Not active
10. Point of entry
11. Sixth sense
13. Foot, to a child
14. Aussie bear
19. Buzz Lightyear's buddy
22. Brow shape
23. "The Biggest ___"
24. Egg-shaped
25. Same as talcum
26. Civil rights concern
27. In the know
28. Raise objections
29. Missouri River tributary
32. Like a desert
33. Crime scene evidence
36. *Singing competition (2 words)
38. Curses
40. Feline sound

Crossword Puzzle Solutions on Page 6

1	2	3	4		5	6	7		8	9	10	11	
12					13				14				
15					16				17				
18					19				20				
				21					22				
23	24	25					28			27	28	29	
30					31	32	33			34			
35				36			37			38			
39							40			41		42	
43					44					45		46	
				47					48	49			
		50	51						52		53	54	55
56									57			58	
59									60			61	
62									63			64	

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Sudoku Puzzle on Page 6

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

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

Solutions on Page 6

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NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF KATHRYN HATFIELD

CASE No. 34-2021-00310885
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Kathryn Hatfield deceased. A Petition for Probate has been filed by Brian Gray, in the Superior Court of California, County of Sacramento, requesting Brian Gray 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 April 20, 2022 9:00 a.m. in Dept 129. 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 petition or account as provided in Probate Code section 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: Samuel K. Swenson, The Swenson Law Firm 8788 Greenback Lane, Suite 105 Orangevale, CA 95662 916-333-0833
Publish: November 26 & December 3 & 10, 2021
HATFIELD 17062 12-10-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF JANINE L. GRAHAM

CASE No. 34-2021-00309782
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Janine L. Graham deceased. A Petition for Probate has been filed by Michele L. Graham, in the Superior Court of California, County of Sacramento, requesting Michele L. Graham be appointed as personal

representatives 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 8, 2022 9:00 a.m. in Dept 129. 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 petition or account as provided in Probate Code section 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: H. Douglas Duncan, 214 W. Lockeford Street Lodi, CA 95240 209-810-2936
Publish: November 26 & December 3 & 10, 2021
GRAHAM 17062 12-10-21

Hearing Notice

NOTICE OF HEARING
Case No. 2130134406
SUPERIOR COURT
OF WASHINGTON,
COUNTY OF CLARK
IN Re: Petitioner/s: Katie Johnson
And Respondent/s: Odie Williams
To the Court Clerk and all parties: A court hearing has been scheduled for: 12/10/21 at 1:30 p.m. at: 1200 Franklin Street, Vancouver, WA 98660 in Family Law Annex, Judge Schienberg. The purpose of this hearing is (specify): Parenting Plan. Warning! If you do not go to the hearing, the court may sign orders without hearing your side. This hearing was requested by: Petitioner: Katie Johnson. Dated: 11/4/21.
I agree to accept legal papers for this case at: P.O. Box 820234, Vancouver, WA 98682.
Publish: November 12, 19, 26 & December 3, 2021
JOHNSON 180201 12-3-21

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09611 Arshad Shinwari & Ahmad Samir, 7730 Goldfinch Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Star Towing" 2737 Fulton Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County November 1, 2021 Publish: November 12, 19, 26 & December 3, 2021 STAR 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09758 KMR Custom Builder, 7943 Newgate Drive, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "KMR Custom Builder" 7943 Newgate Drive, Sacramento, CA 95823. Filed with the Clerk of Sacramento County November 4, 2021 Publish: November 12, 19, 26 & December 3, 2021 KMR 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09648 Nick A. Delgado, 10802 Ambassador Drive, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Krew Customs, Felicity Prints" 11241 Coloma Road, C, Gold River, CA 95670. Filed with the Clerk of Sacramento County November 2, 2021 Publish: November 12, 19, 26 & December 3, 2021 KREW 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09633 Tiffany Quach, 617 Sherbourg Drive, Roseville, CA 95678 is doing business under the Fictitious Business Name(s) "Coco Nail Spa" 6456 Tupelo Drive, A-4, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County November 2, 2021 Publish: November 12, 19, 26 & December 3, 2021 COCO 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09693 Shwe Min Thar Corp, 742 Deer Park Drive, Lincoln, CA 95648 is doing business under the Fictitious Business Name(s) "Umami Ramen" 187 Blue Ravine Road Suite 160, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 3, 2021 Publish: November 12, 19, 26 & December 3, 2021 UMAMI 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09540 Sayeed A Sadat, 5119 Hillside Boulevard, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Sadat Wholesale Products" 5119 Hillside Boulevard, Sacramento, CA 95842. Filed with the Clerk of Sacramento County October 27, 2021 Publish: November 12, 19, 26 & December 3, 2021 SADAT 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09066 Everta Road Property Owner, LLC, 10100 Santa Monica Boulevard, Suite 420, Los Angeles, CA 90067 is doing business under the Fictitious Business Name(s) "Azure" 3600 Elverta Road, Antelope, CA 95843. Filed with the Clerk of Sacramento County October 12, 2021 Publish: November 12, 19, 26 & December 3, 2021 AZURE 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09449 Tung Thanh Huynh, 3575 Sue Pam Drive, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Homewell Construction, Homewell" 10017 Prairie Dunes Way, Sacramento, CA 95829. Filed with the Clerk of Sacramento County October 22, 2021 Publish: November 12, 19, 26 & December 3, 2021 HOME 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09117 Aria Salehpour, 9658 Haller Court, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Aria Real Estate Group" 9658 Haller Court, Elk Grove, CA 95757. Filed with the Clerk of Sacramento County October 13, 2021 Publish: November 12, 19, 26 & December 3, 2021 ARIA 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09614 Uncle Johnny's Inc, 8800 Greenback Lane, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Uncle Johnny's Wood Fired Pizza" 8800 Greenback Lane, Orangevale, CA 95662. Filed with the Clerk of Sacramento County November 1, 2021 Publish: November 12, 19, 26 & December 3, 2021 UNCLE 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09571 Tiffany Gadison, 3005 Glee Lane, Fairfield, CA 94533 is doing business under the Fictitious Business Name(s) "Management Consultant Services" 3005 Glee Lane, Fairfield, CA 94533. Filed with the Clerk of Sacramento County October 29, 2021 Publish: November 12, 19, 26 & December 3, 2021 MANAGE 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08945 Michael W. Greer, Jr., 10259 Ellenwood Avenue, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Alloclusive Studios, Fly Series" 180 Promenade Circle, Suite 300, Sacramento, CA 95834. Filed with the Clerk of Sacramento County October 6, 2021 Publish: November 12, 19, 26 & December 3, 2021 ALL 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08272 Pavel Borisov, 4405 Layburn Court, Antelope, CA 95843 and Denis Pishoy, 5450 Blywood Way, Antelope, CA 95843 are doing business under the Fictitious Business Name(s) "Pillar Construction" 4405 Layburn Court, Antelope, CA 95843. Filed with the Clerk of Sacramento County September 15, 2021 Publish: November 12, 19, 26 & December 3, 2021 PILLAR 180201 12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08990 Stephenson Expert Medical Consulting Inc., 875 University Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Rincon Physical Medicine & Rehabilitation, Topher Stephenson, M.D." 875 University Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County October 7, 2021 Publish: November 19, 26 & December 3, 10, 2021 RINCON 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09641 Rachel Thompson, 6134 Hilltree Avenue, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Women's Mindful Wellness" 6134 Hilltree Avenue, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County November 2, 2021 Publish: November 19, 26 & December 3, 10, 2021 WOMEN 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09069 Marquel Brooks, 5912 Whaler Court, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Scented Candles" 5912 Whaler Court, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 12, 2021 Publish: November 26 & December 3, 10, 17, 2021 BULL 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09069 Marquel Brooks, 5912 Whaler Court, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Scented Candles" 5912 Whaler Court, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 12, 2021 Publish: November 26 & December 3, 10, 17, 2021 SCENT 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09869 Oksana Yarosh, 8279 Hazelhurst Court, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Honey and Fig Grazing" 8279 Hazelhurst Court, Orangevale, CA 95662. Filed with the Clerk of Sacramento County November 9, 2021 Publish: November 19, 26 & December 3, 10, 2021 HONEY 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09900 Summer E Kuk, 4253 Lusk Drive, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Dosirak" 11375 Douglas Road, Mather, CA 95655. Filed with the Clerk of Sacramento County November 5, 2021 Publish: November 19, 26 & December 3, 10, 2021 DOSI 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09900 KV Lash LLC, 7748 Finnhorse Way, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "K&V Lash Studio" 2020 Marconi Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County November 9, 2021 Publish: November 19, 26 & December 3, 10, 2021 KVI 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09584 TOFF, Inc., 1460 Koll Circle, Suite B, San Jose, CA 95112 is doing business under the Fictitious Business Name(s) "Anago of Northern California" 1460 Koll Circle, Suite B, San Jose, CA 95112. Filed with the Clerk of Sacramento County October 29, 2021 Publish: November 19, 26 & December 3, 10, 2021 ANAGO 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09958 Nancy T S LLC, 9240 Crowell Drive, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Kona Ice of Davis" 9240 Crowell Drive, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County November 12, 2021 Publish: November 19, 26 & December 3, 10, 2021 KONA 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09730 Ocean's Tide Realty Incorporated, 2740 Fulton Avenue, #101-40, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Preferred Time Share Resales" 2740 Fulton Avenue, #101-40, Sacramento, CA 95821. Filed with the Clerk of Sacramento County November 4, 2021 Publish: November 19, 26 & December 3, 10, 2021 PREF 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09904 Dora M. Olivias Martinez & Miguel Angel Figueroa Montejano, 4050 Cury Avenue, #228, Sacramento, CA 95823 are doing business under the Fictitious Business Name(s) "M & D Landscaping Services" 4050 Cury Avenue, #228, Sacramento, CA 95823. Filed with the Clerk of Sacramento County November 9, 2021 Publish: November 19, 26 & December 3, 10, 2021 M&D 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09724 Coloma Gardens Apts LLC, 710 Lakeway Drive, Suite 180, Sunnyvale, CA 94085 is doing business under the Fictitious Business Name(s) "Coloma Gardens Apartments, Coloma Gardens" 10446 Coloma Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 4, 2021 Publish: November 19, 26 & December 3, 10, 2021 COLOMA 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09721 Coloma Gardens Apts LLC, 710 Lakeway Drive, Suite 180, Sunnyvale, CA 94085 is doing business under the Fictitious Business Name(s) "Coloma Gardens Apartments, Coloma Gardens" 10444 Coloma Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 4, 2021 Publish: November 19, 26 & December 3, 10, 2021 COLOMA 180201 12-10-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09881 William & Sherry Silis, 300 Oak Canyon Way, Folsom, CA 95630 are doing business under the Fictitious Business Name(s) "Nautilus Credit Restoration" 300 Oak Canyon Way, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 9, 2021 Publish: November 26 & December 3, 10, 17, 2021 NAUT 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09459 Nate & Arcella Brooks, 8606 Chamonix, Antelope, CA 95843 are doing business under the Fictitious Business Name(s) "Jackson Hewitt Tax Service" 4444 Manzanita Avenue, #5, Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 22, 2021 Publish: November 26 & December 3, 10, 17, 2021 JACK 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09901 Maureen Taylor, 7008 Brookcrest Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Reading Matters" 7008 Brookcrest Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County November 9, 2021 Publish: November 26 & December 3, 10, 17, 2021 READ 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09933 Anh L, 4216 Aubergine Way, Mather, CA 95655 is doing business under the Fictitious Business Name(s) "Anna's Mobile Barber and Nail Salon" 4216 Aubergine Way, Mather, CA 95655. Filed with the Clerk of Sacramento County November 10, 2021 Publish: November 26 & December 3, 10, 17, 2021 ANNA 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09855 Avtar Singh, 3407 La Cadena Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Bullitt Transport" 3407 La Cadena Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County November 8, 2021 Publish: November 26 & December 3, 10, 17, 2021 BULL 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09069 Marquel Brooks, 5912 Whaler Court, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Scented Candles" 5912 Whaler Court, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 12, 2021 Publish: November 26 & December 3, 10, 17, 2021 SCENT 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-10071 Kasha Ra, 5521 Whitfield Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Way of the Phoenix Acupuncture" 3325 Folsom Boulevard, Sacramento, CA 95816. Filed with the Clerk of Sacramento County November 16, 2021 Publish: November 26 & December 3, 10, 17, 2021 WAY 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09947 Susan Kim Dakuzaku Schlack & William Perry Schlack, 4440 Minnesota Avenue, Fair Oaks, CA 95628 are doing business under the Fictitious Business Name(s) "Xleration Services" 4440 Minnesota Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County November 12, 2021 Publish: November 26 & December 3, 10, 17, 2021 XLER 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-10034 Gispam Consulting, Inc. 1324 School Street, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "The Lady Locksmith" 1324 School Street, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 16, 2021 Publish: December 3, 10, 17 & 24, 2021 LADY 180201 12-24-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-10179 Ghulam Barouq Bashir, 5738 Windmill Way, Carmichael, CA 95608 & Hashmatullah Sidiqi, 4725 Marconi Avenue, Carmichael, CA 95608 are doing business under the Fictitious Business Name(s) "Immigration and Taxation Services" 6726 Fair Oaks Boulevard, Suite 304, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 22, 2021 Publish: December 3, 10, 17 & 24, 2021 IMMIG 180201 12-24-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09948 Roberta Palmer, 4400 Pennsylvania Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Studio B" 2271 Sunrise Boulevard, Suite C, Gold River, CA 95670. Filed with the Clerk of Sacramento County November 12, 2021 Publish: December 3, 10, 17 & 24, 2021 STUDIO 180201 12-24-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09784 WFP Management, Inc., 7216 55th Street, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Super 8 Motel, Super 8 Sacramento" 7216 55th Street, Sacramento, CA 95823. Filed with the Clerk of Sacramento County November 5, 2021 Publish: December 3, 10, 17 & 24, 2021 SUPER 180201 12-24-21

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FBNF2020-05574 The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME of "Evolves Sites" located at 631 Wilhaggin Drive, Sacramento, CA 95864. Dina Paulos, 631 Wilhaggin Drive, Sacramento, CA 95864. The Fictitious Business Name Statement referred to above was filed on August 19, 2020 in the County of Sacramento. Publish: November 19, 26 & December 3, 10, 2021 EVOLVE 180201 12-10-21

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FBNF2016-10083 The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME of "Forensics Lab Supply" located at 8524 Erinbrook Way, Sacramento, CA 95826. Alan J Pedersen, 8524 Erinbrook Way, Sacramento, CA 95826. The Fictitious Business Name Statement referred to above was filed on December 30, 2016 in the County of Sacramento. Publish: November 19, 26 & December 3, 10, 2021 FOREN 180201 12-10-21

ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310452 Crislian Elberito Orellana Portillo and Rosa Emma Chavez have filed a petition with this court for a decree changing the name(s) of Aurora Madai Chavez Orellana to Aurora Madai Orellana Chavez, Sapphire Elizabeth Chavez Orellana to Angelina Sapphire Orellana Chavez. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 29, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 2, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 12, 19, 26 & December 3, 2021 CHAVEZ 180201 12-3-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00309417 Margarita Villalpando-Velazquez and Miguel Angel Rodriguez-Sotelo have filed a petition with this court for a decree changing the name(s) of Monerrat Rodriguez to Monerrat Rodriguez-Villalpando. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 11, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 9, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 VILLALPANDO 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00309408 Moriah Forde has filed a petition with this court for a decree changing the name(s) of Aaj'ahan Nevan Lucas to Aaj'ahan Nevan Forde, Miiyahna Nubiah Lucas to Miiyahna Nubiah Forde. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 28, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: October 25, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 FORDE 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00309417 Sandy Lee Elle has filed a petition with this court for a decree changing the name(s) of Sandy Lee Elle aka Sandy Elle aka Sandra Lee Elle aka Sandy Rule aka Sandy Owens aka Sandy Bombay aka Sandra Wickham aka Sandra Lee Polhemus to Sandra Elle. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 7, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: October 7, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 12, 19, 26 & December 3, 2021 ELLE 180201 12-3-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310477 Nakana Darwin Kato has filed a petition with this court for a decree changing the name(s) of Nakana Darwin Kato to Nakaana Darwin Kato. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on December 22, 2021, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: October 27, 2021 Shama H. Mesiwala, Judge of the Superior Court Publish: November 19, 26, & December 3, 10, 2021 KATO 180201 12-10-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310431 Jason David Ferenz has filed a petition with this court for a decree changing the name(s) of Jason David Ferenz to Jason David Kilbride. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on January 19, 2022, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 19, 2021 Shama H. Mesiwala, Judge of the Superior Court Publish: December 3, 10, 17 & 24, 2021 FERENZ 180201 12-24-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310478 Beatrice O. Okokpujie has filed a petition with this court for a decree changing the name(s) of Beatrice O. Okokpujie to Beatrice Ehi Saint-Joseph. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 29, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 2, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 19, 26 & December 3, 10, 2021 OKOK 180201 12-10-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310478 Abdul Fatah Fawad Ahmad has filed a petition with this court for a decree changing the name(s) of Abdul Fatah Fawad Ahmad to Fawad Kohistani. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on January 11, 2022, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 9, 2021 Shama H. Mesiwala, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 AHMAD 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310478 Erika Vasquez Williams and Stanley Williams have filed a petition with this court for a decree changing the name(s) of Antonio Jaden Vasquez to Antonio Jaden Vasquez Williams. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 5, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 5, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 WILLIAMS 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310711 Nalin Kumar Chandra and Doreena Dorish Chandra have filed a petition with this court for a decree changing the name(s) of Paraa Niranjani Chandra to Bhuvana Niranjani Chandra. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 5, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 5, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 19, 26 & December 3, 10, 2021 CHANDRA 180201 12-10-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310478 Beatrice O. Okokpujie has filed a petition with this court for a decree changing the name(s) of Beatrice O. Okokpujie to Beatrice Ehi Saint-Joseph. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 29, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 2, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 19, 26 & December 3, 10, 2021 OKOK 180201 12-10-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310950 Abdul Fatah Fawad Ahmad has filed a petition with this court for a decree changing the name(s) of Abdul Fatah Fawad Ahmad to Fawad Kohistani. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on January 11, 2022, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 9, 2021 Shama H. Mesiwala, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 AHMAD 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310717 Erika Vasquez Williams and Stanley Williams have filed a petition with this court for a decree changing the name(s) of Antonio Jaden Vasquez to Antonio Jaden Vasquez Williams. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 5, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 5, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 WILLIAMS 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310942 Margarita Villalpando-Velazquez and Miguel Angel Rodriguez-Sotelo have filed a petition with this court for a decree changing the name(s) of Monerrat Rodriguez to Monerrat Rodriguez-Villalpando. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 11, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 9, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 VILLALPANDO 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00309408 Moriah Forde has filed a petition with this court for a decree changing the name(s) of Aaj'ahan Nevan Lucas to Aaj'ahan Nevan Forde, Miiyahna Nubiah Lucas to Miiyahna Nubiah Forde. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 28, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: October 25, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 FORDE 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310478 Beatrice O. Okokpujie has filed a petition with this court for a decree changing the name(s) of Beatrice O. Okokpujie to Beatrice Ehi Saint-Joseph. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 29, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 5, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 19, 26 & December 3, 10, 2021 OKOK 180201 12-10-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310940 Adrienne Lynette Lacey has filed a petition with this court for a decree changing the name(s) of Adrienne Lynette Williams. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on January 13, 2022, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 15, 2021 Shama H. Mesiwala, Judge of the Superior Court Publish: December 3, 10, 17 & 24,

Ask Toni

Husband Retiring. Why Is He Receiving A 5 Year Part B Penalty?



Toni King

Hello Toni:

My husband is retiring from the company he has worked at since 2005 and now our Medicare nightmare is beginning. Jim's company has changed ownership since he turned 65 in 2013

and we can only receive verification paperwork which goes back to 2018, leaving a 5-year gap.

Social Security will not approve our Part B to begin January 1st and has stated that we need to come back and apply again any time from January 1st to March 31st.

Jim is 73 and I am 70 and the Social Security agent said he would have a 50% penalty and I will have a 20% penalty. Why is this so complicated? No one in HR will verify because the records only go back to 2018.

What a mess! Please advise what we should do.

~ Jean from Little Rock, AR

Jean:

With companies laying off, changing ownership, or closing the doors, America needs to know the rules of Medicare. Not all HR departments are aware that employees past 65 need to have the Social Security form CMS-L564 known as Request for Employment Information which verifies proof of group health care coverage based on current or past employment. This form should be completed and signed by the employers HR department. This information should be part of the new employee and current employees and their spouse's paperwork who remain on employer group health insurance plan when a company is sold.

Have the CMS-L564 form signed by the old employers when you are past 65 and retain it in a safe place for when you finally retire past 65 and need to apply for Medicare Part B for both yourself and your spouse (if they are also receiving benefits from your company).

Last week, a new client came to the Toni Says office for Medicare consultation. Since he reads the Toni Says column in his area newspaper, he was aware to go back to his past employers (which there were 3 since he turned 65) and have each employer fill out the CMS-L564 form.

He specifically made sure that there was not a gap between these employers. When he retires next year, he will have his current employer also fill out a form and take all forms to his local Social Security office.

Jean, I would speak with the HR manager and express your concerns. If these forms have any gaps, then both of you will receive a Part B penalty. You must enroll during the General Enrollment Period which the Social Security agent said was from January 1st to March 31st

Medicare Special and General Enrollment Periods listed below:

- **Special Enrollment Period:** Enroll after 65 when delaying Medicare Part B for you and your spouse due to working full time with company benefits. All employers since turning 65 need to sign CMS-L564 form.
- **General Enrollment Period:** January 1-March 31 is the enrollment period when one who has not enrolled in Part B or cannot receive all employer benefit verification dates from current and/or past employers on the CMS-L564 "Request for Employment Information" form since turning 65. During the General Enrollment Period, one can enroll in Medicare Part B, but **WILL** receive a Part B penalty for each 12-month period that you cannot prove you had employer benefits. The Part B penalty will be for each month you are using Medicare. Your Medicare Part B will begin July 1st.

For a Medicare Checkup, call the Toni Says® Medicare call center at 832/519-8664 or email info@tonisays.com regarding your Medicare plans and options.

Medicare Open Enrollment Special: \$10 discount to the Toni Says® readers on the 2021 Medicare Survival Guide® Advanced book at www.tonisays.com. ★



Savvy Shopping

Prices are going up, but seems like our health is going down. Sara John, Senior Policy Scientist at the Center for Science in the Public Interest, shared some tips with me on POPPOFF on how to save bucks and still have a great family get-together with meal favorites.

SHOP THE PERIMETER OF THE STORE ... Find fresh produce, seafood meat and dairy. Other good foods are the single-ingredient whole food items like beans, legumes, nuts, oats and other whole grains. **LOOK FOR SUBSTITUTES IN THE DAIRY AISLE ...** try yogurt instead of mayonnaise when making dishes like deviled eggs. **AVOID PROCESSED FOODS ...** like canned cranberries which often contain added sugar or sodium. Buy the fresh cranberries. Same for gravy. **STOCK UP ON EXTRA VEGGIES ...** serve them first...like a salad before dinner or veggie-based appetizer earlier in the afternoon. It helps guests get the veggies they need instead of filling up on buttery mashed potatoes. **ALWAYS CHEAPER TO BUY WHOLE CARROTS AND OTHER VEGGIES THAN BUYING PRE-CUT...** stretches your dollar. **BUY WHOLE POTATOES AND BAKE THEM ...**if you decide on mashed, look for recipes that reduce heavy dairy like low-fat milk. **REDUCE IN HALF BUTTER AND BACON ...** like in green beans casseroles to reduce fat and calories. No effect on taste. **BUYING A FROZEN TURKEY?** Make sure you properly thaw it. Read the handling instructions carefully. The larger the bird, the longer time needed, usually up to 24 hours. Bake your turkey to reduce fat and cut calories. **DON'T BUY PREPARED PIES ...**usually contains extra sugar, salt, preservatives or sweeteners. Bake you own, but watch out for ones heavy in sugar like pecan pie. A single

slice can be 500 calories, 27 grams of fat and 31 grams of sugar. Pumpkin pie has half the calories and one-third grams of fat. **PLAN A HEALTHY BREAKFAST...** around your big meals by buying items like avocado and whole grain wheat breads. **AVOID THE SODAS AND SUGARY SWEETS AISLE ...** you'll be surrounded by up to some 30 displays in a typical store. Look for healthier flavored seltzers or waters. **WATCH OUT FOR SPECIAL DEALS ON PROCESSED SUGARY FOODS ...** supermarkets typically run discounts like two for one boxes of cookies to tempt you. Save money by skipping these deals. **USE THE SUPERMARKET'S BUY ONLINE/PICK UP IN STORE OPTION...** great way to save time and money and avoid temptations. **DOWNLOAD THE SUPERMARKET'S APP ...** most offer discounts. **EAT BEFORE SHOPPING...**even a small snack will help you avoid the "hunger effect" and buy what you don't need. **SLOW DOWN DURING MEALS...**the slower you eat, the less likely you overindulge. Give your stomach time to send the hormonal signal to tell your brain you're full. **CHOOSE HEALTHY COCKTAILS AND SNACKS ...** look for options like Negroni which has three simple ingredients (gin, Campari and sweet vermouth) with low sugar content, but great taste and colorful. **AVOID BUYING SNACKS WITH EXTRA SALT OR PRESERVATIVES ...**look for fresh nuts and berries to top desserts. **IF YOU CAN, LEAVE THE KIDS AT HOME ...** supermarkets are designed to tempt the kidlets. Better to avoid the battle over unhealthy choices.

Have a wonderful Holiday season filled with love and caring!

HAPPY HOLIDAYS!!!



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www.carmichaelpark.com/current-openings

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Give the holiday tree a proper send-off and a new life as beneficial mulch or biofuel! Residents can **RECYCLE** live holiday trees by dropping them off, Jan. 8 - 9, 2022. Visit SacGreenTeam.com for details.

From gifts you receive, **REUSE** bows, gift bags, boxes and wrapping paper. And, always use wrapping paper that can be recycled - e.g., no foil paper, tape, bows, etc.

Make a list to plan your holiday meal and buy just what you need. Store or preserve your leftovers (e.g., freeze slices of turkey or pie for another time). Let's **REDUCE WASTE!**

WEEKLY COMICS

Amber Waves



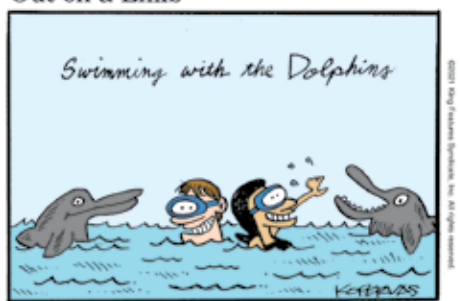
by Dave T. Phipps

The Spats



by Jeff Pickering

Out on a Limb



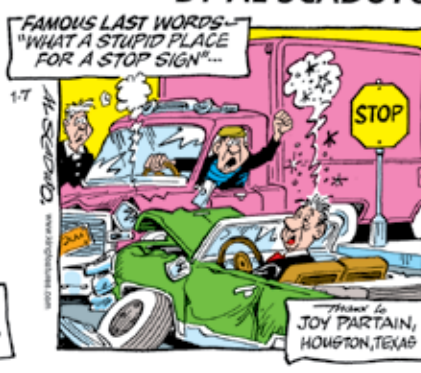
by Gary Kopervas



THEY'LL DO IT EVERY TIME



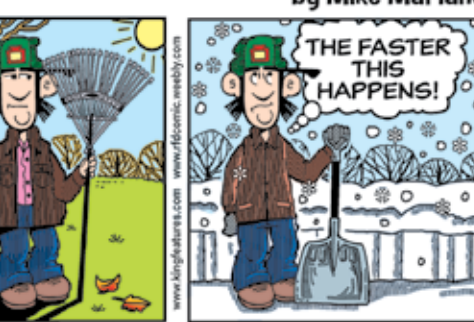
BY AL SCADUTO



R.F.D.



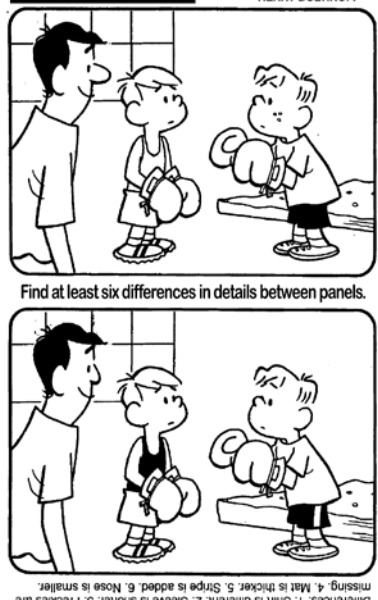
by Mike Marland



Just Like Cats & Dogs

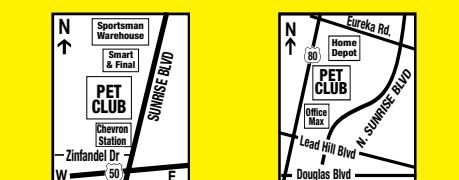


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Effective 12/1/21 - 12/7/21

FRISKIES BUFFET CANNED CAT FOOD
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Effective 12/1/21 - 12/7/21

AVODERM NATURAL DRY DOG FOOD
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•Lite •Senior •Large Breed

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•Clump n Seal •Slide 19 lb
•Absorbx 15 lb

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\$41.99
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(Selected Varieties 13 Oz
Reg. Price \$1.99-\$2.19 **\$1.89**
Reg. Price \$2.39 **\$2.09**)

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\$1.39
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Selected Varieties 5.5 Oz Limit 1 Case
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•Selected Varieties 2 Lb, 4 Lb, 10 Lb bag
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9 LIVES DRY CAT FOOD
•Grilled Tuna & Egg 12 Lb Bag
Limit 2 Bags Per Family **\$8.99**

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WILDERNESS DRY CAT FOOD AS MARKED \$10 OFF OUR REGULAR LOW PRICES!
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11-12 Lb Bag Limit 2 Bags

SCIENCE DIET FELINE MAINTENANCE DRY CAT FOOD 16 Lb Bag
•Adult •Mature •Lite •Indoor 15.5Lb **\$35.99** •Sensitive Stomach 15.5 lb •Urinary 15.5 Lb **\$41.99**

PURINA PRO-PLAN CANNED CAT FOOD
•Selected Varieties 3 Oz Can (Focus & Selected Varieties **99¢**) Limit 2 Cases **89¢**

BOXIE CAT CAT LITTER Veterinarian Recommended Limit 2 Bags
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BONUS COUPON
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Limit 2 Pkgs With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 12/1/21 - 12/7/21
\$1.25 CHM PLU 573

BONUS COUPON
JONNY CAT PREMIUM CAT LITTER
20 Lb Bag
Limit 1 Bag With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 12/1/21 - 12/7/21
\$4.19 CHM PLU 362

Winterdance Christmas Celebration Coming to St. Michael's

By MPG Staff

CARMICHAEL, CA (MPG) - The great allure of Classic Celtic Music and dance will return to St. Michael's Episcopal Church this month. Always an exciting and inspiring show, there have been a few changes in the performers for this year.

New World String Project will be reviving a cherished holiday tradition this year. The well-known Winterdance Celtic Christmas Celebration will return, with members of Molly's Revenge and returning champion Irish dancers Marisa Gilman and Cameron Carlson-Riddle. This year's music will include Celtic seasonal favorites from previous years, as well as new music with a decidedly Nordic twist. Attendees will enjoy virtuosic performances on exotic instruments like nyckelharpa, cittern, Celtic harp, and cajon, as well as fiddle, guitar, and octave mandolin.

The core of the Winterdance show is New World String Project, comprised of four highly skilled and well known multi-instrumentalists that have joined forces to create an exciting tapestry of traditional music. Band members Lisa Lynne and Aryeh Frankfurter have played Swedish, Celtic and original tunes for many years together, while John Weed and Stuart Mason are known as long-time members of the legendary Molly's Revenge. Before the pandemic, the



Performing will be Stuart Mason, Lisa Lynne, John Weed, Aryeh Frankfurter and champion dancers Cameron Carlson-Riddle and Marisa Gilman. Photo courtesy NewWorldStringProject.

quartet honed their chops and found their voice as a band by touring up and down the West Coast, where audiences were enchanted by their rare instruments and masterful skills. The result is something new and uniquely their own—a sound rooted in the older traditions of Scandinavia, Appalachia, and the Celtic lands, yet shimmering with modern influences as well.

Fiddler John Weed is a classically-trained violinist who has spent the last 25 years immersed in traditional Irish fiddle styles. John Weed and guitarist Stuart Mason also play together in the long-running Celtic band Molly's Revenge. Celtic harp master Lisa Lynne, who gained international renown via recordings and tours with the label Windham Hill, often performs in a duo with NWSP-mate Aryeh Frankfurter. For years, Aryeh Frankfurter has been delighting audiences around the globe with his passionate, enduring and evocative music

on Celtic harp, Swedish nyckelharpa (or keyed fiddle) and other stringed instruments. Stuart Mason is known for his authentic vocals and nimble skills on guitar, mandola, and banjo. Together, these intrepid string explorers take audiences on a thrilling, melodically exuberant musical ride.

The show is on Friday, December 17 at 7:00 pm. Doors open at 6:15 and refreshments are available for purchase. General admission is \$30 in advance, \$35 at the door. Children, 13 and under, are \$20 in advance and \$25 at the door.

St. Michael's Church is located at 2140 Mission Blvd., Carmichael, CA 95608.

To purchase tickets go to NewWorldStringProject.com.

****Special note: the church requires a proof of covid vaccination or negative test within 72 hours of the show and will be required at the door. Masking is optional, but not required. ★**

15TH ANNUAL
WINTERDANCE CHRISTMAS CELEBRATION
SEASONAL MUSIC OF THE CELTIC AND NORDIC LANDS
WITH NEW WORLD STRING PROJECT:
STUART MASON, LISA LYNNE, JOHN WEED, ARYEH FRANKFURTER
CHAMPION DANCERS CAMERON CARLSON-RIDDLE AND MARISA GILMAN
A cherished holiday tradition!

winterdance

FRIDAY DECEMBER 17
GEN. ADMISSION \$30 ADV./\$35 DOOR
CHILDREN (13 AND UNDER) \$20 ADV./\$25 DOOR
7:00 PM (DOORS OPEN 6:15)
ST. MICHAEL'S EPISCOPAL CHURCH
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Dirty Cello to Perform at Sofia



The Dirty Cello's shows are all about high energy. Photo courtesy Dirty Cello

Special Release to MPG

SACRAMENTO REGION, CA (MPG) - Blues and bluegrass band Dirty Cello comes to The Sofia Theater for their 3rd time.

The blues and bluegrass band Dirty Cello is not your typical band. Fronted by renowned classical cellist, Rebecca Roudman, this genre-bending band plays high energy blues and bluegrass like you've never heard before. There's even a smattering of classic rock like the Rolling Stones thrown in.

According to Roudman, the band specializes in unique venues that are off the beaten path like The Sofia Theater in Sacramento. The band is fresh off a tour to the far northern reaches of Iceland where they played many shows including a slightly confused cowboy festival held in their honor. "Everyone in the town dressed like American style cowboys," says Roudman, "There were cowboy hats, camouflage clothes, beer drinking contests, and even a slightly confused singalong of Country Roads." Also on that tour, the band played in an old fish processing factory with the smell of herring still lingering in the air.

"The Sofia is one of our favorite theaters to perform at, and we can't wait to come back, and put on a great show," says Roudman.

Roudman reports that Dirty Cello's shows are all about high energy and fun. The band is known for taking everything a bit uptempo, running into the crowd, and

prompting classic singalongs.

From China to Italy, and all over the U.S., Dirty Cello brings the world a high energy and unique spin on blues and bluegrass. Led by vivacious cross-over cellist, Rebecca Roudman, Dirty Cello is cello like you've never heard before. From down home blues with a wailing cello to virtuosic stompin' bluegrass, Dirty Cello is a band that gets your heart thumping and your toes tapping!

"When lead guitar is replaced by the sound of hot licks on a cello, blues, rock and bluegrass rise to a new dimension. Dirty Cello – a five-piece band from San Francisco – makes its style of string music to inspire audiences to swing, sway and dance." Ashland Daily Tidings.

"The band plays every style imaginable, and does some fantastic covers. (Their rendition of "Purple Haze" is incredible.) But what is most spectacular about them is hearing the depth of soul in Roudman's playing – it goes beyond what most people would expect from the instrument. She plays it with so much heart, you'll wonder why more bands don't have a cellist." Good Times Santa Cruz

The concert is presented by SBL Entertainment. The Sofia Theater is located at 2700 Capitol Avenue, Sacramento, California 95816. The performance is scheduled for Dec 11 at 7 PM

Tickets range from \$32 - \$42. For tickets go to <https://bit.ly/2Tm5VFc> or tickets@bstreettheatre.org or call 916-443-5300.★

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