

FIREWORKS BUYERS GUIDE

Get the Most Bang For Your Buck!

Carmichael Times

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Serving Carmichael & Sacramento County since 1981

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A Wild Success for Effie Yeaw



Artists Pat Mahony Getz (center) donated a landscape in oils. Husband and wife dental surgeons Kevin Tanner and Gabrielle Rasi (Almond Orchard Dental Care) rejoice in winning the piece at auction.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Recent easing COVID restrictions enabled the return of a beloved annual Carmichael tradition. After resorting to a virtual gala in 2020, the Effie Yeaw Nature Center last week staged a modified in-person fundraiser, under the stars. The event got a go-ahead from Sacramento County – provided guests, caterers and volunteers did not exceed 200 people. When purchasing tickets, attendees were asked for proof of vaccination or to supply recent negative COVID test results.

The facility partnered with Sacramento Fine Art Center to offer a juried selection of nature-themed art. Celebrity canvases were big-ticket items. A cluster of aspen trees by

famed Carmichael artist Pat Mahony sold for \$5500. Deladier Almeida's aerial portrait of Sacramento Valley brought a bid of \$5000. Experiences and vacations were also up for auction. A bidding war broke out over eight tickets to see the "Hamilton" musical during its Sacramento season. Though the luxury box seats were valued at \$800, the hammer fell at \$4600. Three days in a Sea Ranch cabin sold for \$2000 and a similar vacation deal in Lake Tahoe raised \$1750.

Affectionately dubbed the "Wild Things" celebration, Effie Yeaw's spring art gala is its most important fundraiser. The center is administered by the American River Natural History Association, with educational outreach – and the care of a 100-acre preserve – funded solely

through public generosity. A county-wide destination for nature lovers, its endurance was last year challenged by pandemic cancellations of income-producing programs.

Staff and nature center fans seemed thrilled to have "Wild Things" restored as a community event. At \$150 per ticket, the fundraiser quickly sold out and broke records for raise-the-paddle pledges. "When we explored the idea of an in-person Gala this year, we weren't sure if people would be eager or hesitant," said Effie Yeaw staffer Heather Gabel. "But our supporters were delighted to gather and raise funds that allow us to continue our mission. The event was a fundraising success and a lovely evening, enjoyed by all."

Learn about the Effie Yeaw nature center at www.sacnaturecenter.net ★

4th of July Reminder: Keep it Safe, Keep it Legal

By Janna Haynes, Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - With Independence Day just around the corner, COVID restrictions rolling back and anticipated parties, please remember to know the risks of fireworks, only use legal fireworks and stay safe when using. If you see or suspect illegal firework usage, please report it!

The County has teamed up with our cities, fire and law enforcement jurisdictions to educate our community members on how to celebrate safely, how to spot a safe and sane firework and how to report illegal fireworks usage. In addition, many jurisdictions are enforcing stricter penalties this year for illegal fireworks usage.

Calls for service throughout the county increase dramatically on July 4th and emergency response resources are stretched extremely thin. During the holiday weekend, please use 9-1-1 for emergencies only – like an active fire or injury. Each jurisdiction has provided an alternative method to report illegal fireworks sale and usage.

Together, we can ensure that Independence Day celebrations are fun, safe and do not cause undue injury or fire in our communities.

Know the Risks: The unsafe use of fireworks can cause severe burns, amputations, blinding and even death; Damaging fires occur when children use fireworks unsupervised by adults; Parents are responsible for any property damage or injuries caused by all fireworks.

Keep it Legal: All legal fireworks in California are called Safe and Sane Fireworks and must bear the State Fire Marshal's seal; Safe and Sane Fireworks may only be used and sold from noon June 28 through midnight on July 4; Any firework that goes up in the air or explodes is illegal and dangerous.

Keep It Safe: Always have a bucket of water to dispose of fireworks and leave in the water overnight before disposing; Always have a hose connected to water available in case of fire; Do not use fireworks near dry grass or other flammable materials; Do not use fireworks while under a canopy, covered balcony, covered patio or under a tree or bushes.

How to report illegal sale and usage: Unincorporated – (916) 874-5115 or (916) 874-5115 or www.sacramento.gov

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Carmichael Chooses Best of the Best



Business people and Chamber of Commerce leaders gather at the Milagro Centre for a Best of Carmichael winners portrait.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Business folk were toast of the town when the

Carmichael Chamber of Commerce and Carmichael Times hosted contest announced "Best of Carmichael awards" recently. Winners were decided by customer and

supporter votes. Certificates rewarded victory. More than 4000 voters participated to decide the community's top providers. Twenty-four contested categories included

professional services, markets, restaurants, fitness centers, non-profits – and many more entities that make Carmichael a commercial and service hub.

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FIREWORKS BUYERS GUIDE

Get the Most Bang For Your Buck!

By David Dickstein

Fireworks are a symbol of America's independence, but with so many state and local limitations placed on them it's hard for Californians to feel all that liberated when celebrating Independence Day.

Reasons for that generally pertain to safety concerns. Authorities contend that injuries and fires are minimized by allowing the sale and use of only safe and sane fireworks in certain communities and for no

more than seven days a year. Not helping matters is the fact that our founding fathers signed the Declaration of Independence during one of the hottest months of the year.

"With California entering warmer weather with drought conditions in place, it is important to remember that fireworks are illegal in certain areas of California," State Fire Marshal Mike Richwine told Messenger Publishing Group. "Each year serious injuries and millions of dollars in property loss occur

from wildfires sparked by fireworks."

Adding to this season's challenges, the domestic fireworks industry is dealing with another type of drought – as in the potential lack of product due to unprecedented delays in receiving ordered products from suppliers in China, maker of nearly 100 percent of product for the U.S. market.

As a result, according to Linda Hass, Sacramento-based Phantom Fireworks West Coast operations manager, "Our industry shipping costs have dramatically increased

from a year ago. In addition, space on the container ships is limited, and we are experiencing delays and backlogs in the Western U.S. ports."

Phantom and its largest California competitor, TNT Fireworks, which also owns most Discount Fireworks Superstore stands in the state, are expecting product to arrive much later than usual at their distribution centers.

"This is a very challenging year for the entire industry," Hass said. "Fingers crossed! Shop early!"

Prices, promotions and product new for the 2021 season will likely not be determined until right up to when non-profits kick off their fundraisers where fireworks are allowed. Due to all the uncertainty and lack of new product to test by press time, our 20th annual buyer's guide covers the highest-rated fountains likely to return this season at TNT, Phantom and Discount Fireworks Superstore locations in this region. Listed alphabetically by recommended show order are state-approved fireworks that have earned at least 4 1/2 stars on a 5-star scale judged on performance, duration, distinctiveness and value.

Opening Acts

- **Crickets** (DFS) – If hearing crickets indicates silence, this colorful little powerhouse is sorely misnamed. Has more snap, crackle and pop than a milky bowl of Rice Krispies. 42 seconds.
- **Flaring Stars Fountain** (Phantom) – Virtually noiseless beauty featuring swarming fish effect in red, gold and green. 54 seconds.
- **Kool Kat** (TNT) – Pint-sized dynamo is packed with crackle, color and longevity

for the price. 43 seconds.

- **Luck of the Irish** (TNT) – Performance of gold and silver spray, red and green balls, crackles and four super-loud whistles. 75 seconds.
- **Main Squeeze** (TNT) – Rookie sensation from last season sports insane sparks at the 1-minute mark. 83 seconds.
- **Phantom Dragon Slayer** (Phantom) – Solid pick with white, blue and lemon chrysanthemums, rowdy crackles and red stars. 66 seconds.
- **Retro** (DFS) – Former "Best in Show" and "Best New Fountain" winner is perhaps the most exciting one minute in fountains ever. 58 seconds.
- **Serenity** (Phantom) – Noiseless fountain opens with lovely lava lamp-like lumps and peacefully pleases with seven colors and white chrysanthemums. 59 seconds.
- **Toxic Barrel** (TNT) – Green toxic sludge blobs and loud crackles make this pretty poison despite the fleeting duration. 45 seconds.

Middle Acts

- **Crazy Bug Fountain** (TNT) – Amazes with triple swarm



Fiery Meadow is a wise buy if your legally lit fireworks show needs a solid fountain-novelty hybrid item; photo courtesy Phantom Fireworks. TNT Torch is one of the best fountains being sold this season along with Kool Kat, a pint-sized dynamo for the price at TNT Fireworks stands; photos courtesy TNT Fireworks.

- effect. Great crackles, reds, greens and palms. Was 2020's "Best New Fountain" runner-up. 95 seconds.
- **Flower Pot Fountain** (Phantom) – Low-noise fountain enralls with multicolored droplets against a near-constant shower of silver glitter. Use of blob-producing nitro-cellulose reduces burn time, but worth it. 52 seconds.
- **Illuminati Triangle** (Phantom) – Long-lasting fountain features multi-color pearls, sprays, flying stars and titanium crackle. 184 seconds.
- **Moondance Premier** (Phantom) – Super-sized version of Phantom's little Moondance Fountain. 100 seconds.
- **Power On** (TNT) – Former

- "Best New Fountain" electrifies with towering crackling sparks and unique fusing that moves from end to end. 85 seconds.
- **Psychedelic** (DFS) – Non-stop crackle, ice-white palms, multi-colored showers – crowd-pleasing fan fountain. 96 seconds.
- **Quiet Riot** (DFS) – This oldie but goodie features a rainbow of colors, crackles and boisterous finish. Long lasting and 500 grams, but not enough oomph for finale status. 180 seconds.
- **Red White & Blue Jubilee** (Phantom) – Patriotically pleasing with white chrysanthemums, and red and bluish fish and pearls. 110 seconds.

- **Tasmanian Cyclone** (TNT) – Crackling sparks, lots of reds, greens, blues and yellows, fish effect, smokeless globs and wide and wild finish. 106 seconds.
- **TNT Torch** (TNT) – Shimmering golden stars are reminiscent of cones from the early 1970s. Earned "Best New Firework" honors last season. 72 seconds.
- **War Fountain** (Phantom) – Colors change with each stage of fiery crackles. Great duration and intensity. 82 seconds.
- **Wild Side** (TNT) – Like watching the super-charged final half-minute of TNT's Opening Show for a full minute. No climax because it's all climax. 60 seconds.
- **Whimsy** (DFS) – Identical to TNT's Power On.
- **Wicked Wizard** (DFS) – Love the height, purple droplets and titanium added for sharper crackles and a brighter white. 74 seconds.

Finales

- **Brew Haha** (Phantom) – Let's toast to this beer stein-shaped fountain with vibrant colors, wide spread and loud opening whistle. 145 seconds.
- **Coral Reef** (Phantom)

- Must-buy 500-gram fan emits radiant colors and clamorous whistles and crackles. 105 seconds.
- **Delirium** (TNT) – Granddaddy of California's fan fountains, it's the must-buy senior identical cousin of Phantom's Coral Reef.
- **Fiery Meadow Flower Fountain** (Phantom) – Proving that hybrid fireworks often make for big crowd pleasers is this combo fountain-wheel featuring titanium crackles and spinning finale. 68 seconds.
- **Living the Dream** (TNT) – Like ordering TNT's exquisitely named Wild Side (see above) and saying, "make it a double." Super-charged crackles give punch to this 500-gram winner. 120 seconds.
- **Opening Show** (TNT) – Budget permitting, this envy-inducing finale is a 500-gram must-have. Back up a few feet at the minute-40 mark. Trust us. 130 seconds.
- **Pyrotastic** (DFS) – Five-hundred grams are brilliantly distributed among 12 tubes bearing diverse effects and memorable performance. 181 seconds.

For stand locations and additional product information, visit the retailers' websites: tntfireworks.com, fireworks.com (Phantom); and dfsfireworks.com (Discount Fireworks Superstore). Check local laws and take all safety measures before buying and lighting.



SUPPORT YOUR LOCAL NON-PROFIT ORGANIZATIONS

If it's not TNT, it's not Fireworks

STOP BY YOUR LOCAL STANDS

to see all the Buy One

Get One Free,

Mix & Match and

Assortment

options available



Pickup Rampage is Fatal in Vicinity of Fair Oaks Blvd

By Patrick Larenas

CARMICHAEL, CA (MPG) - On the morning of Monday, June 21st, residents were advised by media sources to stay away from two scenes of violence in connection to a deadly vehicle rampage in Carmichael. Sacramento Sheriff's Department and emergency vehicles responded to the fatal incident which happened at the intersection of Fair Oaks Boulevard and Manzanita Avenue and ended in Cypress Avenue and Hackberry Lane near the Elks Lodge.

The first scene of violence began at 9:00 am, according to Sargeant Rod Grassmann, when a black Chevrolet Silverado pickup was spotted driving erratically by security personnel near the Safeway at the first intersection. The pickup driver struck an individual who was left for dead near the northeast corner in front of the bus stop. Moments afterwards someone who was trying to help the runover victim also became the target of the driver as the pickup came back and struck its second victim.

After the first two victims, the driver continued on the rampage down Cypress Avenue as the



The first victim of the vehicle rampage was fatally struck at the northeast corner of Fair Oaks Boulevard and Manzanita Avenue. Photo by Patrick Larenas

Silverado struck a black four door sedan from the rear and pushed it some 100 yards until stopped just past the Elks Lodge near Hackberry Lane. At this point, according to Sargeant Rod Grassmann, the suspect got out of the truck armed with a firearm and a blunt object pursuing the driver of the sedan. That victim was able to escape getting onboard a security vehicle at the scene.

The violent assaults continued as the suspect turned to a nearby RV trailer stationed in the parking lot of the Elks Lodge, where the subject attacked a fourth victim staying there. As the suspect struck the victim just outside the trailer, the

two struggled to control the suspect's firearm. The violence finally came to an end when a fifth person came out of the trailer and shot the suspect in the upper torso.

The Sacramento Sheriff's Department took the suspect into custody and set a perimeter about a block in size to maintain nearby residents safe at both locations. Four victims were attacked in total, leaving one dead and two who were injured to an unknown extent.

At the time of press, the Sacramento Sheriff's Department was not releasing the victim's name until their next of kin was notified.

For more information visit www.sacsheriff.com ★

Carmichael Chooses Best of the Best

Continued from page 1

River City Brewery emerged as champion of champions: this Milagro Centre anchor was again preferred pub and best restaurant. Owners Beth Ayers-Biro and Steve Cuneo earned additional kudos for inspiring most votes overall.

The I Love Pie shop took the cake as best bakery. Emigh Hardware nailed a best-market award. The Effie Yeaw Nature Center was voted tops for non-profit. Eskaton Village secured best senior living. Twisted Scissors salon snipped the field for best barber/beauty shop.

PJ's Coffee, Frith and Bradshaw Jewelers, Bucks Automotive and Skip's Kitchen were among many family operations proclaimed tops. Urban Flex Fitness muscled in as best-gym.

While many new winners emerged,

some perennials prevailed. Katie Pexa's Farmers Insurance agency was a fourth-time champion. Carmichael Presbyterian was again heaped with best-church praise. In all, 243 businesses – either located in Carmichael or members of the Chamber -- received votes.

Over recent years, the competition has garnered increasing community excitement. Although the COVID crisis prevented a 2020 poll and ruled out the usual celebratory banquet for this year's winners, enthusiasm was rekindled for 2021. The Chamber of Commerce and Carmichael Times has presented proclamations. The organization will celebrate the winners when regular Chamber gatherings resume.

A complete list of Best of Carmichael winners is below.

Best of Carmichael Winners List for 2021

Best Automotive Repair & Service
Buck Family Automotive

Best Barber, Beauty Salon/Services
Twisted Scissors Salon & Boutique

Best Business Services
Carmichael Box Shop

Best Carmichael Bank / Credit Union
Golden 1 Credit Union (Carmichael)

Best Carmichael Bar/Pub
River City Brewing Company

Best Carmichael Church
Carmichael Presbyterian Church

Best Carmichael Coffee
PJ's Coffee

Best Carmichael Fast Food
Skip's Kitchen

Best Carmichael Home Based Business
Susan Maxwell Skinner

Best Carmichael Non-Profit, Community Service
Effie Yeaw Nature Center

Best Carmichael Restaurant
River City Brewing Company

Best Carmichael School
St John's the Evangelist

Best Carmichael Senior / Assisted Living
Eskaton Village Carmichael

Best Dental Office
Marconi Dental Group

Best Dessert, Bakery, Ice Cream
I Love Pie Bakeshop

Best Financial Service
Tim Hemmen - Reverse Mortgage Specialist

Best Grocery Store / Market
Emigh Hardware and Outdoor Living

Best Health, Fitness, Gym, Club
Urban Flex Fitness

Best Jewelry Store
Frith and Bradshaw

Best Mortgage Broker / Lender
Golden 1 Credit Union (Carmichael)

Best Real Estate Office / Realtor
Diez & Sigg Properties

Best Residential Services
Katie Pexa Insurance Agency, Farmer's Insurance

Best Veterinarian/ Pet Services
Sunflower Pet Salon

Top Vote Getter
Best Carmichael Bar/Pub
River City Brewing Company

4th of July Reminder: Keep it Safe, Keep it Legal

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reportfireworks@saccounty.net; Sacramento: 916-808-5471 or "Nail 'Em" App; Folsom: 916-355-7231;

Elk Grove: fireworks@elk-grovepd.org or "Nail 'Em" App; Rancho Cordova: 916-362-5115; Citrus Heights: 916-727-5500; Galt:

209-366-7000
Aren't sure who or how to report? Call 3-1-1 to be connected to the right place! ★

2852 BARBARELL, SACRAMENTO
Offered at: \$459,900

Architectural gem centrally located in the heart of Sacramento. Charming neighborhood, desirable schools. Upgraded 1948 home - stainless steel appliances, granite kitchen countertops, indoor laundry, fresh paint inside and out, newer roof and HVAC, automatic sprinkler system, wrought iron fenced yard with removable fencing for driveway access and double dog gate retains its original hardwood floors, crown moldings, dual fireplace, and mature landscaping. Originally the model home for this subdivision, it boasts a large corner lot, a two-car garage, and wall-to-wall bedroom closets. Recent design decisions remain true to the spirit of the home, from the high end mid-century bathroom tub and tiles to the added storage spaces that blend seamlessly with original built-ins. Floor-to-ceiling windows flood the home with light and capitalize on the delta breeze. Large step-down bonus room with coffered ceiling is an entertainer's paradise, offering entry to courtyard patio and panoramic views of stunning backyard.

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First Ladies

There has been such a diversity of First Ladies in the White House. Do you have a favorite? There have been 47 officially recognized as America's First Lady from contributors to game changer campaigners. Amy Russo discovered much about these ladies in the 230 year history of our country. They had as much personality as their President spouses. Amy shared a few of those stories with me from her book "Women of the White House" on my POPPOFF Radio Show. Amy is a city reporter for the Providence Journal, but has written for the Washington Post, USA Today, and NBC News to name just a few. Take a look.

FOR PROMOTING HER HUSBAND TO RUN FOR PRESIDENT. She helped William Taft to network during highbrow social gatherings where he would discuss local politics, and long-supported his career development from law school to the white house.

1. **MARTHA WASHINGTON DIDN'T WANT THE JOB.** Neither did her successor Abigail Adams. Both were reluctant to take on the role, feeling that it would constrain their behavior and make life dull. There was a handful of women who recoiled at the title FLOTUS.
2. **LONG BEFORE MELANIA TRUMP, LOUISA ADAMS WAS AMERICA'S FIRST FOREIGN-BORN FIRST LADY.** Born in London, just one year before the U.S. would claim its independence. Louisa's birthplace became political ammunition for John Quincy's foes.
3. **WELL BEFORE BECOMING FIRST LADY, JULIA TYLER'S FIRST MAJOR PUBLIC APPEARANCE WAS IN AN AD FOR A NEW YORK CITY DEPARTMENT STORE AT AGE 19.** The image used her nickname, "Rose of Long Island," rather than her real name. The publicity was a scandal for her family which sent her to Europe for a while to shake off attention.
4. **LUCY HAYES APPEARS TO BE HAVE BEEN THE FIRST WOMAN WITH A COLLEGE DEGREE.** She graduated from Cincinnati's Wesleyan's Female College in 1850.
5. **HELEN TAFT WAS CREDITED**
6. **EDITH WILSON CAME VERY CLOSE TO WIELDING REAL POWER.** When Woodrow Wilson was incapacitated by a stroke, Edith liaised with politicians, studied papers and briefed her husband. There is speculation she overstated her role.
7. **LOU HOOVER SPOKE CHINESE WHICH SHE HONED LIVING ABROAD WITH HERBERT HOOVER.** He worked as a mining engineer. She also spoke Latin.
8. **FLORENCE HARDING AND BETTY FORD DIVORCED HUSBANDS BEFORE MARRYING MEN WHO BECAME PRESIDENT.** Rachel Jackson had attempted to divorce her husband who was abusive, but it was never finalized.
9. **HILLARY CLINTON'S DEBUT IN NATIONAL NEWS OCCURRED AFTER HER GRADUATION FROM WELLESLEY COLLEGE.** She was the first student to give a commencement speech. Following a speech from Republican senator Edward Brooke who presented what Hillary deemed a defense of Richard Nixon's presidency, she scrapped her prepared speech and publicly scolded him. It earned her a mention in LIFE Magazine and a dismissive review from The CHICAGO TRIBUNE.
10. **THE FIRST LADYSHIP IS A CEREMONIAL POSITION.** Neither the role nor its duties have ever been officially defined and it doesn't pay. You can follow Amy on Twitter and enjoy her perspective on these women in "Women of the White House." Love insider info!!! ★

All Adults Should Get Tested for Hepatitis C

By Brenda Bongiorno, Sacramento County News

SACRAMENTO, CA (MPG) - An estimated 2.4 million people are living with hepatitis C in the United States. However, many don't know they are infected because chronic hepatitis C does not have symptoms for 20 years or more. By that time, serious damage can occur to your liver and can lead to death. The good news is that life-saving treatments can cure hepatitis C in 8 to 12 weeks to prevent further liver damage, cirrhosis and liver cancer. Getting tested for hepatitis C is the first step.

"We want to educate the community that lives can be saved just by getting tested for hepatitis C. This virus is the leading cause of liver cancer and liver transplants," said Sacramento County Health Officer Dr. Olivia Kasirye.

The liver is a vital organ that processes nutrients, filters the blood and fights infections. Hepatitis causes inflammation of the liver that can affect its function. Although hepatitis is caused by a virus and exposure to the blood of an infected person most often, toxins, some medications, certain medical conditions and heavy alcohol use can also cause hepatitis. The most common types of viral hepatitis in the U.S. are hepatitis A, hepatitis B and hepatitis C. Although all types of viral hepatitis can cause similar symptoms, they are spread in different ways, have different treatments, and some types of hepatitis are more serious than others.

Hepatitis C is caused by the hepatitis C virus. When someone is first infected with the hepatitis C virus, they can have

a very mild illness with few symptoms or could require hospitalization. Less than half of people who get hepatitis C are able to get rid of the virus without treatment. Those who get infected will likely develop a chronic lifelong infection, which left untreated can cause serious health problems including liver disease, liver failure, liver cancer and death.

CDC recommends you get tested for hepatitis C if you: Are 18 years old and older; Are pregnant (get tested during each pregnancy); Currently inject drugs (get tested regularly); Have ever injected drugs, even if it was just once or many years ago; Have HIV; Have abnormal liver tests or liver disease; Are on hemodialysis; Received donated blood or organs before July 1992; Received clotting factor concentrates before 1987; Have been exposed to blood from a person who has hepatitis C; Were born to a mother with hepatitis C.

The hepatitis C test is a blood test that looks for HCV antibodies to find out if someone has ever been infected with the hepatitis C virus. Test results can take anywhere from a few days to a few weeks to come back. Rapid anti-HCV tests are available in some health clinics and the results of these tests are available in 20 to 30 minutes. If you are positive for the HCV antibodies, a follow-up test called NAT/PCR test will be done.

Learn more about hepatitis C and talk to your doctor about getting tested for hepatitis C – it could save your life. You can also contact the Sacramento County Sexual Health Clinic for testing, call 916-875-1551 or go to www.SacSexualHealth.org for more information. ★

Vacation Bible School Summer Camp

at American River Community Church For Children ages 4-12

3300 Walnut Avenue - Carmichael, CA

July 19th - July 23rd 5-8pm



TREASURED
Encouraging Youth Through Faith

For More Information
Or to Register Your Children, Contact:
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Yolanda Reyes from ARC is Awarded Prestigious SMART Scholarship



Yolanda Reyes

Los Rios Community College District

SACRAMENTO REGION, CA (MPG) - Yolanda Reyes, a Computer Science and Physical Science/Mathematics student at American River College, was awarded the Department of Defense Science, Mathematics and Research for Transformation (SMART) Scholarship.

This award provides students with full tuition for up to five years, summer internships, a stipend and full-time employment with the Department of Defense after graduation. This unique opportunity offers students hands-on experience at one of over 200 of the nation's most innovative laboratories across the Army, Navy, Air Force and larger Department of Defense. During summer

internships, SMART Scholars work directly with an experienced mentor, gaining valuable technical skills. After graduation Reyes will work at the National Air and Space Intelligence Center located at Wright-Patterson Air Force Base in Ohio.

Reyes is currently studying Computer Science and Electronics Technology, with a special focus in Computer Engineering. Reyes said about the award, "It took me six years to finish my Associates of Science and transfer to California State University, Chico. In order to stay motivated I decided that I would strive to gain enough scholarships to fund my undergraduate degree even though I had never applied for one. I never could have imagined my hard work and dedication would not only fund my undergraduate degree but a master's degree as well as pay me to stay in school. This award has made all my dreams come true and put me on a path toward a rewarding career as a civil servant supporting our United States Air Force. I am eternally grateful to the taxpayers and elected

officials that support and work towards expanding programs such as the Pell Grant and the Science, Mathematics and Research for Transformation scholarship. Thank you!"

The Department of Defense is the largest employer of scientists and engineers in the nation with nearly 300,000 STEM professionals. For over a decade, SMART has trained a highly skilled STEM workforce that competes with the evolving trends of industry to support the next generation of science and technology for our nation.

For more information on the SMART Program or to learn how students can apply, please visit smartscholarship.org. The application is open annually from August through December.

The SMART Scholarship-for-Service Program is a combined educational and workforce development opportunity for bachelor's, master's, and Ph.D. students to gain technical skills in critical STEM fields and support the national security mission of the Department of Defense. ★

How Should California Confront Wildfire Threat?



By Dan Walters
CALMatters

Physicist Albert Einstein is widely, albeit erroneously, thought to have said that "insanity is doing the same thing over and over again and expecting different results," but regardless of its source, the aphorism accurately reflects California's attitude about wildfires.

Year after year, destructive fires whip through communities in the "wildland-urban interface," often killing those who cannot or will not leave their homes and causing untold billions of dollars in property losses.

The frequency and severity of wildfires appear to be increasing as our climate changes, droughts persist and greenery dries and becomes explosive fuel. What was once a relatively brief fire season in late summer and early fall has morphed into a year-around peril.

And yet, more often than not, burned-over land soon sprouts new housing whose owners and tenants once again place themselves in harm's way.

A new study by UC Berkeley's Center for Community Innovation, commissioned by the think tank Next 10, attributes this seemingly loony practice to misguided state and local policies that incentivize reconstruction in

fire-prone areas.

"Wildfire threatens the lives and homes of more than one-quarter of California's population," F. Noel Perry, the founder of Next 10, said in a statement that accompanied the report. "We must overhaul local and state policies and planning procedures to ensure that we are not incentivizing actions that elevate wildfire risks."

The study found that replacing current homes in high-risk areas would cost at least \$610 billion and that huge number scares insurers. As they pay out huge sums to burned-out policyholders and the danger of future catastrophic losses increases, insurers either shun coverage altogether or impose steep hikes on premiums.

"With climate-fueled wildfires scorching hundreds of thousands of acres, causing the loss of life and property, wildfire insurance availability has shrunk while the premiums charged have increased," a commission appointed by Insurance Commissioner Ricardo Lara declared recently.

Insurance is required by mortgage lenders and many property owners, unable to purchase coverage in the private market, have turned to a statewide insurance pool of last resort that has high premiums and limited coverage.

The Next 10 study recommends that the wildfire risk be approached by overhauling land use policies that lack "incentives to avoid building in fire-prone areas" and thus are "contributing to the persistent and increasing risk of significant economic and human costs associated with wildfires."

Land use in California is

largely controlled by state and county governments through zoning and construction permitting. The state's housing crisis has demonstrated that those governments are often reluctant to approve high-density housing, especially that meant for low- and moderate-income renters, within urban areas.

However, as the Next 10 study points out, they tend to be more supportive of housing, especially single-family homes, in urban peripheries, which also tend to be the areas of the highest wildfire risk.

The report proposes "moving homes out of the WUI (Wildlands-Urban Interface), incorporating greenbelts and wildfire buffers, increasing density in existing commercial cores, adding gentle density in the form of 'missing middle' housing and accessory dwelling units to areas not in the WUI, and embracing manufactured housing as an affordable-by-design approach."

Lara's commission, meanwhile, suggests insurance premiums based on forecasts of future peril, rather than past experience, blanket policies that spread risk, rewards for making homes more resistant to damage and other steps that can mitigate not only wildfire impacts but the less obvious risk of destructive flooding.

Both studies underscore a fact we ignore at our existential peril: Despite its many attributes, living in California means living with constant threat of catastrophe.

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

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We don't talk about it, but there are more than 200,000 cases in California annually

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- ◆ Financial Abuse
- ◆ Mental Abuse
- ◆ Neglect
- ◆ Abandonment
- ◆ Isolation

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Carmichael Times
Serving Carmichael and Sacramento County since 1981

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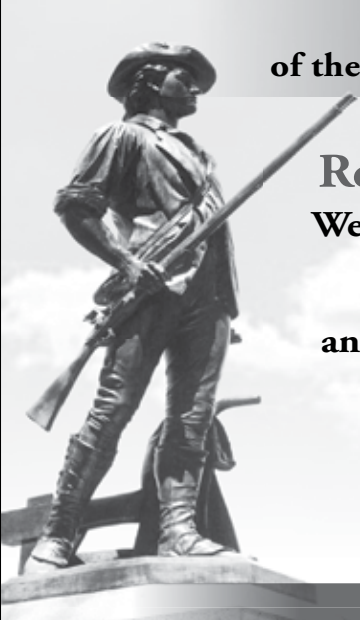
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NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF GARY HENRY NOE
CASE No. 34-2021-00299810

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Gary Henry Noe, deceased A Petition for Probate has been filed by Kristian Noe, in the Superior Court of California, County of Sacramento, requesting Kristian Noe 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 September 7, 2021 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: Hannah B. Oxley 3440 Hillcrest Avenue, Suite 100 Antioch, CA 94531 925-465-6111
Publish: June 11, 18 & 25, 2021
NOE 170622 6-25-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF HENRY HIGH
CASE No. 34-2021-00300913

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Henry High, deceased A Petition for Probate has been filed by Michelle High, in the Superior Court of California, County of Sacramento, requesting Michelle High 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 September 28, 2021 9:00 a.m. in Dept 129. This matter is set for a court hearing/appearance using the Zoom Application for the above referenced date and time. In order to participate in your Zoom hearing, you must either use a computer or smart device with internet access, and have downloaded the Zoom application. If you do not have compatible technology, then you can attend the hearing using a telephone and calling the designated toll free telephone conference line. You must appear by Zoom Application or Telephone using the designated department account referenced below at least 5 minutes before your scheduled hearing date and time; and wait for a court representative to take roll. Department 129 Zoom link: <https://saccourt.zoom.us/j/921129a> or Toll Free Telephone Conference Line @ (888) 475-499, with meeting ID #689-534-3925 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 8788 Greenback Lane Suite 105 Orangevale, CA 95662 916-333-0833
Publish: June 25, July 2, and 9, 2021
HIGH 170622 7-9-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF NELLIE PALADINI

NOTICE OF PETITION TO ADMINISTER ESTATE OF NELLIE PALADINI
CASE No. 34-2020-00285985

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Nellie Paladini, deceased A Petition for Probate has been filed by Ronald Barney, in the Superior Court of California, County of Sacramento, requesting Ronald Barney 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 October 20, 2021 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: John E. Boessenecker 220 Montgomery Street 15th Floor San Francisco, CA 94104 415-392-3374
Publish: June 25, July 2, and 9, 2021
BARNEY 170622 7-9-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF JACQUALINE NEASON

NOTICE OF PETITION TO ADMINISTER ESTATE OF JACQUALINE NEASON
CASE No. 34-2021-00299769

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Jacqualine Neason, Jackie Neason, deceased A Petition for Probate has been filed by Angela M. Neason, in the Superior Court of California, County of Sacramento, requesting Angela M. Neason 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 August 26, 2021 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: Angela M. Neason 5229 Cypress Avenue Carmichael, CA 95608 916-481-4207
Publish: June 25, July 2, and 9, 2021
NEASON 170622 7-9-21

SUPERIOR COURT OF CALIFORNIA

3341 Power Inn Road Sacramento, CA 95825
Case Number: 20FL05276

Notice of Hearing
1. To Victor Santos Ambrosio
2. A Court hearing will be held as follows: June 30, 2021 at 9:00am Dept: 125. This matter is set for a court hearing/appearance using Zoom Application for the above referenced date and time. In order to participate in your Zoom hearing, you must either use a computer or smart device with internet access and have downloaded the ZOOM Application. If you do not have compatible technology, then you can attend the hearing using a telephone and calling the designated toll free telephone conference line. You must appear by Zoom Application or telephone using the designated department account referenced below at least 5 minutes before your scheduled hearing date and time; and wait for a court representative to take roll. Zoom Link: <https://saccourt.zoom.us/j/dept125a> Toll Free Telephone Conference Line: (888) 475-4499 Meeting ID: 716-460-4884
3. WARNING to the person served with the Request for Order: The court may make the requested orders without you if you do not file a Responsive Declaration to Request for Order (form FL-320), serve a copy on the other parties at least nine court days before the hearing (unless the court has ordered a shorter period of time), and appear at the hearing. (See form FL-320-INFO for more information.)
Published: June 4, 11, and 18, 2021.
AMBROSIO 6-18-21

CITATION

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO
CASE NO. 20AD00053
CITATION REGARDING PETITION TO DECLARE CHILD FREE FROM PARENTAL CUSTODY AND CONTROL

IN RE: THE ADOPTION OF RYAN R. To Charlotte Ricci (mother of minor child) and to all persons claiming to be the parent of the minor child whose name is Ryan David Ricci. By order of this court you are cited and you may/shall appear before a judge in Sacramento County Superior Court in Department 124 located at 3341 Power Inn Road Sacramento, CA 95826 on the date of August 2, 2021 at 11:00AM to show cause, if you have reason why the minor child should not be declared free from the custody and control of his parents, according to the petition filed under the family code section 7800 et.seq. 1. This matter is set for a court hearing/appearance using Zoom Application for the above referenced date and time. 2. In order to participate in your Zoom hearing, you must either use a computer or smart device with internet access and have downloaded the ZOOM Application. If you do not have compatible technology, then you can attend the hearing using a telephone and calling the designated toll free telephone conference line. You must appear by Zoom Application or telephone using the designated department account referenced below at least 5 minutes before your scheduled hearing date and time; and wait for a court representative to take roll. Zoom Link: <https://saccourt.zoom.us/j/dept124a> Toll Free Telephone Conference Line: (888) 475-4499 Meeting ID: 909-979-7975
3. This notice must be served to all parties, so they are advised of the Zoom telepresence appearance/hearing. A proof of service must be completed and provided to the court before the return hearing date. 4. Due to the uncertainty of continued efforts to stem the COVID-19 epidemic, court hearings may be subject to change, and may change from Zoom to in-person appearances. 5. Prior to your scheduled hearing date, please continue to frequently check the family and Children section of the Sacramento Superior Court webpage at <https://www.saccourt.ca.gov/family/family-law.aspx> for any new information and advisements. The petition to declare the child free from custody and control of a parent has been filed for the purpose of freeing the minor child for adoption. You have the right to be represented by counsel. If you appear without counsel, and are unable to afford counsel, upon your request, the court shall appoint counsel to represent you. The court may appoint counsel for the minor, whether or not the minor can afford counsel. Private counsel appointed by the court shall be paid a reasonable sum for compensation and expenses, in an amount to be determined by the court and which amount shall be paid by the parties, other than the child, in proportions the court deems just. However, if a party is unable to afford counsel, the amount shall be paid out of the county's general fund. The court may continue the proceeding for not to exceed 30 days necessary to appoint counsel and to enable counsel to become acquainted with the case. Dated: May 28, 2021
Publish dates: June 11, 18, 25, and July 2, 2021
RICCI 7-2-21

RESOLUTION NO. 2021 - 043

RESOLUTION OF INTENTION OF THE CITY COUNCIL OF THE CITY OF CITRUS HEIGHTS TO RECORD DELINQUENT SOLID WASTE SERVICE CHARGES TO THE PROPERTY TAX ROLL

WHEREAS, the City Council of the City of Citrus Heights has determined that charges for solid waste collection services will be paid by the owner of record of the parcel receiving such services;

WHEREAS, Sacramento County will collect from the owner of record via the annual general tax levy any delinquent charges, penalties, and interest submitted to the County by the City of Citrus Heights;

WHEREAS, City Council sets July 8, 2021 at 7:00 p.m., or as soon thereafter as the matter may be heard, in the City Council Chambers, 6360 Fountain Square Drive, Citrus Heights as the time and place where any and all persons having objections to the proposed collection of delinquent solid waste charges, penalties, and interest can show cause as to why the proposed actions should not be carried out in accordance with the Resolution of Intention.

NOW THEREFORE BE IT RESOLVED that the City Council hereby gives notice that any owner of property liable to be assessed for a delinquent solid waste charge may, at any time not later than the hour set for hearing objections to the proposed collection of such delinquent charges on the tax roll, make and file with the City Clerk a written protest against the proposed action herein described or against the amount of charges, or both.

PASSED AND ADOPTED by the City Council of the City of Citrus Heights, California, this 10th day of June, 2021, by the following vote, to wit:


AYES:	Council Members:	Bruins, Daniels, Schaefer, Middleton, Miller
NOES:	Council Members:	None
ABSTAIN:	Council Members:	None
ABSENT:	Council Members:	None

Steve Miller, Mayor

ATTEST:
Amy Van, City Clerk Citrus Heights Messenger 6-25-2021

CORDOVA RECREATION & PARK DISTRICT

PARK DISTRICT NOTICE OF ADOPTION FINAL BUDGETS FOR FISCAL YEAR 2021/22



The Board of Directors of the Cordova Recreation and Park District, on June 16, 2021, by Resolution, adopted Fiscal Year 2021/22 Preliminary Budgets for:

- Cordova Recreation and Park District General Fund
- Independence at Mather Landscaping and Lighting District
- Villages of Zinfandel Community Facilities District
- District-Wide/The Center Property Fund
- Sunridge Community Facilities District
- Cordova Golf Course
- Montelena Community Facilities District
- My Parks Enhancement Fund
- Park Maintenance and Recreation Improvement District
- Park Facilities and Services Community Facilities District

Within the County of Sacramento, State of California

The proposed Final Budgets for Fiscal Year 2021/22 are scheduled to be adopted by the Board of Directors at a regularly noticed meeting held at 6:30 p.m. on Wednesday, August 18, 2021 via the Zoom Meetings platform and at Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova, California 95670.

The public is invited to this meeting via Zoom or in-person to be heard regarding the increase, decrease, or omission of any item(s) of each budget or for the inclusion of additional item(s).

The Preliminary Budgets are available for public inspection online at www.crdp.com through the Public Hearing on August 18, 2021.

Signed,
Patrick Larkin
General Manager
June 18, 2021
Grapevine Independent 6-25-2021

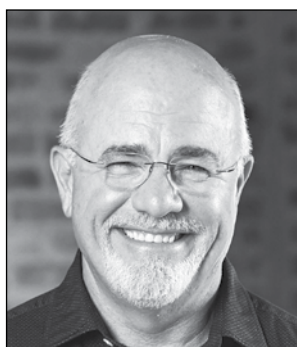
NOTICE OF PUBLIC LIEN SALE

SELF STORAGE AUCTION

Notice is hereby given that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to the California Storage Act (Sections 21700-21716 of the Business & Professions Code.)

ARMOR MINI STORAGE: Property is located at 5714 Auburn Blvd., Sacramento, CA 95841. The auction will be conducted entirely online at: <https://bid13.com/>
Auctioneer: Bid13.com 1-844-348-2776; agent for Owner. Contents for the following lien units will be sold:
Unit #B076 Pamela Williams
Pictures of the contents of the storage space can be seen online. Bids must be entered online beginning Wednesday June 9th, 2021 at 5pm and ending Saturday June 26, 2021 at 12pm PST.
Payment must be made at the time of purchase. All items in the unit are sold as is and must be removed within three days of the time of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party.

Carmichael Times June 18 and 25, 2021



Dave Ramsey Says Slip in Small-Business Optimism Draws California Comment

By John Kabatek,
National Federation
of Independent Businesses

SACRAMENTO, CA (MPG) - Small-business optimism hit a bump in the road in May, according to the release of the National Federation of Independent Business' Small Business Economic Trends report, also known as the Optimism Index.

"May saw a slight pause in the recovery of small business optimism after steadily increasing each month in 2021," said a national news release issued by NFIB. "As reported in NFIB's monthly jobs report, a record-high 48% of owners reported unfilled job openings."

Commenting locally, John Kabatek, NFIB California's state director said, "This is not the type of news we would have preferred hearing heading into the vacation months in our state's tourist-heavy economy. I think some warning lights, if not alarm bells, should be raised especially for our State Legislature. Let's hit the pause button on the many proposals to increase regulations long enough to let the economy sort itself out - Not that I'm expecting them to do so, but

California is the land of dreams."

From NFIB Chief Economist Bill Dunkelberg - "The labor shortage is holding back growth for small businesses across the country. If small business owners could hire more workers to take care of customers, sales would be higher and getting closer to pre-COVID levels. In addition, inflation on Main Street is rampant and small business owners are uncertain about future business conditions."

Other key findings include: Five of the 10 Index components improved, three declined, and two were unchanged. The NFIB Uncertainty Index decreased one point to 79. Job creation plans over the next three months rose to a net 27%, up six points. Owners expecting better business conditions over the next six months fell 11 points to a net negative 26%. Earnings trends over the past three months declined four points to a net negative 11%.

Keep up with the latest on California small-business news at www.nfib.com/california, where this release can also be read, or by following NFIB on Twitter @NFIB_CA or on Facebook @NFIB.CA.★

On the Job Training

Dear Dave,

I've been in sales for 15 years. I love my job, and I love my company. Our business wasn't affected as much as some during the pandemic, but my numbers have become stagnant. They're still good, but I feel I can do better. Do you have any advice for someone who wants to raise their sales and become a more productive team member?

- Sara

Dear Sara

Boy, I wish more people had the same attitude about their jobs. Folks with that kind of drive

and sense of responsibility are almost always successful in their professional and personal lives.

I want you to think about one simple word - serving. It isn't just a word or an idea, it's an attitude. Serving means you provide what you have to offer in a way that makes customers happy to trade their money and time for it.

But don't make the mistake of confusing serving with subservient. What I'm talking about is being proactive with customers individually and in the marketplace. It means being excited about what you have to offer, and believing you've got a great product at a great price. It means you're determined to give your customers a great experience 100% of the time, and that going the extra mile - whether you have to or not - is just business

as usual. And, it means if something goes wrong, you'll step up and make things right in a way that will make them forget a glitch ever happened.

If you help enough people, and make that the first order of your business and those relationships, you'll never have to worry about success!

- 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. ★

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Crossword Puzzle on Page 9

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

STATEPOINT CROSSWORD • THE 4TH OF JULY

Crossword Puzzle Solutions on Page 9

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					26			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			

CLUES

ACROSS

- Steps to the river, in India
- Hot springs resort
- Meal in a shell
- Driver's misbehavior?
- "Grilling technique"
- Medal of Honor descriptor
- Cracked open
- What Knave of Hearts stole from Queen of Hearts, sing.
- Raise one's rank
- July 4th pyrotechnic display
- Hubble Space Telescope operator, acr.
- Chip dip
- Topper
- Main Street tradition on the 4th
- Superlative of fummy
- Ribonucleic acid
- Store as fodder
- Moonfish
- Rose oil
- Number cruncher
- Fairy tale garden dweller
- Indian Lilac tree
- Extinct type of zebra
- Steampunk decoration
- Did 2 + 2 (2 words)
- Crocheted blanket
- Swedish shag rug
- Ancient port city in Israel
- Smiley face
- *First President to hold July 4th celebration at the White House
- Snoop Dogg's "Gin and ..."

DOWN

- Former tennis pro Steffi
- One who's made the pilgrimage to Mecca
- Petri dish filler
- Mother of Calcutta
- Roebuck's partner
- a.k.a. anorak
- A in B.A.
- **No ___ without representation"
- Unfortunately, exclamation
- "Drink to wash down burgers and hot dogs?"
- Table scrap
- Steal, past participle
- What haters spew?
- Crane or heron
- Expecting woman's date
- Life force in Sanskrit
- Chipped in
- What Motion Picture Association of America did
- *Most popular July 4th decoration
- Notable period
- Polynesian island country
- Feudal lord
- Fish a.k.a. porgy
- Beer acronym
- "Lee Greenwood's "Proud to Be

an ___

38. Blooper

40. Sine ___ non

41. Old-timer

44. Force units

46. Wedding tossable

48. Jiggly dessert

49. Run ___ of the law

50. Type of sea bird

51. Agitate

52. Kickboxing moves

53. Miso bean

54. U.S. ___ in golf or tennis

55. Egghead

56. Leisurely run

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Sudoku Puzzle on Page 9

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

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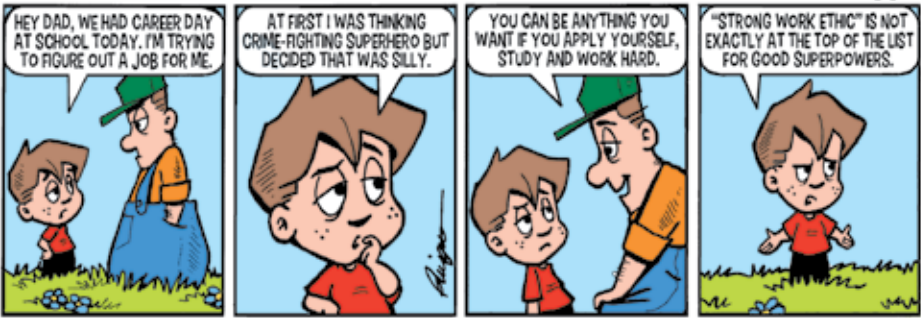
				7				
			4	2	6			
2	9	5	7		4			
4	7	8						
	8				1			
				3	8	6		
	6		8	5	3	1		
	5	7	1					
		2						

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

Solutions on Page 9

WEEKLY COMICS

Amber Waves



by Dave T. Phipps

The Spats



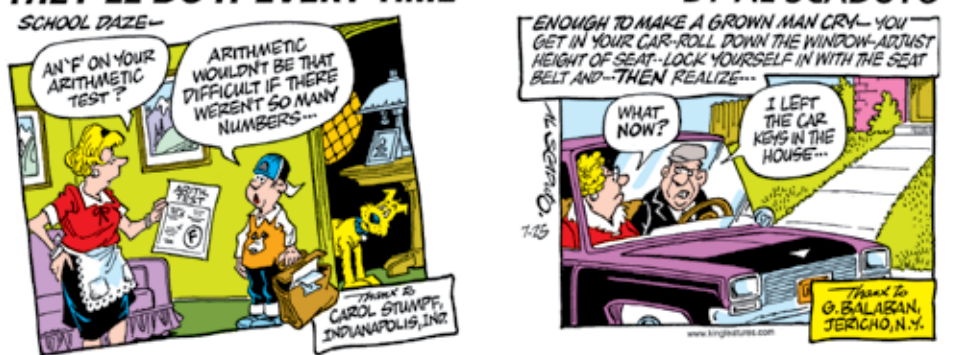
by Jeff Pickering

Out on a Limb



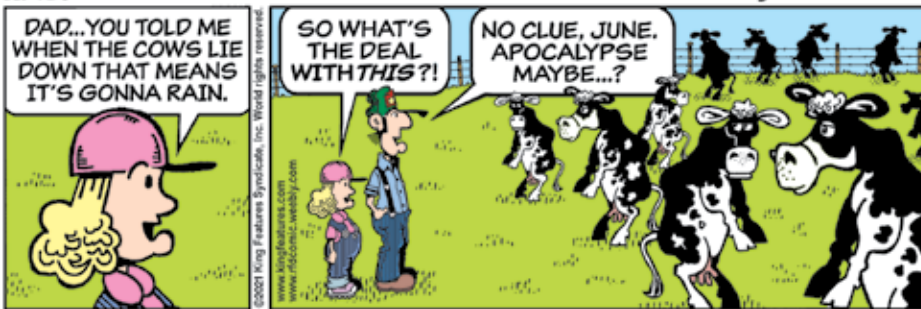
by Gary Kopervas

THEY'LL DO IT EVERY TIME

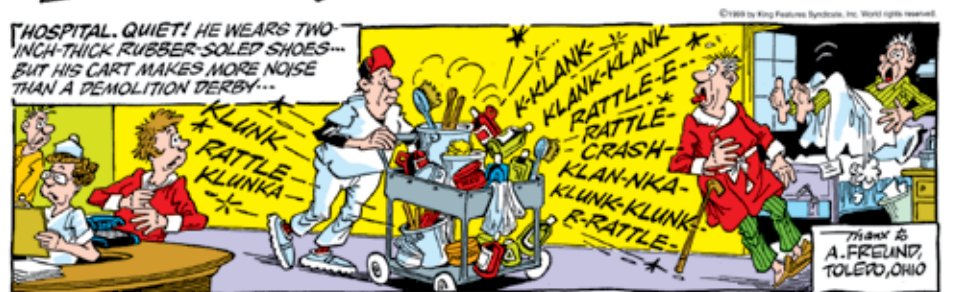


BY AL SCADUTO

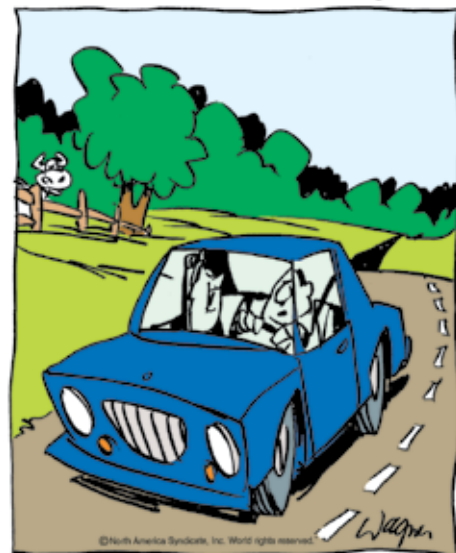
R.F.D.



by Mike Marland



GRIN and BEAR IT



LAFF-A-DAY

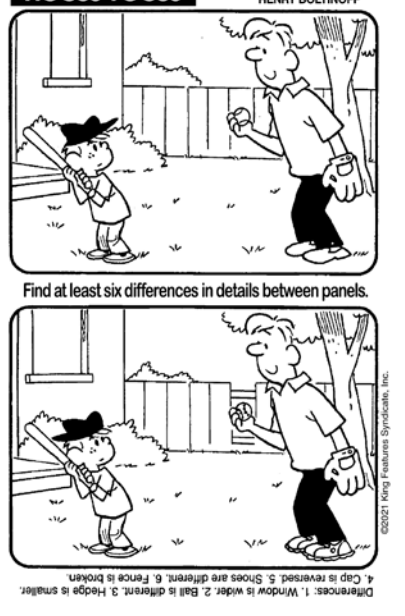


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<p>WELLNESS CANNED DOG FOOD Natural 12.5 Oz Full Case •Regular •Stew •Core Limit 2 Cases 20% OFF OUR REGULAR LOW PRICES</p>	<p>WORLD'S BEST CAT LITTER •Original •Extra Strength 14 Lbs Limit 2 Bags \$12.99</p>	<p>NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD 12-13 Lb bag (Ultra \$27.99) Limit 2 Bags •Lamb & Rice (Adult & Sm Bites) •Chicken & Rice •Adult •Senior •Small Breed •Large Breed \$19.99 •Puppy \$20.99</p>	<p>PRECIOUS CAT CLUMPING CAT LITTER 18 Lb Bag •Regular •Ultra Limit 2 Bags Per Family \$5.99</p>	<p>FANCY FEAST DRY CAT FOOD (Purina One Dry Cat •Selected Varieties 3 Lb \$6.99) 3 Lb Limit 2 Bags \$5.99</p>	<p>JONNY CAT PREMIUM CAT LITTER 10 Lb Bag Limit 2 Bags Per Family \$21.99</p>													
<p>PREMIUM CHOICE ALL NATURAL CLUMPING CAT LITTER 40 Lb Bag (Extra Strength 25Lbs \$8.49) Limit 2 Bags \$9.49</p>	<p>CANIDAE PURE GRAIN FREE ADULT DRY DOG FOOD •Lamb •Duck •Salmon •Bison •Chicken •Weight Control 24 Lb Bag Limit 2 Bags As Marked \$10 OFF OUR REGULAR LOW PRICES</p>	<p>CHICKEN SOUP FOR THE SOUL DRY CAT FOOD •Adult •Indoor/Hairball •Weight/Mature Care •Kitten 13.5 Lb Bag Limit 2 Bags As Marked 10% OFF OUR SUPER LOW PRICES</p>	<p>MEOW MIX DRY CAT FOOD •Original Choice 16 Lb Bag Limit 2 Bags Per Family \$11.99</p>	<p>IAMS DRY CAT FOOD (Nutro Dry Cat Food 5 Lb bag •Indoor Adult •Indoor Senior •Hairball •Kitten \$10.99) 7 Lb Bag Limit 2 bags \$11.99</p>	<p>MERRICK'S CLASSIC NATURAL DRY DOG FOOD •Chicken/Green Pea/Ancient Grains 25 Lbs Limit 2 Bags •Beef/Green Pea/Carrots •Lamb/Green Pea/Ancient Grains \$8 OFF OUR REGULAR LOW PRICES</p>													
<p>CASUAL PET & MIDWEST QUIETTIME •Loungers •Orthopedic Beds •Cat Beds 20% OFF OUR SUPER LOW PRICES ALL VARIETIES EXCEPT: ORTHOPEDIC MAT 30" x 40" - \$23.99</p>		<p>PENN-PLAX CASCADE POWER FILTER SALE</p> <table border="1"> <tr> <td>MODEL</td> <td>TANK SIZE</td> <td>PET CLUB SALE</td> </tr> <tr> <td>CASCADE 100</td> <td>20 Gal.</td> <td>\$11.99</td> </tr> <tr> <td>CASCADE 150</td> <td>35 Gal.</td> <td>\$16.99</td> </tr> <tr> <td>CASCADE 200</td> <td>50 Gal.</td> <td>\$21.99</td> </tr> <tr> <td>CASCADE 300</td> <td>100 Gal.</td> <td>\$43.99</td> </tr> </table>		MODEL	TANK SIZE	PET CLUB SALE	CASCADE 100	20 Gal.	\$11.99	CASCADE 150	35 Gal.	\$16.99	CASCADE 200	50 Gal.	\$21.99	CASCADE 300	100 Gal.	\$43.99
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<p>SMART BONES Healthy Alternative to Rawhide Made with Real Chicken •Sweet Potato •Peanut Butter 20% OFF OUR SUPER LOW PRICES</p>	<p>BRANTON SIMPLE SOLUTION TRAINING PADS 23" x 24" 50 Pads (Extra Large 50 Ct. \$19.99) \$11.99</p>	<p>AQUEON BOXED 10 GALLON TANK With Economy Kit Just add Heater For Tropical Fish \$44.99 Limit 1 Per Family</p>																
<p>SENTRY FLEA & TICK PRODUCTS (excluding Fipronidol & Advantage Guard 2) •Sentry Home •Natural Defense •Squeeze-On •Collar •Shampoo •Spray All Varieties 20% OFF OUR SUPER LOW PRICES</p>	<p>STOKES SELECT MORE BIRDS Hummingbird & Wild Bird Feeders & Nectar All Varieties 20% OFF OUR SUPER LOW PRICES</p>	<p>PENN PLAX PLASTIC AQUA-PLANTS 20% OFF OUR SUPER LOW PRICES</p>	<p>INSTANT OCEAN SEA SALT 50 Gal. Salt Mix \$15.99</p>															

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Price Valid Only With Coupon
ON SALE EVERYDAY
Effective 6/23/21 - 6/29/21

BONUS COUPON

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1.4 Oz - All Varieties
Limit 2 Pkgs With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
89¢
Effective 6/23/21 - 6/29/21

BONUS COUPON

ARM & HAMMER CAT LITTER DEODORIZER

20 Oz Boxes
Limit 2 Boxes with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 6/23/21 - 6/29/21
\$1.49

Sutter Health Park Announces New Twist to July 4th Celebration

By **Conner Penfold,**
Sacramento River Cats

WEST SACRAMENTO, CA (MPG) - Sutter Health Park's 4th of July Celebration has returned as Fourth on the Field Remix featuring the Sacramento Philharmonic and Opera, presented by Xfinity. This year's event will once again take place on the field as guests will have the opportunity to lay on the pristine Sutter Health Park outfield grass, enjoy family friendly music as performed by the Sacramento Philharmonic and Opera, and end the night with one of the only fireworks shows in the area – a patriotic display performed in sync with the Philharmonic.



reserved seating bowl tickets. All guests will have access to a mid-summer classics inspired menu as well as some of Sacramento's favorite local craft brews.

Gates will open at 7:00 p.m. and the family friendly performance will begin shortly after 8:00 p.m. The Fourth of July fireworks extravaganza will begin at 9:30 p.m. Tickets will go on sale soon; please visit rivercats.com for more information.

Sutter Health Park is the West Sacramento home of the 2019 Triple-A Champion Sacramento River Cats, and proud affiliate of the three-time World Champion San Francisco Giants. Sutter Health Park is consistently voted one of the top ballparks in America. Memberships, Mini-Plans, and Flex Plans can be purchased for the 2021 season by calling the River Cats Ticket Hotline at (916) 371-HITS (4487). Single-game tickets for the remainder of the season are on sale now at www.rivercats.com. For information on other events at Sutter Health Park, visit www.sutterhealthpark.com. ★

The event will feature three ticket options to choose from; VIP tickets in front of the stage include a reserved space with blanket on the outfield and access to private drink and restroom locations, general admission field access, and

Ask Toni

Why Did COBRA Cost Me \$40K in Medical Expenses?

Reader Alert: Many employer benefit group plans terminate the day you are no longer working full-time. Explore employer group medical plan rules and options with Medicare if you or your spouse are 65 or older.



Toni King

Toni:

I need your Medicare guidance because this March, I was rushed to the ER because of kidney failure caused from stage 4 of prostate cancer that has now spread to my pelvic bones.

Because I was working full-time, I took a leave of absence with short-term disability in January for 60 days while receiving my cancer treatment. Short term disability ended on March 15th and so I was placed on long term disability.

I was informed, while in the hospital for cancer treatment, that I had qualified for long term disability and would no longer be part of the company's health plan since I was not a full-time employee. COBRA would begin immediately.

My wife and I enrolled and paid for COBRA, so that I could continue with medical care where I am having cancer treatment. It took 6 weeks to get the paperwork to Social Security for me to enroll in Part B, since I was not working full-time, and my Medicare Part B began June 1st.

Now my Cobra nightmare begins... because COBRA

is only paying the 20% of medical/doctor bills and I was billed the 80% because I was not enrolled in Medicare Part B which has totaled over \$40K.

Please help me solve this COBRA financial nightmare.

~ Thanks, Robert, San Diego

Robert:

The Toni Says team will do all that we can to help you solve this problem with your \$40K Medicare Part B medical bill fiasco.

Those reading this article need to realize the seriousness of Medicare and insurance rules.

The Medicare & You handbook discusses topics such as "Special Enrollment Period" and "Should I Get Part B". It states that COBRA is not considered coverage based on current employer benefits.

You have **8 months** to sign up for Medicare Part B without a penalty if you are not "working full-time or have lost your company benefits whichever comes first. The 8-month period will run whether you choose COBRA or not. If you choose COBRA, do not wait until your COBRA ends in 18 months to enroll in Part B. This time period is past the 8-month period, and one will receive the famous "Medicare Part B penalty which go all the way back to when one enrolled in Medicare Part A.

Robert, you did everything correctly to enroll in Medicare Part B by

contacting Social Security and faxing the CMS-L564 form "Request for Employment Information" signed by your company's HR and CMS-40B form "Application for Part B". You were within the correct time limits.

You are in a Medicare "glitch" and the insurance plan is using "Coordination of Benefits" as their ruling.

Group health insurance plans are a state regulated plan not a Medicare regulated plan. Since you are past 65 and already enrolled in Medicare Part A, the health plan is passing the 80% of the doctor/medical bills on Part B to Medicare. You were not enrolled in Medicare Part B yet to pick up the difference.

It will take time to straighten this out but there is hope for you. The Toni Says® Medicare team is here to fight for you!

The good news is that COBRA plans are a creditable prescription drug coverage plans and you are eligible for a Special Enrollment Period for Medicare Part D without receiving a Medicare Part D penalty.

Toni King, Medicare author/advocate is giving a \$5 discount to the Toni Says® readers on the new 2021 Medicare Survival Guide® Advanced book at www.tonisays.com. Have a Medicare question? Call 832/519-8664 or email info@tonisays.com. ★

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 (Chinese: 11:30am - 8:30pm)

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White Potatoes	Mexican Papaya	Red Grapes	Banana Leaves	Roast Potatoes 10 lb
69¢	89¢	1.89	99¢	1.99
California Purple Yam	Crown Broccoli	Fuji Apples	Ginger	Kabocha
1.89	69¢	69¢	1.79	79¢

AMERICAN/HISPANIC GROCERY

Jubilee Bath Tissue	Ball's Eye BBQ Sauce	Milo	CVT Nilo Soursop Detik	French's Yellow Mustard	Skipper Canned Tuna
\$4.99	\$1.99	\$1.49	\$1.59	\$1.99	\$1.99

ASIAN GROCERY

Simply Food Brand	Dragonfly Brand	Dragonfly Brand	Dragonfly Brand	Foreway Brand	Libo Brand
\$1.29	\$1.69	\$2.99	\$1.99	\$1.29	\$1.29

EUROPEAN GROCERY

Chateau de la Perle	Monsieur Good Values	Chickpeas	Banilla Chiquita	Solid Tuna in Olive Oil	Raw Sheep Milk	Raw Goat Milk	Raw Cow Milk
\$11.99	\$3.29	89¢	\$3.49	\$9.99	\$15.99	\$9.99	\$9.99

KOREAN/JAPANESE GROCERY

Choco Pie	Lotus Root	Lotus Root	Lotus Root	Lotus Root	Lotus Root
9.99	9.99	2.99	3.99	3.99	2.99

HOUSEWARES

HAMILTON BEACH KITCHENWARE	NOVEL ELECTRIC BBQ GRILL
99¢	\$29.99

FROZEN & FISH DEPT

White Shrimp 31/40	Columbus Maple Syrup & Honey Turkey Breast	Columbus Prosciutto Halves	Mollerei & Sons Pinetti
\$3.99	\$8.19	\$10.49	\$13.89

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THANK YOU for shopping at KP International Market.

FROZEN & FISH DEPT

White Shrimp • 31/40
 REG. \$6.99/LB
\$3.99/lb

WEEKLY MEAT SPECIALS *SUBJECT TO AVAILABILITY

Beef Porterhouse Steak	Beef Bottom Round Steak - Boneless	Beef T-Bone Steak	Beef Rump/Bottom Round Roast - Bnls	Ground Beef
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Tyson 40 lb Box	ibp Pork Tenderloin	Farmland Pork Cushman Meat - Boneless	Chicken Leg Quarters	
\$27.99	\$3.29	\$2.49	79¢	

The Exciting New World of Snap On Dentures!

There are millions of people... in the US who struggle daily with dentures. A majority suffer from discomfort as a result of loose or ill-fitting dentures. Many prosthetic wearers simply withdraw from any type of social engagement as a result of having to wear their dentures.

Now there is a solution to these issues: **Implants with "Snap On" Dentures!**

Whether you are new to dentures or have worn them for years, a snap on denture is a great solution to uncomfortable chewing and slippery painful dentures. There are several types of snap on dentures available, including snap on partials. If you already wear a conventional denture or partial denture, we can sometimes use your denture to accommodate the snaps to fit on your new dental implants.

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