

First Northern Adds Three Branches PAGE **4**

Gluten-Free Bakery Set to Open PAGE 10





VOLUME 57 • ISSUE 8 PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY SINCE 1968 FEBRUARY 24, 2023

SEE INSIDE FINANCIAL LITERACY NEEDS TO BE TAUGHT









PAGE **2**

COVID-19 EFFECTS WILL LINGER FOR YEARS

Make an Impact Rebuilding Together



Rebuilding Together Sacramento dedicated over 100 volunteer hours in improvements to this Rancho Cordova home. From left to right: Danielle Hale, City staff; Susan (homeowner), Trysh O'Connor, Rebuilding Together Sacramento; Angelo a Home Depot employee and volunteer and brother Andrew, Home Depot employee and volunteer. Photo courtesy of the City of Rancho Cordova

Rancho Cordova News Release

RANCHO CORDOVA, CA (MPG) - It was a brisk Thursday morning, on January 26, in the Countryside neighborhood in Rancho Cordova, and on Ellenwood Avenue, dozens of volunteers were busy hauling lumber, landscaping new mulch and laying pavers for a new patio.



Investment Fund, Rebuilding Together Sacramento and the City of Rancho Cordova have partnered since 2014 to improve the health, safety, efficiency and curb appeal of Rancho Cordova homes.

"Everyone is out here

County Seeks Proposals to Support Local Organizations

SacCounty News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County is soliciting proposals from lead organizations to help strengthen and build capacity of local non-profit community-based organizations (CBOs) that are focused on providing services to a variety of underserved populations, including: Black, Indigenous and People of Color (BIPOC) who experience disproportionately negative health and social outcomes, unhoused individuals and families, individuals with behavioral health needs, individuals with involvement in the child welfare or criminal justice system, refugees/immigrants, and other marginalized communities which were disproportionately

impacted by the pandemic. Throughout the County, CBOs improve the quality of life in communities by providing educational, health, and social ser-



Employees from 12 different Home Depot locations throughout the region donated their time, skills and expertise to Rebuilding Together Sacramento to

Workers from a dozen Home Depot locations donated their time, skills and expertise to this Rebuilding Together Sacramento project. Photo courtesy of the City of Rancho Cordova

provide home upgrades to a resident who needed a helping hand. With support from the city's Community Enhancement & volunteering on their day off to give back – It's about the community," said Angelo, who organized the group of volunteers with his brother Andrew. "It's also about comradery, and teaching volunteers about things they might not otherwise learn, like *Continued on page 3*



Scan our QR Code for a direct link to our online edition!



PRSRTD STD. U.S. POSTAGE **PAID** RANCHO CORDOVA, CA PERMIT NO. 91 **OR CURRENT POSTAL CUSTOMER**

County Earns State Prohousing Designation



Sacramento County is now eligible for the Prohousing Incentive Pilot (PIP) Program which rewards Prohousing communities for increasing the housing supply. Photo courtesy of Sac County

Sac County News Release

SACRAMENTO COUNTY, CA (MPG) - The California Department of Housing and Community Development (HCD) announced on Friday, February 3, 2023, that Sacramento County has earned the state's Prohousing Designation. Sacramento County, along with Placer County and the City of El Cerrito, joins seven other jurisdictions recognized for a commitment to policies that increase housing supply such as accelerating production, promoting equitable and sustainable zoning and land use, reducing development costs and providing financial subsidies. Sacramento County is also now eligible for the Prohousing Incentive Pilot (PIP) Program that rewards Prohousing communities for such commitments.

To earn the Prohousing Designation, cities and counties must demonstrate they are promoting climate-smart housing in a variety of ways, including but not limited to streamlining multifamily housing development, up-zoning in places near jobs and transit to reduce emissions, and creating more affordable homes in places that historically or currently exclude households earning lower incomes and households of color.

Sacramento County's application highlights include the modification of development standards and other applicable zoning provisions to promote greater development intensity. In addition, the county provides impact fee reductions *Continued on page 7*

vices to citizens in need of support, beyond the services generally provided by local governments. Through their unique connectivity to the communities they serve, CBOs can impact hard-to-reach and traditionally underserved populations in a culturally responsive and equitable manner. The County recognizes the value of partnering with CBOs to support local citizens and foster an environment in which the community can thrive and recover from the health, economic, and other negative impacts suffered as a result of the COVID-19 pandemic.

The primary focus of this funding is to help CBOs develop core infrastructure to: 1. Effectively expand services and deepen their impact for underserved communities; 2. Build and strengthen the capacity for CBOs to more easily access and better manage government funds and contracts; 3. Support the integration and elevation of BIPOCcentered and serving CBOs; 4. Evaluate services and programs and improve equitable access and outcomes to underserved populations; and 5. Enhance the cultural responsiveness of service provision to traditionally underserved populations.

In 2020, the County declared racism as a public health crisis and since that time has begun to strategically invest in a focus on diversity, equity and *Continued on page 2*

www.RanchoCordovaIndependent.com

Board Affirms Development Process Improvements

Sac County News Release

SACRAMENTO COUNTY, CA (MPG) - The County's development process is one step closer to undergoing comprehensive systematic and customer service improvements, as the Board of Supervisors voted unanimously on Tuesday, February 7, to support the direction and goals of the process.

The plan includes improving the timeliness of review, ensuring a predictable and consistent process, and a concerted focus on providing outstanding customer service.

"Simply put, we want Sacramento County to be the best place to build in the region for all of our customers," said Dave Defanti, Deputy County Executive, Community Services. "We're grateful for the Board's feedback about the Development Review Process improvements and for its support in implementing changes that will make the process more efficient and easier to navigate.

"These changes will help us to meet our goals of attracting, planning and fostering housing production and other beneficial uses in existing and new communities, and serving our customers even better than before."

Goals include an increase in affordable housing units, helping achieve state and local goals and regulations to address climate change and air quality, providing for unparalleled environmental protection and encouraging public participation.

Defanti provided the Board with an update on improvements recently implemented/positive outcomes:

Focus on building a collaborative, positive culture and supporting staff; Sacramento County earning the state's Pro-Housing Designation, a recognition of its commitment to policies that increase housing supply; The formation of an Industry

Working Group with representatives from the building industry that will vet new process improvements moving forward; Addition of two Development Process Managers, who will facilitate key projects through the County's processes; Training and review of the Accela Government Software system - the system of record for the development process - to review what's working and what can be improved; Providing customers with easy-to-follow manuals for how to do business with the County, including when and how to seek permits for construction activity.

Additional improvements in the coming months will lead to processes that:

Are timely, efficient, and carried out in a manner that recognizes "time is money' for our customers; Reduce complexity and eliminate superfluous requirements; Are consistent with industry best practices and comparable agencies' processes viewed by customers as exemplary; Include customers in problem-solving and decision-making; Ensure the level of detail requested is appropriate for any stage of development; Offer clear timelines and transparency for customers regarding the status of their permit or application: Provide routine opportunities to solicit and receive customer feedback; Empower staff to be innovative and creative to help solve problems and facilitate desirable development.

"Sacramento County is facing an unprecedented housing supply and affordability crisis, and we believe these improvements will positively affect new housing production to address these crises," said Defanti. "This is an exciting time for the County, and we look forward to updating County residents and the Board about our progress to affect real change."

Button Up for the Bazaar

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - For the first time since the pandemic, the Californian Button Society brings its potpourri expo back to Carmichael on March 11.

West Coast dealers will demonstrate that many antiques can slip easily through buttonholes.

Enthusiasts might snag a Civil War uniform fastener for \$50. Those who crave exquisite 18th century pieces should be prepared to unbutton the billfold.

Snipped from long-ago rotted garments, many are thumb-nail masterpieces. "We often look at old buttons and imagine the stories they could tell," says Button Club treasurer Susan Rhoades. "They were traded, stolen and inherited. Lives were lost in making them; pearl dust and mercury (for gold plating) killed many. You learn so much about history, art and manufacturing from buttons. They reflect the culture of fashion and the art that celebrates it."

Historically, no material has been too grand for button artisans. In Versailles, the court of Louis XIV cinched bodices with diamonds. Aristocrats commissioned handpainted miniatures – sometimes of pets – to fasten vests. When the widowed Queen Victoria took to wearing jet specimens, society followed.

Though zippers and Velcro have



Rancho Cordova button collector Barbara Alfidi (right) and Dawn Healy were among enthusiasts at the 2019 Button Bazaar in Carmichael.

revolutionized modern fastening, nifty little buttons have never been completely undone. "People visit our shows seeking that one perfect item," says Sacramento collector Faye Wolfe. "One lady brought a vest she'd sewn: she wanted buttons for it. In the end, she chose four, each different. Who says they have to match? Our button world is full of eccentricity."

The Button Bazaar runs from 10 a.m. to 5 p.m. on Saturday, March 11, at the La Sierra Center, 5325 Engle Rd, Carmichael. The show offers a free service for valuing buttons. Admission is by \$2 donation. For information, contact carolelamb841@ gmail.com *

Kiley Applauds Biden Addressing Fentanyl Crisis, Calls to Secure Border

Office of Congressman Kevin Kiley

WASHINGTON, DC (MPG) - Rep. Kiley responded to President Biden's State of the Union address with this statement:

"Americans know that addressing our nation's fentanyl crisis should, and must, be bipartisan, and I applaud President Biden for announcing steps tonight to do just that. Likewise, Americans know that addressing the crisis at our southern border - the source of much of the fentanyl reaching our communities – must also be bipartisan. I call on President Biden to put partisanship aside and finally work with

Congress to fix our border and protect our families." – Rep. Kevin Kiley (R-Calif.)

Background: Rep. Kiley was honored to host Rocklin residents Laura Didier and Chris Didier as his guests for President Biden's State of the Union address. The Didiers lost their 17-year-old son, Zach Didier, to fentanyl two days after Christmas in 2020. Zach was an Eagle Scout, soccer player, and beloved member of the community who had no history of drug use. Chris and Laura have dedicated themselves to raising awareness of the dangers of fentanyl in the hopes of saving the lives of students like Zach. *

Proposals to Support Local Organizations

Continued from page 1 inclusion. Building capacity and strengthening the regions CBOs ensures continued culturally relevant support and services to

vulnerable and underserved communities.

The Capacity Building Initiative program will be funded with American Rescue Plan Act (ARPA)

grant funds. The Request for Proposal can be accessed via the following link:

https://procurement. opengov.com/portal/saccounty/projects/29005 \star



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Make an Impact Rebuilding Together

Continued from page 1

plumbing, or how to build a fence." The homeowner, Susan, was all smiles, "I am so happy and so blessed."

So far, there have been over 100 volunteer hours dedicated to providing key upgrades to Susan's home. Home Depot also donated \$9,000 in materials such as rock and mulch. Once the first phase of upgrades is complete, the team will return to the home in March to paint and upgrade the roof and siding.

If you are interested in giving back to your Rancho Cordova community, or to see if you or someone you know qualifies for this program, visit RebuildingTogether Sacramento.org.

For more volunteer opportunities in the City of Rancho Cordova, sign up to use the city's new online resource, Volunteer Central. Through Volunteer Central, the city connects residents, community members and businesses with volunteer opportunities and community service projects where they can share their talents to make a positive difference. Get started at CityofRancho Cordova.org/Volunteer.

COMMUNITY ENHANCEMENT & INVESTMENT FUND * GRANTS AVAILABLE *

The City of Rancho Cordova is now accepting applications for grant funding from individuals, organizations, businesses, and community partners who are interested in enhancing the Rancho Cordova community.



These are just some of the innovative programs supported by the City of Rancho Cordova's Community Enhancement & Investment Fund:

- New Softball Complex
- First-in-the-Region Rancho Cordova Promise Program
- First-in-the-Region International Documentary Film Festival

The city anticipates awarding approximately \$3 million in community grants in Fiscal Year 2023/2024.

Apply through March 17, 2023 at 5 PM!



Financial Resilience During a Disaster

SacCounty News Release

SACRAMENTO COUNTY, CA (MPG) -Sacramento County faces regional hazards throughout the year including severe weather, floods and fires. If a disaster or other emergency strikes, you may only have seconds or minutes to react. In those critical moments, your focus will be on your family's safety.

Once the immediate danger has passed, having an Emergency Financial First Aid Kit (EFFAK) ready can provide you with peace of mind and will help you recover faster.

Remember these four steps to help you organize critical financial, medical and household information before a disaster or emergency strikes.

Assess & Compile: Gather your important financial documents and contacts; Review: Review your insurance policies and financial paperwork to be sure that they are still accurate and current; Safeguard: Store paper and electronic copies of all files in safe locations; Update: Revisit and update your Emergency Financial First Aid Kit regularly. Updates are especially important when significant changes in your life occur.

Items in this kit should be kept in a secure location and can include original paper and electronic copies of your:

Homeowners, renters, auto, flood, and health insurance policies; Bank account information, and other financial records; Rental lease agreement; Will or living will.

For more information about financial resilience during a disaster and how to compile an EFFAK, visit community.fema.gov/ PreparednessCommunity/s/emergency-financial-first-aid-kit. The EFFAK is available in English, Vietnamese, Spanish, Chinese, and Korean.

For more emergency preparedness information, visit Sacramento County's Office of Emergency Services website at sacoes.org.★

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Community Grant Types

- ARTS, CULTURE, HISTORY, ENTERTAINMENT AND SPORTS
- EDUCATION
- OTHER PROJECTS



The Community Enhancement & Investment Fund is funded by Measures H and R, ½ cent local sales tax measures approved by Rancho Cordova voters respectively in November 2014 and 2020.

★ APPLY NOW ★ CityofRanchoCordova.org/CommunityEnhancementInvestmentFund





99 Types

Do you know a doggy dater, Houdini, or holiday saboteur? **Stephanie Bailey** highlights **"99 Types of Guys"** so you can decide whether you want to deal with any of these types. She is CEO of **Miss-Adventures** Love coaching sessions. On my POPPOFF Show she shared these guy types.

1. HOUDINI. This guy enters and leaves your life...disappearing and reappearing like a bad magic show. You wait with stressful anticipation wondering when he'll return or leave again.

2. NAME DROPPER. This guy will mention names of famous people/celebrities he "knows" or friends who have a lot of money to try to impress you. It makes him feel important and cool since he probably wasn't popular in high school or college.

3. EMOTIONALLY UNAVAILABLE. He's not emotionally ready to be in a relationship...most likely from a past hurt, but he will still lead women on as if he is. He guards his heart and keeps women at arm's length to avoid getting too emotionally involved.

4. MR IN-BETWEEN. This is a guy you have sex with and hangout in-between a breakup and your next relationship. He is usually someone you know that you call after a breakup who gladly helps you get your groove back. He's uncomplicated fun but no one you envision having a real relationship with.

5. DOGGIE DATER. This man l-ov-e-s his dog a lot and will break dates with you in order to spend more time with Fido...even if his dog was happy in doggy day care all day getting attention. If he doesn't break dates, then he will insist on bringing his dog with him...only going to places his dog can go to.

6. I.M.M. (INTERNATIONAL MAN OF MYSTERY). You don't know what he does for a living. However, he lives a very lavish lifestyle. He wines and dines you, takes you on trips, buys you gifts, wears designer suits, drives expensive cars, but will never reveal what he does for a living.

7. THE BAND-AID MAN. This is the guy we think will change for us. If he's a player, cheater, or emotionally unavailable, we convince ourselves that we are different and we can magically "fix" him to be the "perfect" guy for us. All he has to do is spend time with us.

8. CHIVALROUS. This guy will open the car door or pull out your chair, and give you his coat if it's cold or rainy. He is all about making you feel special with his "old school" ways. Finally a good one.

9. YOGA MAN. You meet this man in a yoga class and he loves to practice a lot like you. He's sexy and way more bendy and flexible than you which makes you a bit turned off when you see him in yoga class.

10. HOLIDAY SABATEUR. He will breakup with you on a holiday like Valentine's Day, Christmas, Hanukkah, even your birthday or anniversary.

Check out her website www.miss-adventures.com. Stephanie Bailey has dated for thirty years...the good, the bad and the ugly and came up with "99 types of men."

HAPPY HUNTING!!!



First Northern Adds Three Branches

FNB Press Release

DIXON, CA (MPG) - First Northern Community Bancorp, holding company for First Northern Bank announced that its acquisition of three Columbia State Bank ("Columbia Bank") branches in Orland, Willows, and Colusa, California, has been successfully completed. The acquired branches

were divested by Columbia Bank in connection with the pending merger of Columbia Banking System, Inc., the parent company of Columbia Bank, and Umpqua Holdings Corporation. Following the acquisition, all employees of these branches were retained by First Northern Bank and the branches will remain in operation as branches of First Northern Bank. The Bank, headquartered in Solano County since 1910, now operates 14 full-service branches serving Solano, Yolo, Sacramento, Placer, Contra Costa, Glenn, Colusa, and the west slope of El Dorado County.

"Orland, Willows and Colusa are a natural fit for First Northern Bank and allow us to extend our footprint north, along the I-5 corridor," said Jeremiah Z. Smith, President and Chief Executive Officer of First Northern Bank. "We are excited to bring our brand of



First Northern Bank acquired three former Columbia State Bank ("Columbia Bank") branches in Orland, Willows, and Colusa, Calif. Photo by Debra Dingman

authentic community banking to these new customers and communities and to further build strong customer and community relationships throughout the North Valley region."

First Northern Community Bancorp received financial advisory services from Panoramic Capital Advisors, Inc., and Pillsbury Winthrop Shaw Pittman LLP served as legal counsel in connection with the transaction.

First Northern Bank is an independent community bank that specializes in relationship banking. The Bank, headquartered in Solano County since 1910, now serves Solano, Yolo, Sacramento, Placer, Contra Costa, Glenn, Colusa, and the west slope of El Dorado County. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage loans. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, including Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Sacramento, Roseville, Auburn, Rancho Cordova, Colusa, Willows and Orland. The Bank also has a commercial lending office in Walnut Creek. Real estate mortgage and small-business loan officers are available by appointment in any of the Bank's 14 branches.

First Northern is rated as a Veribanc "Blue Ribbon" Bank and a "5-Star Superior" Bank by Bauer Financial for the earnings period ended September 30, 2022 (veribanc.com) and (bauerfinancial.com).★

STUDENTS MAKING THE GRADE

We recognize local students who have achieved scholastic honors at their institutions of higher learning.

- ✤ JARED HIGHT (Mather) named to the fall 2021 and spring 2022 Dean's List at the University of Alaska Fairbanks (Fairbanks, AK)
- BARRETT LITTMAN (Rancho Cordova), was named to the President's List for the fall 2022 semester at Capital University (Bexley, OH).
- Southern New Hampshire University (Manchester, NH) named the following students to their Summer 2022 Dean's (D)/President's (P) List.
- ✤ Brenda Gomez (D)
 ✤ Natasha Salenski (P)
 ♦ Garrett Smith (P)
 - Grapevine Independent, Jan. '23



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EUROPEAN MASTERWORKS

Saturday, March 4 at 8 pm Pre-concert talk at 7 pm SAFE Credit Union Performing Arts Center

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Chadwick Somers, Tenor Craig Verm, Baritone Soprano



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By Bob McGarvey

It was the Cordova Community Luncheon on February 17. It was different from other community luncheons because of what was shared to the people who attended. There are members of the Cordova Community Council, Rancho Cordova Chamber of Commerce members, and other citizens who live or work in Rancho Cordova to learn about new activities here. At the February 17 luncheon there was a great film which was shown about the history of Rancho Cordova. That is wonderful movie.

'The Rancho Cordova Luncheon invites you to join us for a special screening of "From Gold Rush to Space," a new documentary by Nimbus Films. Yes, there will be popcorn.

The film, produced with the help of the City of Rancho Cordova's Community Enhancement and Investment Fund, traces the development of Rancho Cordova from its earliest days through city-hood. It's a great way to get ready for the city's 20th Anniversary. Yummy food, interesting people, and great fun.'

This coming weekend will be a four day holiday for the kids in the Folsom Cordova Unified School District. I know our grandkids are looking forward to the four days off. Celebrating President George Washington's Birthday has changed to Presidents' Day. Some states have changed and broadened it so that 'Presidents' day includes President Abraham Lincoln and other Presidents too. I really don't know if they are including all presidents in the holidays. I will look into it even more.

And Another Thing Join us for a special screening of "From Gold Rush to Space"

Something which is looking interesting again is the weather coming next week. It has been pretty dry as you know, and there was only about .3 inche of rain this month, but starting next week the weather forecasters are saying that on Wednesday of next week the rain could begin again. I haven't heard of the rain and wind which hit us in December and January coming back, but I know like you do that we need more rain before the end of the rainy season. Let's hope we get the rain we need so the drought will be ending.

I am still on the Sacramento-Yolo Mosquito and Vector Control District, and according to the Manager's report the warmer weather in beging to see more mosquito activity. The heavy rain in early January delayed the restart of the regular program and traps. All of the traps are now in operation, and some of the traps are currently showing fewer mosquitoes. We will be watching them. The West Nile virus surveillance will resume in May along with testing for the virus. The dead birds testing will resume in April, the sentinel chicken program will also resume in April, and counter traps have been collected from the rice fields. I will share more information about Mosquito results later in April and May.

I am looking forward to the continuing success of the Rancho Cordova Food Locker after the staff and the volunteers were able to redo the food locker because it was hit by the rain and the winds of December and January. They are wonderful people and are able to give food to the people who need it.

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

California Climate Credit Approved for High Winter Bills

PG&E News Release

OAKLAND, CA (MPG) - Residential customers will automatically receive the California Climate Credit earlier than usual this year. The California Public Utilities Commission (CPUC) approved distributing the credit as soon as possible, instead of the annual April timeframe. The Climate Credit is part of California's efforts to fight climate change. Pacific Gas and Electric Company (PG&E) is pleased to administer the credit to help reduce customer energy bills. This credit will help offset higher than normal natural gas and electricity bills, which have been increasing due to higher demand and tighter natural gas supplies, especially on the West Coast.

For natural gas residential customers, the credit will be \$52.78, and for electric residential customers, the credit will be \$38.39. Customers who receive both services will receive a total credit of \$91.17.

"PG&E recognizes our responsibility to serve our customers safely and reliably while keeping their energy bills as low as possible. With the price PG&E pays for natural gas rising this year, this credit is great news for PG&E customers, who are likely noticing higher than average bills," said Vincent Davis, PG&E's Vice President of Customer Operations and Enablement.

California requires power plants, natural gas providers and other large industries that emit greenhouse gases to buy carbon pollution permits from auctions managed by the California Air Resources Board. The California Climate Credit is customers' share of the payments from the state's program.

Customers do not need to do anything to receive the credit, it will automatically appear as an adjustment on a customer's bill under the Adjustments Section on the Detailed Charges page.

Ways to Reduce Energy Bills Here are several tools that customers can

use now to manage winter bills: Make sure you're on the right rate plan.

Get a personalized Rate Plan Comparison to find the best rate plan for how your household uses energy. Budget Billing keeps bills predictable by leveling out monthly payments to offset high seasonal bills. Bill Forecast Alerts are notifications sent by email, text or phone notifying the customer if their monthly bill is expected to exceed a specific amount set by the customer.

Flexible payment arrangements. Extend your bill due date or make a payment arrangement. Access your online account for details.

Residential customers receive the Climate Credit twice a year, typically in April and October.

To learn more about the Climate Credit, visit the CPUC's California Climate Credit page.

Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is a combined natural gas and electric utility serving more than 16 million people across 70,000 square miles in Northern and Central California. For more information, visit pge.com and pge. com/news.





dependent on concentrated most of the decline could be employment were clob- explained by enrollments in bered. The downtowns private schools, movements of the state's larger cities to other states or shifts to - including the state cap- at-home instruction. Of the ital, Sacramento - were remaining 234,000 absences hollowed out and have not for which there was no explanation, researchers said, 152,000 were in California. The Public Policy Institute of California crunched the numbers and discovered that not only did COVID-19 kill about 100,000 Californians but that the state's life expectancy, which had been tied for the nation's highest with Hawaii at 80.9 years, has dropped by two years the first such decline since World War II. PPIC found that the higher death rate has disproportionately affected non-white Californians, particularly Latino and Black residents. "Between 2019 and 2021, the death rate (deaths per 1,000 residents) increased 51% among Latinos, 31% among Blacks, 26% among Asian-Americans, and 17% among whites," the PPIC reported. Finally, a new study UCLA Center for Health Policy Research found that Newsom's stay-at-home orders, affecting businesses, child care centers and school, created financial hardships that led to psychological distress and a sharp increase in turmoil and con-An analysis by The flict, including domestic violence. Some COVID-19 victims are experiencing long COVID, with lasting debilitative effects. California suffers from lingering effects as well. Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers.



SUN RIVER CHURCH 11223 Trinity River Drive **Rancho Cordova**

FIRST BAPTIST CHURCH of Rancho Cordova 10720 Coloma Road

By Dan Walters, CALMatters.org

Gov. Gavin Newsom says California's COVID-19 state of emergency will end on Feb. 28, just four days shy of three years since he issued the first of countless orders he said were necessary to cope with the pandemic.

"Throughout the pandemic, we've been guided by the science and data - moving quickly and strategically to save lives," Newsom said in October announcing the February end date. "The state of emergency was an effective and necessary tool that we utilized to protect our state, and we wouldn't have gotten to this point without it."

The efficacy of Newsom's pandemic orders will be debated for years, particularly the shutdowns of schools and businesses and the billions of dollars in no-bid contracts his administration issued.

What cannot be debated, however, is that their impacts on millions of Californians will linger for years, decades or perhaps even generations.

Nearly 3 million Californians lost their jobs due to the shutdown orders. While the state has, on paper, recovered all of the jobs it lost, countless small businesses that shut their doors have not reopened.

With work-at-home the growing norm, restaurants and other businesses

in the main, recovered.

California's stark divide between haves and have-nots grew wider. Upper-income Californians could do their jobs from home but lower-income service workers simply lost their jobs. Some qualified for unemployment insurance, but a managerial meltdown at the state Employment Development Department delayed, sometimes for months, benefits for legitimate claimants while EDD handed out billions of dollars to fraudsters.

School shutdowns, and the fitful efforts to continue instruction via the internet, had a devastating effect on students, especially those from poor families which lacked technology and whose parents could not work from home. The "achievement gap" that has long plagued California's public school system widened even further, recent research has found.

Several new studies add even more evidence that the steps taken by the state to combat COVID-19 will have long-term negative impacts.

Associated Press, Stanford University's Big Local News project and Stanford education professor Thomas Dee determined that 234,000 students in 21 states vanished from public school enrollment rolls during the pandemic. More than half of them were in California.

Overall, in those states, enrollment dropped by about 700,000 students, but



(916) 635-9000 9:00 am Sundays: Youth and Adult classes

10:30 am: Worship Gathering Nursery and Children's programs available at both 9:00 and 10:30 am

NEW LIFE CENTER A-G 2451 Zinfandel Drive

Rancho Cordova Lead Pastor Lance Feliciano Phone (916) 635-8287 Sunday Service is 10:30 am Wednesday night Bible 6:30 pm www.newliferc.net

SUNRISE COMMUNITY CHURCH RANCHO CORDOVA

Meets Sundays, 12:30 pm at New Life Center, 2451 Zinfandel Drive, Rancho Cordova Senior Pastor Roy Leos Sunday: 12:30 pm in person & Facebook Live Wednesday: 7 pm via Zoom www.rcSunrise.org, (916) 710-0142

(916) 635-4672 Bible Study for All Ages 9 am Sunday Morning Worship 10:30 am Sunday Awana Children's Program Sunday 5-7 pm (September - May) Mid-Week Prayer & Encouragement 6 pm Wednesday with Pastor Tom Jones Music Director: David Black

BIBLE FELLOWSHIP BAPTIST CHURCH

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Grapevine

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4 5 Medicinal amt 12 11. Popular Scotch mixer 12. Country dance 17 13. List of candidates 20 15. Certain battery 16 Exclamation of sorrow 17. *"The Game of Unspeakable Fun" 18. *"Fascinating twohanded strategy game' 20 Dutch cheese 32 33 21. Not quite right 22. *"I thee _____" 23. Crème de 26 Where Janan is 30. Part of circumference 31. Threatened Asian or African odd-toed ungulate 43 34. Ready for picking 35. Reasons to sue 47 37. Romanian money 38. English county 39. Popular Arabic name 40. Lemon, in Paris 42. Latissimus dorsi, for 43. Angola's southern 60 45. Dairy farm glands 47. Relax, or ____ out 48. Brooke or John Jacob, 63 of New York 50. USPS delivery Off First Month of New Service! 52. *Cards against what? 55. Medicinal plant with purple berries 56. Bug-eved 57. Tiny bottle Consumer 59. a.k.a. jumping bone 60. Plucked string Cellular 61. Makes a mistake 62. *"____ Day," des 62. *"____ Day," desirable square in The Game of Life 63. Bard's before IER CELLULAR 888-804-0913 64. Rip apart © StatePoint Media 1. Govt. property org. 2. Fabled fliers SUDOKU 3. Mine passage 44. The beauty of the 4. India's Chennai ball? - Call today and receive a 46. Morgan Freeman in FREE SHOWER PACKAGE 5 Flooring choice, pl. "Driving Miss Daisy," e.g. PLUS \$1600 OFF 6. Hose woes 48. Sign of bad news 7. 100 centavos in Mexico 49. Inflict a blow SAFE STEP 1-855-576-5653 8. Rum cake 50. Supernatural life 9. Particle in A-bomb force 10. What's-old-is-new-51. Drunkard, slangily again prefix 12. Somewhat late 52. Exhibiting good health 5 4 9 1 53. Swing seat 13. Be at the helm sometimes 2 9 1 14. *Not chutes 54. Knitter's supply 19. #39 Across, pl. 3 7 22. Is no longer 23. *Trade, build, settle 2 8 6 24. Oenophile's concern 25. Curtain fabric 26. *Connect how many? 27. Theater passage 7 1 8 28. Asparagus unit 29. Written works 5 6 32. Hipbones 33. Butterfly catcher 2 1 7 36. *Like pursuit of no vital importance 7 5 4 9 a hiqh 40. A Camel, for short Fill in the blank squares in the grid, making sure that every 41. Result of equipment row, column and 3-by-3 box includes all digits 1 through 9

CROSSWORD

10

Legislation to Prohibit Homeless Encampments near Schools and Parks



Office of Assemblyman Josh Hoover

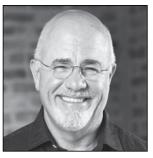
SACRAMENTO, CA (MPG) -On January 23, 2023, Assemblyman Josh Hoover (R-Folsom) announced the introduction of Assembly Bill 257, which would prohibit homeless encampments within

500 feet of schools, daycare centers, parks, and libraries.

"As our local communities work toward mental health and housing solutions on homelessness, it is critical that the Legislature act to ensure our most sensitive public spaces are kept safe," said Assemblyman Hoover. "No parent should be afraid to let their kids walk to school or worry about finding needles in the park where their children play, but that is the current experience for far too many families across our state. This legislation would change that."

Last year several cities in California, including Sacramento and Los Angeles, voted for similar measures at the local level. Since 2019 homelessness in Sacramento County has grown by 67%, recently surpassing San Francisco for the first time.

As a new member of the Joint Legislative Audit Committee, Assemblyman Hoover also plans to propose an audit of statewide homelessness spending in the near future to provide more accountability and determine which programs are effective at reducing homelessness. *



Roll With It Dear Dave,

The other day, my wife and I discovered a Thrift Savings Plan (TSP) we'd forgotten about for over 10 years from my time in the Army. There's a little over \$3,200 in there. We're both in our thirties, and we're trying to save up our starter emergency fund in Baby Step 1 of your plan. We were wondering if we should withdraw the money and use it toward Baby Steps 1 and 2, or just leave it in there.

– Todd

Dave Ramsey Says

Dear Todd,

The best thing to do is roll the money over into an IRA. Otherwise you're going to be hit with a 10% penalty - plus your tax rate – and end up paying 30% to 40% of it to the government. That's kind of like asking, "Would it be a good idea to borrow \$3,200 at 30% interest to pay off debt?" Of course not! That would be a really dumb idea. And in a sense, that's what you'd be doing by just taking the money out of the TSP.

It's not a ton of money, but conceptually, I hate the idea of giving the government 30% to 40% of my money just to get my money out. So yeah, do some research, find a good investment professional

near you – one with the heart of a teacher – and roll it into an IRA.

Congratulations to you and your wife for deciding to take control of your money. And thank you for your service to our country, Todd. I hope this helped.

- Dave

Dave Ramsey is an eighttime national bestselling author, personal finance expert and host of "The Ramsey Show," heard by more than 18 million listeners. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, He also serves as CEO of Ramsey Solutions. \star

Golden 1 Center to Host Championships

Golden 1 Center News Release

SACRAMENTO REGION, CA (MPG) - On February 10, Golden 1 Center announced it will host the 2023 CIF Sac-Joaquin Section Basketball Championships ahead of the 2023 CIF State Basketball Championship Finals, which

will also take place at the arena this spring. The section championships will take place in Sacramento on Friday, February 24 through Saturday, February 25.

Winning teams from the CIF Sac-Joaquin Section Basketball Championships will go on to compete at the CIF State Basketball

Championship Finals at Golden 1 Center on Friday, March 10 through Saturday, March 11.

Tickets for championship finals are now available and tickets for the section championships are on sale as of Monday, February 13 at 10 a.m. To purchase tickets, visit Golden1Center.com. ★

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State Prohousing Designation

Continued from page 1

for residential development and permits "missing middle" housing in typically lower-density, single-family residential zones. Lastly, the county uses holistic planning strategies in an effort to reduce vehicle miles traveled and greenhouse gas emissions.

"The Planning and Environmental Review Division has been hard at work updating its Zoning Code to allow for streamlined residential development," said Troy Givans, Sacramento County Community Development Director. "These updates have allowed for an expedited permitting process, which we believe will accelerate housing development in the unincorporated County."

"The County offers a one-stop shop for fee deferral/waivers for County of Sacramento, Sacramento Area Sewer District, Sacramento Regional County Sanitation District, and Sacramento County Water Agency impact fees on regulated affordable residential projects to allow for streamlined fee deferral/waiver process. In addition, the County's participation

in Statewide Community Infrastructure Program (SCIP) provides additional financing tools to ease development impact fees for public infrastructure needed for residential projects."

The State of California budget for the fiscal year 2019-20 established the Prohousing Designation Program as part of a spectrum of support, incentive and accountability measures to help meet California's housing goals. Increasing the availability of housing statewide is critical to bettering the quality of life of all Californians and to ending homelessness. Communities that earn the Prohousing Designation receive incentives in the form of additional points and/or other preferences in the scoring of competitive housing, community development and infrastructure funding programs administered by HCD.

Prohousing jurisdictions are also eligible for community development resources through the new PIP Program. The competitive program has \$25.7 million in additional flexible funding available to help accelerate housing production and expand the preservation of affordable housing ★



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FAIR

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-09348 1187 LLC, 1650 Silica Avenue Suite D, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Saladin Logistics" 1650 Silica Avenue, Suite D, Sacramento, CA 95815. Filed with the Clerk of Sacramento County December 28,2022

Publish: Feb 3, 10, 17 & 24, 2023 2-24-23 SALADIN

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00397 Raman Kumar, 1512 Sandmark Drive, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "RK Trucking" 1512 Sandmark Drive, Sacramento, CA 95835. Filed with the Clerk of Sacramento County January 19, 2023 Publish: Feb 3, 10, 17 & 24, 2023

2-24-23 RK FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00457 Timothy Stults, 3612 Troy Dalton Street, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Full Moon Photo Printing" 3612 Troy Dalton Street, Sacramento, CA 95816. Filed with the Clerk of Sacramento County January 24, 2023

Publish: Feb 3, 10, 17 & 24, 2023 2-24-23 FULL

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00478 Dae Aguirre Vibiano, 2037 Red Robin Lane, #4, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Cocos Tacos on Grill" 2037 Red Robin Lane, #4, Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 24,2023

Publish: Feb 3, 10, 17 & 24, 2023 2-24-23 COCOS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00423 Vitaliy Konstantinov, 7753 Glenn Avenue, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "VK Cohen and Co" 7753 Glenn Avenue, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 20, 2023

Publish: Feb 3, 10, 17 & 24, 2023 2-24-23 VK

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-09432 Distinguished Gardens LLC 11056 New River Circle, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Preferred Gardens" 11056 New River Circle, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County December 30, 2022

Publish: Feb 3, 10, 17 & 24, 2023 PREFERRED 2-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00333 James Htet, 2436 Westhill Drive, Marysville, CA 95901 is doing business under the Fictitious Business Name(s) "Joy Laundry" 5038 Marconi Avenue, Suite 104, Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 18,2023

with the Clerk of Sacramento County January 25, 2023 Publish: Feb 3, 10, 17 & 24, 2023 2-24-23 BUTTERFLY

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00564 PENCILO CORPORATION, 4511 San Juan Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "BANGOON" 7601 Sunrise Boulevard, Suite 1. Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 26, 2023 Publish: Feb 3, 10, 17 & 24, 2023 RANGOON 2-24-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00422 Viorel Dulghieru, 4312 Dennis Way, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Auto-Vally" 4312 Dennis Way, Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 20, 2023 Publish: Feb 10, 17, 24, Mar 3, 2023

AUTO 3-3-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00587 Brandy Tierra Garrett, 1765 #234 Capital Park Drive, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Crown Transportation" 1765 Capital Park Drive, #234, Sacramento, CA 95833. Filed with the Clerk of Sacramento County January 27.2023

Publish: Feb 10, 17, 24, Mar 3, 2023 CROWN 3-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00511 Jana Joy Black, 6947 Pablo Drive, Sacramento, CA 95842

is doing business under the Fictitious Business Name(s) "DTS Services" 6947 Pablo Drive. Sacramento, CA 95842. Filed with the Clerk of Sacramento County January 25, 2023

Publish: Feb 10, 17, 24, Mar 3, 2023 3-3-23 DTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00355 Charles W. Vasta. 8225 Catalpa Drive, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Charlestone Masonry Consulting" 8225 Catalpa Drive, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 19, 2023 Publish: Feb 10, 17, 24, Mar 3, 2023 CHARLESTONE 3-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00662 Irina Russu, 8305 Argo Drive, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Sultry Comfort Clothing" 8305 Argo Drive, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 31, 2023

Publish: Feb 10, 17, 24, Mar 3, 2023 3-3-23 SULTRY

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00447 Donna Tonarelli, 8164 Monte

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00635 John Holt. 3315 Spicewood Drive, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Dough Jo's Pizza Company" 3315 Spicewood Drive, Folsom, CA 95630 Filed with the Clerk of Sacramento County January 30, 2023

Publish: Feb 10, 17, 24, Mar 3, 2023 DOUGH 3-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-09443 Rhys Et Al LLC, 2108 N Street, Suite 4280, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Nourished Mind Project / Rapid Ad Creative" 2108 N Street, Suite 4280, Sacramento, CA 95816. Filed with the Clerk of Sacramento County December 30.2022

Publish: Feb 10, 17, 24, Mar 3, 2023 RHYS 3-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00788 Sergii Fedoruk, 9250 Walerga Roseville, CA 95747 Road, is doing business under the Fictitious Business Name(s) SFS Handyman Services" 9250 Walerga Road, Roseville, CA 95747. Filed with the Clerk of Sacramento County February 3, 2023

Publish: Feb 10, 17, 24, Mar 3, 2023 3-3-23 SFS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00787 Doo Good Services, LLC, 2518 Street, Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Doo Good Services" 2518 27th Street, Sacramento, CA 95818. Filed with the Clerk of Sacramento County February 3, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 DOO 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00704

Edwin A. Ramirez Sanchez, 4536 Edison Avenue. Sacramento, CA 95821 is doing business under the Fictitious Name(s) "Revive Business Stone Countertops and Tile" Boulevard. 3054 Elkhorn Unit C, North Highlands, CA 95660. Filed with the Clerk of Sacramento County February 1, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 REVIVE 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00909

Zona-Ra Group, Inc., 8530 Fruitridge Road, Suite 20-22, Sacramento, CA 95826 is doing business under the Fictitious Name(s) "Legacy Business Pharms" 8530 Fruitridge Road, Suite 20-22, Sacramento, CA 95826. Filed with the Clerk of Sacramento County February 7, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 LEGACY 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00521 Yvetta Doll Franklin, 9575 Sacramento County January 30, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00344

VA9 LLC, 4847 Hopyard Road, Suite 4-151, Pleasanton, CA 94588 is doing business under the Fictitious Business Name(s) "Aromas Café / Aromas" 6555 Covle Avenue, Suite 130. Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 18, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023 AROMAS 3-10-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00346 Rajan Gupta, 8225 Faulkner Way, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "A Best Driving School / A Best Driver Com" 8225 Faulkner Way, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County January 18, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023

BEST 3-10-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00861 Peter A. Marchica, Jr., 12155 Tributary Point Drive, #57, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Re-Pete Pool Service 12155 Tributary Point Drive, #57, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 6, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 REPETE 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00970 916 Auto Mart, 5877 Power Inn Road, Suite A, Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "Sacramento Diesel" 5877 Power Inn Road, Suite A, Sacramento, CA 95824. Filed with the Clerk of Sacramento County February 8, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023 SACRAMENTÓ 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00746 SQY Inc., 8732 Fruitridge Road, #17, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "SQY Auto Repairs, 8732 Fruitridge Road, Shop #2, Sacramento, CA 95826. Filed with the Clerk of Sacramento County February 2, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023

3-10-23 SQY FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-01006 Help-U-File, Inc., 3600 Power Inn Road, Suite A, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Help-U-File Family Law / HUF Family Law," 3600 Power Inn Road, Suite A, Sacramento, CA 95826. Filed with the Clerk of Sacramento County February 9, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 3-10-23 HELP

Highlands, CA 95660. Filed with the Clerk of Sacramento County February 10, 2023 Publish: Feb 24, Mar 3, 10, 17, 2023 DANIEL 3-17-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00806 MeadowFair, LLC, 3631 Truxel Road, #1074, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Lincoln Village Thrifty Wash" 9785 Lincoln Village Drive, Sacramento, CA 95827. Filed with the Clerk of Sacramento County February 3, 2023 Publish: Feb 24, Mar 3, 10, 17, 2023 LINCOLN 3-17-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00524 Row's Towing, 5633 Franklin Boulevard, Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "Row's Towing," 5633 Franklin Boulevard, Sacramento, CA 95824. Filed with the Clerk of Sacramento County January 26, 2023

Publish: Feb 24, Mar 3, 10, 17, 2023 ROWS 3-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00795

LVM Branding, LLC, 2440 Rashawn Drive, Rancho Rashawn Drive, Rancho Cordova, CA 95670 is doing business under the Fictitious Name(s) Business "LVM Branding / Lucid Video Marketing & Branding" 2440 Rashawn Drive. Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 3, 2023

Publish: Feb 24, Mar 3, 10, 17, 2023 LVM 3-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-01037 Raymond Toscano and Kerry Toscano, 8725 Algonguin Way, Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "Appliance Warehouse / The Appliance Warehouse / Appliance-warehouse.biz / Appliancewarehousesacramento" 4914 Auburn Boulevard, Sacramento, CA 95841. Filed with the Clerk of Sacramento County February 10.2023 Publish: Feb 24, Mar 3, 10, 17, 2023

APPLIANCE 3-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-01100

Zam Zam Halal Market and Grill, 2901 Mather Field Road, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Zam Zam Halal Market & Meat." 2901 Mather Field Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 15, 2023 Publish: Feb 24, Mar 3, 10, 17, 2023

3-17-23 ZAM FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00983 John Mullin, 181 Whispering Pines Drive, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Furniture Rescue" 3250 Monier Circle, Suite J, Rancho Cordova, CA

titled matter appear before this court on March 29, 2023, at 9:00 a.m. 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: December 23, 2022 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 3, 10, 17 & 24, 2023

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AZEB 2-24-23 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2023-003333391 Ophelia D. Calvillo has filed a petition with this court for a decree changing the name(s) of Ophelia Dolores Calvillo to Rebekkah Ophelia Calvillo.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 27, 2023, at 1:30 p.m. 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: January 23, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Feb 3, 10, 17 & 24, 2023 OPHELIA 2-24-23 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2023-00333399

Carol Angela Henderson has filed a petition with this court for a decree changing the name(s) of Carol Angela Henderson to Angela Huson.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 27, 2023, at 1:30 p.m. 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: January 23, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Feb 3, 10, 17 & 24, 2023 CAROL 2-24-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00333595

Katherine Maxwell has filed a petition with this court for a decree changing the name(s) of Katherine Maxwell to Catherine Daniels.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 3, 2023, at 1:30 p.m. 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: January 25, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Feb 3, 10, 17 & 24, 2023 KATHERINE 2-24-23 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

Publish: Feb 3, 10, 17 & 24, 2023 JOY 2-24-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00148 Amarjit Singh, 9345 Pascal Way, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "West Automotive" 915 Las Palmas Avenue, Sacramento, CA 95815. Filed with the Clerk of Sacramento County January 9.2023

Publish: Feb 3, 10, 17 & 24, 2023 WEST 2-24-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00449 Farhad Gevhari, 5140 Janell Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Pine Flooring" 5140 Janell Way, Carmichael, CA 95608, Filed with the Clerk of Sacramento County January 23, 2023 Publish: Feb 3, 10, 17 & 24, 2023 PINE 2-24-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2022-09075 Total Upside Return Corporation 1800 E 4th Street, Suite 101, Austin, TX 78702 is doing business under the Fictitious Business Name(s) "Upside Financing / Upside" 1800 E 4th Street, Suite 101, Austin, TX 78702. Filed with the Clerk of Sacramento County December 16.2022

Publish: Feb 3, 10, 17 & 24, 2023 UPSIDE 2-24-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00510 Yedid Ortiz-Arango, 6843 Concert Way, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Butterfly Stick Mobile Phlebotomy" 6843 Concert Way, Sacramento, CA 95842. Filed



Park Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Tonno's Bar & Grill" 312 É Bidwell Street, Folsom, CA 95630. Filed with the Clerk of Sacramento County January 23, 2023 Publish: Feb 10, 17, 24, Mar 3, 2023 TONNOS 3-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00654 Maria Victoria Tolome, 2202 Gunn Road, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Enhance Beauty By V" 2202 Gunn Road, Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 31, 2023

Publish: Feb 10, 17, 24, Mar 3, 2023 ENHANCE 3-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00627 Jessica Rene Wallace, 10357 Menlo Oaks Court, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Bookkeeping by Jes" 10357 Menlo Oaks Court, Elk Grove, CA 95624, Filed with the Clerk of Sacramento County January 30, 2023 Publish: Feb 10, 17, 24, Mar 3, 2023

BOOKKEEPING 3-3-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00475 Brandon Garcia, 6610 Melrose Drive, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Bodega Bay Roofing Company Melrose Drive, North 6610 Highlands, CA 95660. Filed with the Clerk of Sacramento County January 24, 2023 Publish: Feb 10, 17, 24, Mar 3, 2023 BODEGA 3-3-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00381 Tisha Rene Torres, 848 U Street, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "American Lending Group" 731 M Street, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County January 19, 2023 Publish: Feb 10, 17, 24, Mar 3, 2023 AMERICAN 3-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00849 New Guard Pest Control. Inc., 7641 Martingale Court, Wilton, CA 95693 is doing business under the Fictitious Business Name(s) "New Guard Pest Control" 7641 Martingale Court, Wilton, CA 95693. Filed with the Clerk of Sacramento County February 6, 2023 Publish: Feb 10, 17, 24, Mar 3, 2023 NEW 3-3-23

Calibra Lane. Sacra nento CA 95827 is doing business under the Fictitious Business Name(s) "S.W.I.R.L.S." 9575 Calibra Lane, Sacramento, CA 95827. Filed with the Clerk of Sacramento County January 26, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 SWIRLS 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00644 Patron Mortgage, Inc., 4829 Argyle Lane, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Patron Mortgage / Patron Mortgage Corporation" 4829 Argyle Lane, Sacramento, CA 95841. Filed with the Clerk of Sacramento County January 30, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023 PATRON 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00798 EML Driving Instruction, LLC, 1003 Rio Cidade Way, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Referral Driving School" 1003 Rio Cidade Way, Sacramento, CA 95831. Filed with the Clerk of Sacramento County February 3, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 REFERRAL 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00610 SB2 Corp, 4566 White Sage Street, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Dejacks Country Store" 105-107 2nd Street, Isleton, CA 95641. Filed with the Clerk of Sacramento County January 27, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023

3-10-23 DEJACKS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00608 Wendy Bounreuang, 7565 Mountain Oak Way, North Highlands, CA 95660 is doing business under the Fictitious "Tasty Business Name(s) Thai Restaurant" 2598 Alta Arden Expressway, Suite 1, Sacramento, CA 95825. Filed with the Clerk of Sacramento County January 27, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023 TASTY 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00646 David M. DeLapp, 4213 Oak Knoll Drive, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Fair Oaks Health / Fair Oaks Healing Arts" 9725 Fair Oaks Boulevard, Fair Oaks, CA 95628. Filed with the Clerk of

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00814 Kamni Kumar. 654 Tailwind

Drive, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Thrift Auto Sales" 3901 Norwood Avenue, Suite C, Sacramento, CA 95838. Filed with the Clerk of Sacramento County February 3, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023 THRIFT 3-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00432 Mango Trol Inc., 5850 Commerce Boulevard, Suite 200, Rohnert Park, CA 94928 is doing business under the Fictitious Business Name(s) "Miami Mango Cannabis 5081 Florin Perkins Road, Sacramento, CA 95826. Filed with the Clerk of Sacramento County January 23, 2023

Publish: Feb 17, 24, Mar 3, 10, 2023 MANGO 3-10-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-01040 All Town Media, LLC, 1845 Iron Point Road, Suite 120, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Folsom Times" 1845 Iron Point Road, Suite 120, Folsom, CA 95630. Filed with the Clerk of Sacramento County February 10, 2023 Publish: Feb 17, 24, Mar 3, 10, 2023

3-10-23 FOLSOM FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-01051 Benjamin Dejeu, 4206 Tresler Avenue, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Benny Trucking Co." 4206 Tresler Avenue, North Highlands, CA 95660. Filed with the Clerk of Sacramento County February 10, 2023 Publish: Feb 24, Mar 3, 10, 17, 2023 BENNY 3-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-08567 Otinel Grozav, 4206 Tresler Avenue, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Otto Trucking Company 4206 Tresler Avenue, North Highlands, CA 95660. Filed with the Clerk of Sacramento County November 23, 2022 Publish: Feb 24, Mar 3, 10, 17, 2023

OTTO 3-17-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-01052 Goldberg, Daniel 3685 Boulevard, #932 Elkhorn North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Daniel Trucking Co." 3685 Elkhorn Boulevard, #932, North

95742. Filed with the Clerk of Sacramento County February 8, 2023

Publish: Feb 24, Mar 3, 10, 17, 2023 FURNITURE 3-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-01071

Natalie Bondartchouk, 1201 Fulton Avenue, Apt Sacramento, CA 95825 13, is doing business under the Fictitious Business Name(s) "The Hideaway" 7777 Sunrise Boulevard, Sute 3400, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County February 14, 2023 Publish: Feb 24, Mar 3, 10, 17, 2023 HIDEAWAY 3-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00985 Abdul Waheed Nushin, 5614 50th Avenue, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Nushin Transportation," 5614 50th Avenue, Sacramento, CA 95823-1512. Filed with the Clerk of Sacramento County February 8.2023

Publish: Feb 24, Mar 3, 10, 17, 2023 NUSHIN 3-17-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-00495 Melissa Jones, 5020 Hemlock Street, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Dollar Thriff" 5338 Auburn Boulevard, #B, Sacramento, CA 95841. Filed with the Clerk of Sacramento County January 25, 2023

Publish: Feb 24, Mar 3, 10, 17, 2023 DOLLAR 3-17-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-01083 Ahmad Khalid Hormal 5738 Windmill Way, Apt. 65, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "EJ-Electrical HVAC" 5738 Windmill Way, Apt. 65, Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 14, 2023 Publish: Feb 24, Mar 3, 10, 17, 2023

ORDER TO SHOW CAUSE – CHANGE OF NAME

F.J

3-17-23

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

#34-2022-00331790 Azeb Hailu has filed a petition with this court for a decree changing the name(s) of Nehemiah Equbemariam Gebretsadik to Nehemiah Equbernariam Gebrehiwot. IT IS ORDERED that all per-

sons interested in the above-en-

CHANGE OF NAME #34-2022-00331232

Rassoul Majidianijartoudeh has filed a petition with this court for a decree changing the name(s) of Rassoul Majidianijartoudeh Ross King; Karen Majidianijartoudeh to Ryan King; Kiarish Majidianijartoudeh to Kia King.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on March 16, 2023, at 9:00 a.m. 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: December 12, 2022 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023 RASSOUL 3-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00333726

Brandon Ryan Smith has filed a petition with this court for a decree changing the name(s) of Brandon Ryan Smith to Brandon Ryan Jones.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 13, 2023, at 9:00 a.m. 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: January 30, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023 BRANDON 3-3-23 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00333830

Stanley Lavsky has filed a petition with this court for a decree changing the name(s) of Stanley Lavsky to Stan Shavlovsky

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 18, 2023, at 9:00 a.m. 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: January 31, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023 STANLEY 3-3-23



Legal Advertising Hotline 916-483-2299 Legal Advertising Fax 916-773-2999

LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294 – February 7, 1984 Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380 – September 18, 1969 Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-0027335 – March 12, 2020 The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 – March 21, 1988

ORDER TO SHOW CAUSE – CHANGE OF NAME

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

#34-2023-00333698 Safiullah Azizi and Bas Pari Azizi have filed a petition with this court for a decree changing the name(s) of Shifa Azizi to Aisha Azizi.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 13, 2023, at 9:00 a.m. 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: January 27, 2023 Christopher E. Krueger, Judge of

the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023

AZIZI 3-3-23 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00331556

Jasmine Ginda and Noah Fisher have filed a petition with this court for a decree changing the name(s) of Liliana Skye Ginda to Liliana Skye Fisher.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on March 23, 2023, at 9:00 a.m. 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: December 20, 2022 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023 GINDA 3-323

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00325366

Tamia Danielle Davis has filed a petition with this court for a decree changing the name(s) of Essence Serenity Wallace to Essence Serenity Davis-Wilkes. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on March 15, 2023, at 9:00 a.m. 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: December 28, 2022 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023 3-3-23 TAMIA

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00333715 Hakim, Akbar, Mc, Kinsey, bas

Hakim Akbar Mc Kinsey has filed a petition with this court for a decree changing the name(s) of Hakim Akbar Mc Kinsey to Hakim Akbar Hazziez.

IT IS ORDERED that all persons interested in the above-enmatter annear before this court on May 4, 2023, at 1:30 p.m. 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: January 30, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023 HAKIM 3-3-23 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00334046 Lydia Noemi Gonzalez has filed a petition with this court for a decree changing the name(s) of Marina Sofia Cox to Marina Monet Gonzalez IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 11, 2023, at 1:30 p.m. 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: February 3, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Feb 10, 17, 24, Mar 3, 2023 LYDIA 3-3-23

sons interested in the above-entitled matter appear before this court on April 26, 2023, at 9:00 a.m. 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: February 7, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 17, 24, Mar 3, 10, 2023

HARLOW 3-10-23 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00314872

charity Swan has filed a petition with this court for a decree changing the name(s) of Joi Marie Garcia to Joi Marie Swan-Surgeon.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 19, 2023, at 9:00 a.m. 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: February 3, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 17, 24, Mar 3, 10, 2023

SWAN 3-10-23 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00334147

Gor Tonian and Ella Tonian have filed a petition with this court for a decree changing the name(s) of David Tonian to Abraham Tonian.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 20, 2023, at 9:00 a.m. 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: February 6, 2023 Christopher E. Krueger, Judge of

the Superior Court Publish: Feb 17, 24, Mar 3, 10, 2023 TONIAN 3-10-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2023-00334107

Emma Sigala Morgan has filed a petition with this court for a decree changing the name(s) of Emma Sigala Morgan to Emma Morgan Sigala.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 20, 2023, at 9:00 a.m. 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: February 6, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 17, 24, Mar 3, 10, 2023 EMMA 3-10-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF LYNN MICHAEL TOMPKINS CASE NO. 34-2023-333998

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Lynn Michael Tompkins, deceased.

A Petition for Probate has been filed by Michelle Tompkins, in the Superior Court of California, County of Sacramento, requesting Michelle Tompkins be appointed as personal representative(s) 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 June 29, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal de-livery 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 Petitioner is: Michelle Tompkins, 7732 Guenivere Way, Citrus Heights, CA 95610; 916-355-9227 Publish: Feb 17, 24, Mar 3, 2023 TOMPKINS 3-3-23

NOTICE OF PETITION TO ADMINISTER ESTATE OF SAM SHAHBAZI

CASE NO. 34-2022-00325724 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Sam Shahbazi, deceased.

A Petition for Probate has been filed by Jeanelle Shahbazi, in the Superior Court of California, County of Sacramento, requesting Jeanelle Shahbazi be appointed as personal representative(s) to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

A hearing on the petition will be held in this court as follows March 24, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or

a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor You may want to consult with an attorney knowledgeable in California law

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any 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 tele phone number of the Attorney for Petitioner is: Parham Shekariab. SBN 330790. 8611 Greenback Lane, Orangevale, CA 95662; 916-308-0367 Publish: Feb 17, 24, Mar 3, 2023

SHAHBAZI 3-3-23

SUMMONS

SUMMONS (CITACION JUDICIAL) CASE NUMBER: 34-2022-00321953 NOTICE TO DEFENDANT: Brandon Whiting, individually and doing business as Cali Communications, and DOES 1 through 10, inclusive,

YOU ARE BEING SUED BY PLAINTIFF: Sunbelt Rentals, Inc., A North Carolina Corporation,

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo. ca.gov/selfhelp), your county law library, or the courthouse nearest vou. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file vour response on time, vou may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attornev right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Website (www.lawhelpcalifornia. org), the California Courts Online Self-Help Center (www.courtinfo. ca.gov/selfhelp), or by contacting your local court or county bar as sociation. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

AVISO! Lo han demandado. Si no responde dentro de 30 dias, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion.

Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Legal Advertising 7144 Fair Oaks Blvd #5 Carmichael, CA 95608

Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que hava un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Avuda de las Cortes de California (www.sucorte.ca.gov) en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentacion, pida al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org),

en el Centro de Ayuda de las Cortes de California. (www. sucorte.ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas v los costos exentos por imponer un gravamen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is: (El nombre y direccion de la corte es): Sacramento County Superior Court, Gordon D. Schaber County Courthouse, 720 Ninth Street, Sacramento, CA 95814

The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): Mario H. Alfaro, SBN 246420; Eugene Kim, SBN 221753; Amy Osborne, SBN 258353, Stream Kim Hicks Wrage & Alfaro, PC, 3403 Tenth Street, Suite 700, Riverside, CA 92501-3641. Date: (Fecha) June 17, 2022 Clerk (Secretario) A. Penn, Deputy (Adjunto)

Publish: Feb 17, 24, Mar 3, 10, 2023 STREAM 3-10-23

City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on Wednesday, March 8, 2023, at 5:30 p.m., or as soon thereafter as the matter may be heard, the Planning Commission of the City of Rancho Cordova will hold a Public Hearing at the Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova, to consider the following:

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00334295

Tiki Lisa Baron Harlow has filed a petition with this court for a decree changing the name(s) of Tiki Lisa Baron Harlow to Tiki Lisa Harlow.

IT IS ORDERED that all per-

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00334274

Amy Avonne Merle has filed a petition with this court for a decree changing the name(s) of Amy Avonne Merle to Amy Fagerland Beck.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 25, 2023, at 9:00 a.m. 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: February 6, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Feb 24, Mar 3, 10, 17, 2023 AMY 3-17-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2023-00334515 Mallorie Beredo Cruz has filed a petition with this court for a decree changing the name(s) of Mallorie Beredo Cruz to Mallorie

Beredo Cruz Felix. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 23, 2023, at 1:30 p.m. 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: February 10, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Feb 24, Mar 3, 10, 17, 2023 MALLORIE 3-17-23

City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Thursday, March 9** at 5:30 p.m., or as soon thereafter as the matter may be heard, the Community Development Director of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall**, in the **Community Board Room** located at 2729 Prospect Park Drive, Rancho Cordova, to consider the following:

New or Used Auto Vehicle Sales Similar Use Determination for Light Industrial Parcels with the Villages of Zinfandel Special Planning Area

REQUEST: The Planning Department has reviewed a request for a similar use determination made by the property owner of 11040 N. Mather Blvd. The property owner requested that the Community Development Director consider a request that new and used auto vehicles sales is a similar use to auto and truck rental or lease agency. The property location is within the Villages of Zinfandel Special Planning Area and therefore follows the similar use determination process as outlined in the 2003 Sacramento County Zoning Code Section 110-30.5

LOCATION: Villages of Zinfandel Special Planning Area

ZONING: Light Industrial (M-1) parcels

ENVIRONMENTAL: Pursuant to Section 15060(c) of the California Environmental Quality Act, the activity of a similar use determination is not a project as defined by Section 15378. PROJECT PLANNER: Darcy Goulart, Planning Manager

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

NOTICE REGARDING CHALLENGES TO DECISIONS

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ADA COMPLIANCE STATEMENT

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact Kelly Whitman, Planning Technician at (916) 851-8750. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting.

Printed in the Grapevine Independent on February 24, 2023.

HOLIDAY INN FAÇADE RENOVATIONS MAJOR DESIGN REVIEW

PROJECT NO. PLND-1022-0055

REQUEST: The applicant is requesting a Major Design Review for façade improvements to an existing 3-story hotel structure located at 11269 Point East Drive. Site improvements include remodeling of an existing porte-cochere, removing and replacing existing entrance walls, installing exterior accent lighting, and upgrading exterior paint color, tile veneer, trim and coping.

OWNER: Rancho Investments, Inc. 9249 Sierra College Boulevard Roseville, CA 95661 APPLICANT: Anita Mirpuri 9201 Research Drive Irvine, CA 92618

LOCATION/APN: 11269 Point East Drive; APN: 058-0270-030-0000 ZONING: General Commercial (GC) within the Convention Overlay (CO) District ENVIRONMENTAL: Exempt per Section 15301 "Existing Facilities" of the California Environmental Quality Act Guidelines (CEQA) PROJECT PLANNER: Chance Finley-Ross, Assistant Planner

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

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Printed in the Grapevine Independent on February 24, 2023.

TO ADVERTISE CALL 1-916-773-1111 GRAPEVINE INDEPENDENT

New Gluten-Free Bakery Set to Open in Rancho Cordova



Delaney Polidori chose to open her bakery The Caring Kitchen in Rancho Cordona at 3084 Sunrise Boulevard Suite 15. Photo courtesy of the City of Rancho Cordova

City of Rancho Cordova News

RANCHO CORDOVA, CA (MPG)

- Dessert lovers with food sensitivities will soon have a new option for tasty treats in the City of Rancho Cordova with the opening of a popular bakery called The Caring Kitchen.

The bakery is owned and operated by lifelong baker and Folsom resident Delaney Polidori. She started selling gluten-free baked goods out of her home and at farmers markets in 2020, after her social media post describing homemade gluten-free apple pies generated buzz region-wide.

In the years since, the bakery has outgrown the Polidori family home with its rapidly expanding customer base. The Caring Kitchen will open its doors at 3084 Sunrise Boulevard, Suite 15 in Rancho Cordova as soon as the first weekend in March. Learn more about The Caring Kitchen in this Q&A with Delaney.

Q: Your upcoming grand

food products in The Caring Kitchen which are baked for the many customers in the region with different food allergies and sensitivities. Photo courtesy of the City of Rancho Cordova

is central and close to where I live in Folsom. It's a happy medium. I'm excited to have my own commercial kitchen and retail space. It will enable me to bake more efficiently and serve more customers.

Q: You've come a long way since baking those first gluten-free apple pies and putting out feelers on social media. What was it like to get so many responses, and what are you most proud of?

my business has grown in a short amount of time, especially running it from my home. I'm also proud of the products I've created because every single recipe has taken so much time to develop.

Q: You've shared that you suffer from Celiac disease, otherwise known as intolerance to gluten. Did your adjustment to the diagnosis inspire you to develop gluten-free alternatives?

A: Yes. I probably never would have learned to bake gluten-free if I wasn't forced to. I had been baking since I was a kid, but when I got that diagnosis, I had to completely re-learn how to bake. I was also a vegan at the time, so I had to learn to cook and bake gluten-free and vegan, which was a frustrating process that took years to perfect.

Q: You don't have to answer this question if it reveals a secret recipe, but how are you able to make vour baked goods taste just as good as the real thing?

A: I'm probably most known by customers for my cookie sandwiches, but I make a little bit of everything. I use several different gluten-free flour blends for my recipes. Most of them consist of rice flour, sorghum flour and different starches used as a binder to take the place of gluten. There really has been a lot of trial and error. I'm in the process of figuring out what will be "regulars" on the menu.

Favorite place in Rancho Cordova? Heart Craft Studio

Who/what inspires you? Walt Disnev

Favorite item to bake? Cake

Favorite quote? "Never tell me the odds." - Han Solo

To stay updated on The Caring Kitchen's opening and offerings, follow them on Instagram and Facebook @TheCaringKitchenFolsom or subscribe to their email newsletter at TheCaringKitchenFolsom. com. For more business news in Rancho Cordova, sign up for the city's e-news at CityofRanchoCordova. org/ENews.

SUMMONS

Legal Advertising Hotlin 916-483-2299

SUMMONS (PARENTAGE-CUSTODY AND SUPPORT) CASE NUMBER (NUMERO DEL CASO): 22FL01313 NOTICE TO RESPONDENT (Name): AVISO AL DEMANDADO (Nombre):

Channel Stonich YOU HAVE BEEN SUED. Read the information below and on the next page. Lo han demandado, Lea la informacion a continuacion y yan la pagina

siguiente PETITIONER'S NAME (NOMBRE IS: DEL DEMANDANTE): Jay Erickson You have 30 CALENDAR

DAYS after this Summons and Petition are served on you to file a Response (form FL-120) at the court and have a copy served on the petitioner. A letter, phone call or court appearance will not protect you. Usted tiene 30 DÍAS CALENDARIO después de que se le presente esta Citación y Petición para presentar una response (formulario FL-120) en el tribunal y tener una copia notificada al peticionario. Una carta, llamada telefónica o comparecencia ante el tribunal no lo protegerá.

If you do not file your response on time, the court may make orders affecting your marriage or domestic partnership, your property, and custody of your children. You may be ordered to pay support and attorney fees and costs. Si no presenta su respuesta a tiempo, el tribunal puede hacer órdenes que afecten su matrimonio o pareja de hecho, sus bienes y la custodia de sus hiios. Es posible que se le ordene pagar la manutención y los honorarios y costos de los abogados.

For legal advice contact a lawyer immediately. Get help finding a lawyer at the California Courts Online Self-Help Center

(www.courts.ca.gov/selfhelp), at the California Legal Services website (www.lawhelpca.org) or by contacting your local county bar association. Para obtener asesoramiento legal, póngase en contacto con un abogado de inmediato. Obtenga ayuda para encontrar un abogado en el Centro de Autoayuda en Línea de los Tribunales de California (www.courts.ca.gov/selfhelp), en el sitio web de Servicios Legales de California (www.lawhelpca. org) o comunicándose con el colegió de abogados de su conda-

do local. RESTRAINING NOTICE ORDERS ARE ON PAGE 2: These restraining orders are effective against both spouse or domestic partners until the petition is dismissed, a judgment is entered or the court makes further orders. They are enforceable anywhere in California by any law enforcement officer who has received or seen a copy of AVISO: ÓRDENES DE RESTRICCIÓN 'AN EN LA F órdenes de restricción son efectivas contra ambos cónyuges o pareias domésticas hasta que se desestime la petición, se dicte una sentencia o el tribunal dicte más órdenes. Son exigibles en cualquier lugar de California por cualquier oficial de la ley que haya recibido o visto una copia de ellos FEE WAIVER: If you cannot pay the filing fee, ask the clerk for a fee waiver form. The court may order you to pay back all or part of the fees and costs that the court waived for you or the other party. EXENCIÓN DE TARIFAS: Si no puede pagar la tarifa de presentación, pídale al secretario un formulario de exención de tarifas. El tribunal puede ordenarle que devuelva la totalidad o parte de los honorarios y costos que el tribunal renunció para usted o la otra parte. The name and address of the court are: (El nombre y direccion de la corte es): Sacramento County Superior Court, 3341 Power Inn Road, Sacramento, CA 95826

phone number of the petitioner's attorney, or the petitioner without an attorney are (El nombre, dirección y número de teléfono del abogado del peticionario, o del peticionario sin abogado es): Brooke K. Bryant, 249262, Merus Law, APC, 925 Highland Point Drive, Suite 120, Roseville, CA 95678; 916-742-7747 Date: (Fecha) March 24, 2022 By: S. Brock, Deputy Clerk of

LEGAL ADVERTISING

Court STANDARD RESTRAINING ORDER (Parentage - Custody

and Support) ORDEN DE RESTRICCION

ESTANDAR (Paternidad - Custodia y Manutencion)

Starting immediately, you and every other party are restrained from removing from the state, or applying for a passport for, the minor child or children without the prior written consent of every other party or an order of the court.

This restraining order takes effect against the petitioner when he or she files the petition and against the respondent when he or she is personally served with the Summons and Petition OR when he or she waives and accepts service.

This restraining order remains in effect until the judgment is entered, the petition is dismissed, or the court makes other orders. This order is enforceable anywhere in California by any law enforcement officer who has received a copy of it.

En forma inmediata, usted y cada otra parte tienen prohibido llevarse del estado a los hijos menores para quienes esta acción iudicial procura establecer una relación entre hijos y padres o una orden de custodia, ni pueden solicitar un pasaporte para los mismos, sin el consentimiento previo por escrito de cada otra parte o sin una orden de la corte.

Esta orden de restricción entrara en vigencia para el demandante una vez presentada la petición, y para el demandado una vez que este reciba la notificación personal de la Citación y Petición, o una vez que renuncie su derecho a recibir dicha notificación y se dé por notificado

Esta orden de restricción continuara en vigencia hasta que se emita un fallo final, se despida la petición o la corte de otras órdenes.

Cualquier agencia del orden publico que haya recibido o visto una copia de esta orden puede hacerla acatar en cualquier lugar de California

NOTICE: ACCESS TO AFFORDABLE HEALTH INSURANCE:

Do you or someone in your affordable household need health insurance? If so, you should apply for Covered California. Covered California can help reduce the cost you pay towards high quality affordable health care. For more information, visit www.coveredca.com. Or call Covered California at

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City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on Monday, March 6, 2023, at 5:30 p.m. or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova, to consider the following:

LOGISTICENTER -PROJECT NO. PLND-1021-0015-MAJOR **DESIGN REVIEW:**

REQUEST: The Applicant is requesting a Major Design Review for the construction of a 155,040 SF shell building. The site plan includes 29 loading docks, designated truck parking, as well as the required parking to accommodate both customers and employees. The project also includes significant landscape to enhance the site aesthetically while also providing additional screening for truck parking areas and loading dock areas. The project was originally presented on April 18, 2022 followed by July 18, 2022, December 5, 2022, and January 17, 2023. The project was continued to the March 6, 2023 Council meeting to address legal comments received from both the Applicant and Residents, as well as comments received from Council

OWNER	APPLICANT:
DPML Bear Hollow, LLC	Dermody Properties
5500 Equity Avenue	George Condon
Reno, NV 89502	5500 Equity Avenue
	Reno, NV 89502

LOCATION/APN: Corner of Bear Hollow Drive and N. Mather



opening in Rancho Cordova has been getting a lot of buzz. Why did you select the city as your bakery's new storefront, and what are you most excited for?

A: I have customers throughout the Sacramento region, and Rancho Cordova

A: It was seriously shock-

ing. It made me realize that there are so many people out there with different food allergies and sensitivities and how great of a need there is for something like this in the area. I'm probably proudest of how much

The name, address and tele-

Boulevard (APN: 072-2360-036) ZONING: Business and Professional Office (BP) within the Zinfandel Special Planning Area (ZSPA) ENVIRONMENTAL: Exempt per Section 15183 of the California

Environmental Quality Act Guidelines PROJECT PLANNER: Nicholas Sosa, Associate Planner

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Printed in the Grapevine Independent on February 24, 2023.

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SMUD's Shine Invests \$513,000 into Local Projects

SMUD News Release

SACRAMENTO REGION, CA (MPG) - Entering its sixth year, SMUD's annual Shine program announced that it will fund 22 nonprofit organizations with \$513,000 to launch community-focused projects. The energy efficiency and safety upgrades along business corridors, youth entrepreneur development and job readiness programs, habitat restoration, neighborhood revitalization, training for under-resourced community members who aspire to start businesses and other initiatives will contribute to SMUD's 2030 Zero Carbon Plan and focus on clean energy solutions.

"SMUD's vision for a clean energy future is about much more than transforming our power plants," said SMUD CEO and General Manager Paul Lau. "The Clean PowerCity movement engages our region's households, businesses and diverse communities. There is space for every community to join us in delivering on our ambitious 2030 Zero Carbon Plan. From clean energy outreach and STEM lessons inside classrooms, to neighborhood revitalization projects, workforce skills for under-resourced communities and new apprentices, SMUD's Shine program harnesses the determination and vision of local nonprofits, regional partners and the communities we serve and supports them in making meaningful change that will benefit the entire region for generations to come."

This year, 218 organizations participated in program education sessions in various languages and 112 of them moved forward and submitted applications in a competitive process. Per Shine requirements, SMUD's investments are matched by the community organizations for optimal impact.

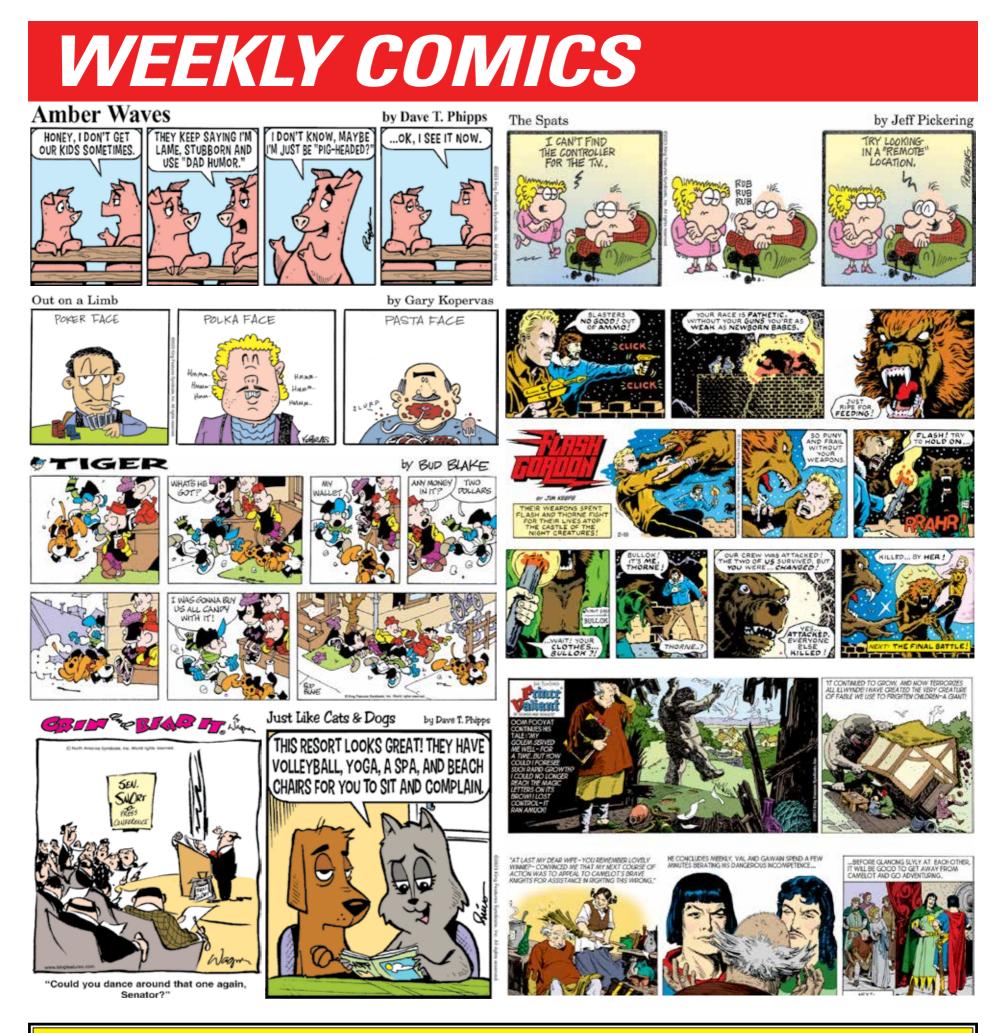
The 22 selected nonprofits include 80 Watt District PBID; 916 Ink; Architects of Hope; Atrium 916; Center for Land-Based Learning; Center of Praise; Downtown Sacramento Partnership; Fitrah; Folsom Economic Development Corporation; HomeAid; Lutheran Social Services; Meristem, Inc.; Midtown Association; National Academic Youth Corps (Sojourner Truth African Heritage Museum); Northern California Valley Sheet Metal Foundation; Oracles of Truth Academy; Project Optimism; Rosemont Community Foundation; Sierra Service Project; Square Root Academy; Sunrise MarketPlace and YMCA of Superior California.

SMUD will take an active role in monitoring performance and progress of each project. SMUD will also support projects during critical junctures of implementation.

Shine awards range from \$5,000 to \$100,000. Any nonprofit organization within SMUD's service area is eligible to apply. Shine awards are available at three funding levels: Spark (up to \$10,000), Amplifier (up to \$50,000) and Transformer (up to \$100,000).

The SMUD Board of Directors will hold a celebration in April to recognize the nonprofits for all their hard work and determination to improve Sacramento-area communities.

For more information about the SMUD Shine program, visit smud.org/Shine.



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Financial Literacy Needs to be Taught in California Schools



Alexis Fitzpatrick. SAFE Credit Union courtesy photo

Commentary by Alexis Fitzpatrick, Safe Credit Union

With more and more of our children failing to meet basic math skills, it's unfortunate but not surprising that so many adults struggle with achieving financial freedom.

Late last year, California released statewide test scores that revealed only 33 percent of students were able to meet the state's math standards a drop of seven percent from 2019. Some of those results are undoubtedly due to challenges associated with the pandemic. But the statistic on its own is cause for concern and action.

Adding financial literacy to the state's education curriculum could help improve those numbers as well as prepare our youth for the financial realities of adulthood.

Financial literacy is an individual's ability to understand and make informed decisions regarding their finances. This includes knowledge of basic financial concepts such as budgeting, saving, investing, and managing debt. In today's world, financial literacy is more important than ever. Here are a few reasons why California students would benefit from a financial literacy course:

Better Money Management: Financial literacy empowers individuals to manage their money effectively, enabling them to make informed decisions on spending, saving, and investing. It helps people understand the true cost of credit, set financial goals, and plan for future expenses.

• Avoid Financial Scams: Financial scams have become increasingly common. Research suggests that people who are financially literate are less likely to fall victim to them. Understanding basic financial concepts and being aware of common scams help individuals protect their money and avoid costly mistakes.

• Improved Credit Scores: Understanding the financial landscape can also have a positive impact on an individual's credit score, a metric used to determine one's ability to obtain credit. Understanding credit scores, how they are calculated, and how to maintain a good credit history can improve a person's chances of getting approved for loans, credit cards, and other financial products.

• Retirement Planning: With more and more Americans retiring at a later age, financial literacy can help students understand the importance of saving for retirement, and to choose the right investment options to ensure they have enough money to support themselves in their later years.

• Financial Independence: Financial literacy can help individuals become financially independent, reducing their dependence on credit, and enabling them to take control of their financial future. This can increase self-esteem, reduce stress and lead to greater overall happiness.

Despite its importance, financial literacy is often not taught in schools and quite frankly it should be. Two years ago I was hopeful when legislation was introduced to authorize a school district or charter school to incorporate a financial literacy program into an economics course offered by the local school districts. Sadly, the bill never even received a committee hearing.

This lack of basic skills not being taught in our schools is having serious consequences, particularly for younger generations who don't have the knowledge and skills needed to manage their finances effectively.

We must support legislation at the national, state, and local level to teach financial literacy and encourage individuals to take an active interest in their finances. Financial

literacy is crucial for individuals to achieve financial stability and independence. It enables individuals to make informed decisions about their finances,

proect themselves from financial scams, and plan for their future. Making financial literacy a priority will help ensure that individuals have the knowledge and skills they need to manage their finances effectively, and to achieve their financial goals, leading to a sense of financial freedom.

Alexis Fitzpatrick is Chief Financial Officer for SAFE Credit Union. She can be reached at comms@ safecu.org.



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