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Carmichael Times

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Vape-Trail Despoils River



Wildlife rescuer Ben Nuckolls and assistant Leslie Ackerman display some of thousands of vaping items retrieved from a rafting stretch of the American River. Toxins from the cartridges present a danger for animal and human river use.

Story and photos by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - If vaping is touted as less harmful than smoking, the habit is not healthy for waterways.

With the popularity of e-cigarettes, e-debris is new age trash in the American River. In the short distance between Sunrise Bridge (Fair Oaks) to Ancil Hoffman Park (Carmichael) riverbeds and banks have lately yielded thousands of plastic vape cartridges.

These contain lithium batteries and cocktails of nicotine, oils and flavorings inhaled by vapers.

The river not only supplies drinking water for millions of humans. Its

pollution also impacts fish and a multitude of wildlife species. Pollution also impacts fish and thousands of wildlife species. "Batteries contain highly toxic chemicals and acids," explains California Department of Fish and Wildlife Fisheries Supervisor Nick Bauer. "In stagnant water, these and vaping residues can accumulate and become more concentrated. They can leech into sediment and be consumed by organisms living in the water."

"All river wildlife is potentially affected because harmful chemicals tend to bio-accumulate as they move up the food chain. The containers eventually wash downriver to add to the huge amount of plastic in the Pacific Ocean."

California Wildlife Encounters rescuer Ken Nuckolls considers e-debris "the new environmental hazard plaguing our waterways."

"Arsenic, lead, chromium and nickel in lithium batteries are known carcinogens," he says. "Ingestion of lead kills our native eagles. It only takes a particle the size of a rice grain to be fatal for them."

Notes diver Matt Spruitenburg: "Five years ago, we seldom found vaping apparatus... Now we see it everywhere. These items are disposable, so when they're finished, some rafters just toss them. Dumping trash in the American River is illegal. There are garbage cans in landing areas. Rafters can surely hold their

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Man Indicted for Sexual Exploitation and Child Pornography

U.S. Attorney's Office, Eastern District of California News Release

SACRAMENTO, CA (MPG) - A federal grand jury returned a three-count indictment today against Sam Moss Kerfoot, 27, of Carmichael, charging him with sexual exploitation of a minor, distribution of child pornography, and possession of child pornography, U.S. Attorney Phillip A. Talbert announced.

According to court documents, in April and May 2022, Kerfoot sexually abused a minor and produced visual depictions of the minor engaged in sexually explicit conduct. In addition, Kerfoot is alleged to have distributed child pornography in April 2022 and possessed child pornography in June 2023.

This case is the product of an investigation by the Sacramento Valley Hi-Tech Crimes Task Force Internet Crimes Against Children unit including the Sacramento County Sheriff's Office, with assistance from the Federal Bureau of Investigation and Homeland Security Investigations. Assistant U.S. Attorneys Emily Sauvageau and Alstyn Bennett are prosecuting the case.

If convicted of the charges as alleged, Kerfoot faces a minimum statutory penalty of 25 years in prison, a maximum of 50 years in prison, and a \$250,000 fine for sexual exploitation of a minor; a minimum statutory penalty of 15 years in prison, a maximum of 40 years in prison, and a \$250,000 fine for distribution of child pornography; and a minimum of 10 years in prison, a maximum of 20 years in prison, and a \$250,000 fine for possession of child pornography. Any sentence, however, would be determined at the discretion of the court after consideration of any applicable statutory factors and the Federal Sentencing Guidelines, which take into account a number of variables. The charges are only allegations; the defendant is presumed innocent until and unless proven guilty beyond a reasonable doubt.

This case was brought as part of Project Safe Childhood, a nationwide initiative launched in May 2006 by the Department of Justice to combat the growing epidemic of child sexual exploitation and abuse. Led by the United States Attorneys' Offices and the Criminal Division's Child Exploitation and Obscenity Section, Project Safe Childhood marshals federal, state, and local

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AmeriCorps Aids Carmichael Gardens

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Eight of AmeriCorps' National Civilian Community Corps members last weekend bolstered volunteer efforts in two Carmichael parks.

Aged from 18 to 26, they were one of 16 NCCC teams raising a sweat in Sacramento. Enlisted from all over USA, the visitors were completing year-long terms with the Federal program. Their service coincided with national "Make a Difference Day."

Sutter Community Garden and Jensen Botanical Garden benefited. Here the youthful team helped volunteers with fall chores that included spreading mulch, removing dead plants, hauling rocks and touching up paintwork.

Projects with several non-profits were set up in advance of the teams'



AmeriCorps NCCC Volunteers pitch in to help winterize plots in Sutter Community Garden. Team members came from all over USA as part of national "Make a Difference Day."

arrival. "When we get there, we just ask how we can help," explained team leader Sy Coffey (22), from Richmond, VA. "And then we get stuck in. We feel satisfied knowing we are able to help others."

"They're always hard workers," approved Beverly Scott, who leads Friends of Jensen Botanical Garden volunteers. "With

their help, we got some tough projects completed. It's great to have young people doing heavy work for us. They moved a big pile of rocks in no time. People who don't have faith in American youth should meet an AmeriCorps crew."

More than 200,000 young people are trained annually to work with

nonprofits through federally sponsored AmeriCorps. The National Civilian Community Corps operates under the AmeriCorps aegis. Established in the 1990s, its programs aim to improve lives, strengthen communities and promote leadership through volunteer service. For information visit www.americorps.gov ★

Turkey Trots and Other Fun This Thanksgiving Week

By Chrissy Rose

SACRAMENTO REGION, CA (MPG)

The holiday season is upon us, and that means fun events in the Sacramento region are abundant. If you're looking for activities Thanksgiving week, you'll have plenty of options (in addition, of course, to all of the eating and shopping).

Thanksgiving morning the annual Run to Feed the Hungry will be celebrating its 30th anniversary and once again kicking off the largest Thanksgiving Day fun run in the country. The run starts at 8:15 on J Street right outside the Sacramento State campus, with start times varying for times or untimed running, and those choosing the 10k or 5k option. Participants – whether walking or running, going as an individual or as part of a team – can enjoy the camaraderie and beautiful fall foliage as they follow the loop route through East Sacramento. For the competitive runners, the top three finishers in each age group will receive prize money ranging from \$50-\$300. Run to Feed the Hungry benefits the Sacramento Food Bank & Family Services, which has seen an 87% increase in demand for services since the 2020 pandemic. Virtual and in-person race options are available, and adult registration begins at \$35. Strollers are allowed in the untimed races, but dogs in strollers are not; all pets are asked to stay at home.

If you're willing to drive a bit farther, there is the Elk Grove Gobble Wobble. This fun event features a 5K race, a Fun Run (1/4 mile) for kids, food, music, raffles, vendor booths, and a fun zone. Virtual and in-person race options are available for the 5K. Registration is \$10 for the kids fun run, \$20 for the virtual 5k, and \$30-\$50 for the in-person 5K (depending on registration date). Registration for the in-person 5k includes a medal and shirt.



Participants in the Gobble Wobble Fun Run line up at the start line at the 2021 race. Courtesy of Gobble Wobble



Participants in the 2022 Run to Feed the Hungry show off their excitement to be running Thanksgiving morning. Many runners have participated for multiple, if not all, of the event's 30 years. Courtesy of Run to Feed the Hungry

Race-day registration is available if the event has not sold out. Check-in begins at 8:00 and the fun run begins at 9:00, with the

5k starting at 9:15. Strollers and well-behaved dogs are welcome. The Gobble Wobble event benefits Chicks in Crisis located in

Elk Grove, which supports parents and children by providing resources and support to help families become self-sufficient,

helping all families “cross the finish line.”

Folsom will also be holding its Turkey Trot on Thanksgiving Day. The race has 5K and 10K options, and participants can choose to walk or run at Rodeo Park/Lions Park at 200 Stafford Street. The 10k participants will line up at 8:50, and the 5K participants will be shortly behind at 9:00. Registration cost is \$35-\$40 and includes a race day shirt, bib, and timing chips. Dogs, along with children in strollers, can participate in the 5k assuming both are well-contained. The Folsom Turkey Trot usually sees around 4,000 participants each year. The proceeds from this year's event will benefit the Twin Lakes Food Bank, Folsom Athletic Association, and Johnny Cash Trail (which is also the trail that the run will traverse).

For those looking for something other than the typical turkey run, on November 18, the North Highlands Recreation and Park District will be hosting Turkey Day Flag Football. This inaugural event will start at 10:00 a.m. at Brock Park Sports Complex in North Highlands and last until noon. Participants must be at least 18 years old, and the cost is \$19.00 to register. Refreshments and t-shirt are included.

Lastly, if you didn't sign up for a Thanksgiving Day run but subsequently feel guilty about your overindulgence, there is the Sacramento Turkey Trot Run on Saturday November 25 with 5K, 10K, and half-marathon options. Registration is \$35-\$42, depending on race selected, and includes a swag bag that's mailed directly to you. There are three waves starting at 8:00, 8:30, and 9:00, filled on a first-come first-filled basis. All ages and paces are welcome, but this is a very limited capacity event. The run will start at Sutters Landing Park in Sacramento. ★

FREE IN-PERSON EVENT AT AEGIS LIVING CARMICHAEL

Hospice & Palliative Care: What's the Difference?

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Please join us for a special in-person event at Aegis Living Carmichael. We're excited to welcome Melissa Miebert, Chief Clinical Officer at Amari Home Health & Hospice Care, who will be speaking about the differences between hospice and palliative care and the situations that warrant these types of care. A complimentary light lunch will be served at the event. We hope to see you there!

Event location: Aegis Living Carmichael
4050 Walnut Avenue
Carmichael, CA 95608

We'll be serving delicious appetizers and drinks!



Melissa Miebert, Chief Clinical Officer | Amari Home Health & Hospice

Melissa is a Registered Nurse and Chief Clinical Officer at Amari Home Health & Hospice. She is passionate about caring for people in the comfort of their homes, whether it be through home health, hospice, or palliative care.

Thursday, November

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Get Help from Domestic Violence



DCFAS is raising awareness about domestic violence and sharing information about the services available. Image by Gerd Altmann from Pixabay

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - October was Domestic Violence Awareness Month. Sacramento County's Department of Child, Family and Adult Services (DCFAS) partners with several organizations to help victims of domestic violence. DCFAS is raising awareness about domestic violence and sharing information about the services available.

Sacramento County partners with WEAVE to promote safe and healthy relationships. WEAVE is at the forefront of the battle against domestic violence. The organization offers a range of services and resources to help survivors reclaim their lives. From crisis intervention to long-term support, WEAVE's dedicated team works tirelessly to create a safe space for survivors to heal and thrive.

Another resource available is the Sacramento Regional Family Justice Center. The Family Justice Center provides victims and their families with support and resources. The center provides critical services including crisis intervention, legal support, youth services, and survivor advocacy. Through these services, the Family Justice Center strives to break the cycle of domestic violence.

My Sister's House aids Asian and Pacific Islanders and other underserved women and children impacted by domestic violence,

sexual assault, and human trafficking. My Sister's House provides job training and community services. The goal of My Sister's House is to end domestic violence, sexual assault, and human trafficking in the greater Sacramento community.

Abuse and neglect are alarming issues that deserve our collective attention. If you suspect child abuse, you can call Sacramento County's 24-hour Child Abuse Hotline at 916-875-5437. If you suspect abuse or neglect of an older adult or dependent adult in Sacramento County, call the Adult Protective Services hotline at (916) 874-9377.

Domestic Violence Awareness Month reminds us that we must stand united against all forms of abuse and neglect. Sacramento County's Department of Child, Family, and Adult Services is proud to work with WEAVE, The Family Justice Center, and My Sister's House to help victims of abuse. As a community, it is our duty to not only help the vulnerable but also spread awareness about the various ways in which we can help end abuse or prevent it from happening.

Other resources available include: Child Help USA Hotline (800-422-4453): A 24-hour crisis hotline that offers support in 140 languages.

The National Domestic Violence Hotline (800-799-7233): A 24/7 hotline. ★

Vape-Trail Despoils River



Retrieved from rafting stretches of the American River, dumped E-cigarette apparatus add toxic elements to the river's trash problem

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trash till then.”

Karl Bly has volunteered for river cleanup since childhood and runs a group called American River Lost and Found. “I’ve collected boxes and boxes of vaping cartridges,” he says. “In any waterway, garbage is a problem. But garbage that

contains chemicals is even worse for river quality.

“I encourage people to enjoy our river. But make an effort to pick up garbage.”

The American River Parkway Foundation coordinates monthly “Sustainable Saturday Clean-Ups.” For volunteer information, email www.volunteer@arpf.org ★

Man Indicted for Sexual Exploitation and Child Pornography

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resources to locate, apprehend, and prosecute those who sexually exploit children, and to identify and rescue victims. For more

information about Project Safe Childhood, please visit www.usdoj.gov/psc. Click on the “resources” tab for information about internet-safety education. ★

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2023 Legislative Recap: The Good, the Bad, and the Ugly



By Assemblyman Josh Hoover

The 2023 legislative session officially came to an end this month as the Governor's deadline to sign or veto bills passed on October 14, 2023. In total, this legislative year saw 1,046 bills land on Governor Newsom's desk and he signed 890 of them into law. Here is a summary of the good, bad, and ugly legislative outcomes in 2023 that will go into law in January:

The Good
SB 14 (Grove) - Combating Human Trafficking

This hard-fought piece of legislation will make human trafficking of a minor a serious felony in California. Many may find it hard to believe that it wasn't already, but prior to this bill passing this crime did not fall under our state's Three Strikes law. After passing with unanimous bi-partisan support in the State Senate, SB 14 was killed in the Assembly Public Safety Committee earlier this year. Thanks to enormous public pressure and bipartisan outcry, the committee re-voted and rightfully moved the bill forward.

SB 799 (Portantino) - Vetoed by the Governor

This bill to provide unemployment insurance benefits to striking workers passed out of the Legislature despite a strong coalition of opposition. Thankfully Governor Newsom refused to sign it into law stating in his veto letter that "now is not the time to increase costs or incur this sizable debt." The state's unemployment insurance (UI) fund is currently over \$18 billion in debt to the federal government. California employers are on the hook to pay back this loan after

years of mismanagement by the state, a problem the Legislature refused to fix when it had a budget surplus. SB 799 would have further exacerbated the situation with our UI system.

Many Bills Harmful to Public Safety Defeated

Sometimes good news comes in the form of defeating bad bills. A number of bills that would have made our communities less safe were killed at different stages of the process. These included legislative efforts to defund school resource officers (AB 1299), ban the use of police canines (AB 742), prohibit consensual searches (AB 93), prohibit enforcement of low-level infractions (SB 50), expand eligibility for early release from prison (SB 81), allow parole consideration for criminals sentenced to life in prison (SB 94), and allow felons to vote from prison (ACA 4).

The Bad
Lack of Progress on Fentanyl Crisis

Putting a stop to the fentanyl crisis that is killing over 100 Californians per week, including high school students in our community, needs to be one of the state's top priorities. While the Legislature did pass a number of bills relating to fentanyl education, it failed to increase penalties on the dealers trafficking fentanyl into our neighborhoods. They even killed a bill I coauthored to require Naloxone (medicine that rapidly reverses an opioid overdose) in every school. Much work remains to be done to address this crisis and I look forward to pushing for greater change in the coming year.

Failure to Reform Proposition 47

At the beginning of the legislative year, I introduced AB 75 to reform Proposition 47 and restore some accountability in our criminal justice system. Prop. 47 (infamously named the "Safe Neighborhoods and Schools Act" when it passed in 2014) reduced a number of felonies to misdemeanors and contributed to an increase in retail theft across the state. My bill

would have brought back harsher penalties for serial theft offenders, but it was defeated in the Assembly Public Safety Committee along with other efforts to reform Prop. 47.

Passed Legislation that will Cost Consumers

The Legislature passed two minimum wage bills that will further increase the cost of living for California families. AB 1228 creates a \$20 minimum wage for fast food workers, while SB 525 creates a \$25 minimum wage for healthcare workers. The latter bill will result in increased healthcare costs for consumers, while potentially decreasing healthcare access in the parts of our state where hospitals are already struggling to stay afloat.

The Ugly
Taxpayers Under Fire

The Legislature simultaneously passed a constitutional amendment to reduce the vote threshold for local tax increases (ACA 1) and a constitutional amendment to increase the vote threshold for passing taxpayer protections (ACA 13). No matter how high our taxes get in California, it never seems to be enough. Instead of making it easier to increase taxes in our state even further, our Legislature would be wise to get a handle on its propensity to overspend. Voters will have the opportunity to make their voice heard on these measures at the ballot box in 2024.

It is an honor to be your representative and I look forward to continuing the fight for policies in the Legislature that protect the interests of the families, taxpayers, and small businesses in our community.

Assemblyman Josh Hoover represents the 7th Assembly District in Sacramento County, which includes the cities of Citrus Heights, Folsom, and Rancho Cordova and the unincorporated communities of Carmichael, Fair Oaks, Foothill Farms, Gold River, Mather, McClellan Park, North Highlands, Orangevale, and Rosemont. You can contact his office at Assemblymember.Hoover@assembly.ca.gov. ★

Tenth Annual Gala for Kids Helping Kids Sacramento

Kids Helping Kids News Release

SACRAMENTO, CA (MPG) - Kids Helping Kids Sacramento fights pediatric cancer by hosting its Tenth-Annual Benefit Gala at The Harris Center on Saturday, January 20th. At previous galas hosted by Kids Helping Kids, they have had amazing performances by Grammy-nominated band Switchfoot, singer-songwriter Andy Grammer, successful touring artist Ben Rector, and many more. Along with the benefit concert, the gala includes silent auction bidding on fantastic baskets and experiences you won't find anywhere else. Proceeds raised by this event will go towards improving conditions for children battling pediatric cancer, and helping out with any financial burdens that may appear during a child's treatment.

Kids Helping Kids is an entirely student-run, non-profit organization made up of juniors and seniors from Del Campo High School. In 2016, Kids Helping Kids was recognized as the number-one student run non-profit in the United States, and as of this year, they have just been recognized as the number-one student run non-profit in the world according to the Students for the Advancement of Global Entrepreneurship (SAGE) competition earlier this year. They put on their Signature Gala, along with several other events, to raise money for the populations they serve. Since 2012, Kids Helping Kids has raised over \$1.4 million to give back to the underserved both locally and globally. They support children battling pediatric cancer and their families by providing financial resources during their medical

 ★

Fatal Collision with Pedestrian on Highway 99

CHP News Release

SACRAMENTO, CA (MPG) - On October 19th, 2023, at approximately 8:02 p.m., CHP-South Sacramento units responded to a vehicle versus pedestrian traffic crash that occurred on southbound Highway 99, north of 12th Avenue.

Upon arrival, preliminary investigation indicates that a 2003 Dodge Ram pickup, driven by a 47-year-old male from Sacramento, was observed by a witness weaving in multiple lanes on southbound Business 80 from Arden Way to E Street. The driver of the Dodge was then seen to sideswipe a large- or medium-size truck towing a car-hauler/trailer in the number-two lane just south of N Street, causing minor damage to the left side of the Dodge. The witness stated that the impact was so minor that the truck/car-hauler driver may not have felt it as he continued southbound on Highway 99.

The driver of the Dodge followed the other truck and came to a complete stop in

front of it on southbound Highway 99, north of 12th Avenue in the middle of the number-two lane. The witness reported that the driver of the Dodge, who was the solo occupant and driver, got out and confronted the other driver at his driver's-door window. The witness then saw the truck/car-hauler accelerate rapidly to go around the Dodge, knocking down and running over the driver/pedestrian of the Dodge with its rear trailer tires.

The witness was not able to obtain a license plate on the other vehicle as he stopped to help the struck driver/pedestrian. The driver of the Dodge was conscious and alert at the scene and transported to a local hospital. The Sacramento County Coroner notified CHP-South Sacramento that the driver had succumbed to his injuries during surgery. The name of the driver of the Dodge will be released by the Sacramento County Coroner's Office when next of kin is notified. The CHP-South Sacramento office asks if there were any witnesses to this traffic crash/incident, to please contact the office at (916) 897-5600.

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Carmichael Times

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Another Wet Winter Looms. California Needs To Get Serious About Water Management



By Dan Walters, CALMatters.org

Oct. 1 is the beginning of what hydrologists call the “water year.”

Historically, California’s reservoirs are near their lowest levels by this point after months of being drawn down, mostly to irrigate fields and orchards, during the state’s precipitation-free summer.

This October is quite different.

Last winter’s heavy rain and snow storms, generated by a series of atmospheric rivers, filled reservoirs even as dam managers fully opened their gates to send as much water downstream as possible.

So much rain and snow fell in the southern San Joaquin Valley that Tulare Lake, once one of the nation’s largest natural lakes, was recreated, and threatened the town of Corcoran.

Virtually every reservoir in the state contains more than 100% of their historic storage levels at the beginning of the water year. The biggest ones, such as Shasta and Oroville, are close to three-quarters full even after giving farmers their full quotas of irrigation water during the growing season.

Hydrologists and meteorologists, moreover, are telling Californians that they may see a repeat in the months ahead, thanks

to a phenomenon known as El Niño, and it potentially could surpass last winter’s storms.

El Niño is a warm current that often results in huge amounts of Pacific Ocean water being sucked into the atmosphere and delivered to land as rain and snow. “The anticipated strong El Niño is the predominant climate factor driving the U.S. winter outlook this year,” Jon Gottschalk, chief of the operational prediction branch at NOAA’s Climate Prediction Center, told the Los Angeles Times.

He and other weather scientists predict that California and other Western states will see above-average precipitation and some believe it could surpass the 1997-98 winter when floods and mudslides killed 17 Californians and caused \$1 billion in property damage.

“It’s only been seen three times previously in the historical record,” Stephen Yeager, project scientist with the National Center for Atmospheric Research, told public radio station KQED. “We are looking at the potential of a major season-long event that could impact people and their livelihoods.”

The prospect of another heavy precipitation winter is both uplifting to a state that had experienced several years of drought prior to last winter and a little frightening.

Mostly, it’s another warning to Californians – and particularly their politicians – that it’s beyond time to take the state’s water situation seriously and become more proactive on both flood protection and water storage.

The good news is that

after years of dithering, some significant progress is being made on rationalizing water management in California. A few days ago, federal and local water officials announced the approval of a project that would expand storage in the San Luis Reservoir, a major off-stream facility in the Pacheco Pass.

San Luis absorbs water from the California Aqueduct that’s not currently needed and releases it on demand. It has the capacity to store 2 million acre-feet now and the new project will add another 130,000 acre-feet of capacity.

It’s one out of a flurry of storage projects now in the works, including another off-stream reservoir on the west side of the Sacramento Valley called Sites. That project has been kicking around for decades and is finally gaining political approval and serious commitments of money.

Off-stream storage avoids the environmental issues of dams that plug rivers, such as Shasta and Oroville, and adversely affect fish and other wildlife.

State water authorities believe that, with climate change, California will receive more of its precipitation as rain, rather than snow. It’s critical, therefore, that we have storage, both above-ground and in aquifers, to replace the natural reservoir of the Sierra snowpack as it recedes.

The message is finally hitting home.

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

Social Security Matters

My Birthday is on the First of the Month; When Should I Claim Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I will be 62 on November first and I have chosen to take my benefits early. I know that my benefit will be less than it would be if I waited and that does not concern me, but I don’t want to be without income for a long period of time. I know that if my birthday is on the first or second of the month, then I can draw that month. Does that mean that when I turn 62 on November 1st that I can receive my first check on the second Wednesday of November? And should I select November as the month I’d like my benefits to start? I also read that I would be paid the month following the month I select, hence my confusion. **Signed: Confused Senior**

Dear Confused: There are a few different Social Security rules which come into play in your specific circumstance which are likely creating your confusion. First, since you will be 62 on November first, you will first become eligible for Social Security

starting with the month of November. Those born on the first or second of the month are eligible for benefits for that entire month, whereas those who turn 62 later in the month wouldn’t be eligible for benefits until the following month. To claim benefits, you must be 62 for the entire month and, because your birthday is on the first, your first month being 62 for the entire month will be November, and that is the month you should specify as your benefit-start month on your application.

The next thing to be aware of is that Social Security pays benefits in the month following the month those benefits are earned. That means that your November benefits will be paid in December. The exact payment date is determined by the recipients birthday – born before the eleventh of the month, SS payments are made on the second Wednesday; born between the eleventh and twentieth of the month, payments are received on the third Wednesday of the month; and for those born after the twentieth of the month, payment is received on the fourth Wednesday. Thus, since you were born on the first of the month and are claiming benefits to start in November, your first Social Security payment will be deposited in your bank account on the second Wednesday of December, and all subsequent Social

Security payments will be made on that same second-Wednesday schedule.

You can apply for your Social Security benefits up to 4 months prior to the month you wish them to start, and SS recommends you apply at least 2 months prior to allow time for processing your application. On the application, they will ask which month you wish your benefits to begin, and you can indicate November to get your earliest possible payment in December. Actually, you can simply select the following option on the Social Security benefit application: “I want benefits beginning with the earliest possible month and will accept an age-related reduction,” which will accomplish the same thing.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation’s staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. ★

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Hells Angels Members Arrested for Attempted Murder

Animal Care Faire



This free-admission pet festival is open to the public and promises a day of fun for animal lovers of all ages. Image by Fran @mallorcadogphotography from Pixabay

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The four-legged friends of Sacramento County have something to wag their tails about as the 2nd annual Roy C. Marcum Animal Care Faire returns to Bradshaw Animal Shelter on Saturday, November 4, 2023, from 11 a.m. to 3 p.m. at 3839 Bradshaw Rd.

This free-admission pet festival is open to the public and promises a day of fun for animal lovers of all ages. More than 60 booths will be in attendance including food trucks, dozens of pet-related vendors, other municipal shelters and 501c3 animal rescues, and more. From pet accessories and raffles to face painters and handmade dog treats, there will be something for everyone to enjoy. Dogs on leash are welcome at the event.

If attendees don't yet have a furry friend or have been thinking about adopting

another one, the Animal Care Faire is the perfect opportunity to welcome home a new pet. The animal shelter will be open to the public from 12 p.m. to 5 p.m., and adoption fees for dogs and cats will be waived. Included in each pet's adoption is their spay/neuter surgery, microchip, up-to-date vaccinations and monthly preventatives, and a 1-year license for Sacramento County residents.

The Roy C. Marcum Animal Care Faire was established in 2022 to honor the memory of fallen Sacramento County animal control officer Roy C. Marcum, who was shot and killed in the line of duty on November 28, 2012. In memory of Officer Marcum, the dog park in front of the animal shelter was renamed the "Roy C. Marcum Bark Park." The event not only honors Officer Marcum's legacy, but also encourages responsible pet ownership and animal welfare in the community. ★

Sacramento County Sheriff's Office News Release

SACRAMENTO COUNTY, CA (MPG) - At approximately 9:20 a.m. on Saturday, July 8, 2023, deputies from the Sacramento County Sheriff's Office responded to a residential neighborhood on Laurel Oak Way in Fair Oaks to the report of a shooting. Deputies arrived on scene and located an adult male shot in the stomach. The victim was transported to the hospital and ultimately survived his injuries.

Deputies and detectives from the Sheriff's Gang Suppression Unit (GSU) determined the shooting was gang-motivated and the victim was targeted. The investigation revealed four San Francisco Hells Angels Motorcycle Club members were responsible for the shooting. Detectives obtained arrest warrants for Valentino Venezia, Dominic Venezia, Ederic Llarena, and William Kibblewhite.

On Tuesday, October 24, 2023, GSU

Detectives, FBI San Francisco SWAT, FBI Sacramento SWAT, Central County SWAT, Daly City SWAT, FBI SafeStreets, and CDCR Special Services Unit (SSU) executed a seven-location search warrant related to the shooting. All four suspects were subsequently taken into custody. The search warrants yielded 15 firearms, approximately \$112,000 in cash, and Hells Angels gang indicia and intelligence documents.

Valentino and Dominic Venezia were booked into the San Francisco County Jail; Ederic Llarena was booked into the Contra Costa County Jail; and William Kibblewhite was booked into the San Mateo County Jail. All four were charged with PC 664/187 (Attempted Murder); PC 245(a)(2) (Assault with a Deadly Weapon); PC 246 (Shooting at an Occupied Vehicle); PC 182.5 (Criminal Gang Conspiracy); and PC 186.22 (Gang Enhancement). All four suspects were scheduled to appear in court in Sacramento on October 27, 2023, at 3:00 p.m. ★

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The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 - March 21, 1988

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07378
BD Empire LLC, 6248 Main Avenue Suite A, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Better Design Experience" 6248 Main Avenue Suite A, Orangevale, CA 95662. Filed with the Clerk of Sacramento County October 3, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
BETTER 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07310
Brahm Enterprises, LLC, 2355 Gold Meadow Way #190, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Pisly Stack/Jessica Smith" 2355 Gold Meadow Way #190, Gold River, CA 95670. Filed with the Clerk of Sacramento County September 29, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
BRAHM 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07071
Bay Area Regional Science League, 4801 Old Kent Lane, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Santa Clara County Regional Science Olympiad" 4801 Old Kent Lane, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 19, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
BAY 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06910
Hard Head Kitchen and Catering, 623 Howe Avenue #123, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Hard Head Kitchen and Catering" 623 Howe Avenue #123, Sacramento, CA 95825. Filed with the Clerk of Sacramento County September 13, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
HARDHEAD 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07298
Juan D. Arias Lopez, 3916 Sitting Bull Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "3 Santos Bordado" 3916 Sitting Bull Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County September 28, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
SANTOS 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07119
Sergei Eric, 10790 Coloma Road #110, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "QB Construction" 10790 Coloma Road #110, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 20, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
QB 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07024
ToFanelli Enterprises, Inc, 2721 El Camino Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Flap Jacks" 2721 El Camino Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 15, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
FLAPJACKS 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06975
Nightfall Reflections, 7408 Hanfield Drive, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Nightfall Reflections" 7408 Hanfield Drive, Sacramento, CA 95829. Filed with the Clerk of Sacramento County September 14, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
NIGHTFALL 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06642
GS Innovations LLC, 2108 N Street Suite N, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "K9 Nails on The Go" 7828 Casa Bella Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County September 29, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
GLOWBYG 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07042
Jennifer G. Holden, 5604 El Granero Way, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Spinning Chester Designs" 5604 El Granero Way, Sacramento, CA 95822. Filed with the Clerk of Sacramento County September 18, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
SPINNING 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07388
Barry Carangelo, 701 Sterling Stone Place, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "BNC Enterprise" 701 Sterling Stone Place, Folsom, CA 95630. Filed with the Clerk of Sacramento County October 4, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
BNC 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07052
Ivy Campbell & Design, 8030 W. Stockton Boulevard #310, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Sapphire Organize & Design" 8030 W. Stockton Boulevard #310, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 18, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
SAPPHIRE 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07381
Stark Enterprises, 7532 Cedar Drive, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Cozy ADU" 7532 Cedar Drive, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County October 4, 2023
Publish: Oct 13, 20, 27 Nov 3, 2023
COZY 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07526
BMS Scolop Inc, 5121 Leader Avenue, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "BULA Sia Trading" 3421 El Camino Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 11, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
BULA 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07405
TMI Chronicles LLC, 3 Gopher Flat Road #984, Sutter Creek, CA 95685 is doing business under the Fictitious Business Name(s) "Nettie James" 10416 Investment Circle, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County October 4, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
NETTI 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06866
Cedar Tree Holdings Co, 10017 Federalist Lane, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Cedar Tree Medical Reimbursement Services Co" 10017 Federalist Lane, Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 13, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
CEDAR 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07460
Alma Arias Perez, 211 Jarvis Circle, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Michael Z Salon AP Styles" 3610 N Freeway Boulevard Suite 100, Sacramento, CA 95834. Filed with the Clerk of Sacramento County October 6, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
MICHAEL 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07436
BTS Restaurant Investment Group, 12341 Little Dome Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "The WOK" 3045 Arden Way Suite 200, Sacramento, CA 95825. Filed with the Clerk of Sacramento County October 6, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
WOK 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07046
El Arenal Corp, 7061 Madison Avenue A3, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Tapatios Taco Shop" 5312 Hazel Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County September 18, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
TAPATIOS 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07538
Valsteph LLC, 7434 Auburn Oaks Court Apt 102, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Speed Fit It" 7434 Auburn Oaks Court Apt 102, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 11, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
SPEED 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07393
Lisa Patterson, 7828 Casa Bella Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "K9 Nails on The Go" 7828 Casa Bella Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County October 4, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
NAILS 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07519
Simplified Property Solutions LLC, 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Sell Direct/ Sell Direct Home Sales" 1401 21st Street Suite R, Sacramento, CA 95811. Filed with the Clerk of Sacramento County October 10, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
SELL 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07354
Tiana Osborne-Gauthier, 2729 Tierra Grande Circle, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "That's Cute Co" 2729 Tierra Grande Circle, Sacramento, CA 95827. Filed with the Clerk of Sacramento County October 2, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
CUTE 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07353
Tiana Osborne-Gauthier, 2729 Tierra Grande Circle, Sacramento, CA 95827 and Zayna Osborne, 12826 Knightsbrook Avenue, Rancho Cordova, CA 95742 are doing business under the Fictitious Business Name(s) "Once Upon a Rental" 2729 Tierra Grande Circle, Sacramento, CA 95827. Filed with the Clerk of Sacramento County October 2, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
ONCE 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07299
Gloria Ayala, 10514 Coloma Road, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Chocoglo" 10514 Coloma Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 28, 2023
Publish: Oct 20, 27, Nov 3, 10, 2023
CHOCOGL0 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07350
QPH Nail Salon LLC, 819 Howe Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "QPH Top Nail" 819 Howe Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County October 2, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
QPH 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07290
Fight Estate Enterprises, LLC, 2220 K Street #10, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Fight Estate/Fight Kitchen/Javi Travels" 2220 K Street #10, Sacramento, CA 95816. Filed with the Clerk of Sacramento County September 28, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
FIGHT 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07461
Half Sweet Ventures LLC, 201 S Stone Avenue #304, Tucson, AZ 85701 is doing business under the Fictitious Business Name(s) "Tapioca Productions" 201 S Stone Avenue #304, Tucson, AZ 85701. Filed with the Clerk of Sacramento County October 6, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
HALF 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07528
Lauren Anne-Marie Cook, 8570 Everglade Drive, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Lupine Speech, Language, and Feeding Therapy" 8570 Everglade Drive, Sacramento, CA 95826. Filed with the Clerk of Sacramento County October 11, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
LUPINE 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07572
Bastet Business Solutions, LLC, 4030 Buchanan Drive, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Bastet Business Solutions, LLC" 4030 Buchanan Drive, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 12, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
BASTET 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06563
Kazim Arsalan, 5840 Watt Avenue Apt A, North Highlands, CA 95660 and Amanullah Rasoli, 3600 Karl Drive Apt B, North Highlands, CA 95660 and Shafiqullah Faizi, 570 7th Street Apt 272, West Sacramento, CA 95605 are doing business under the Fictitious Business Name(s) "Watt Halal Market" 5903 Watt Avenue Suite A, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 5, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
WATT 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07056
Tigran Barkhudaryan, 3252 Explorer Drive, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "TB DreamPixWorld" 3252 Explorer Drive, Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 18, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
DREAM 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07602
Martin Smith, 6860 Woodlock Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "United People Rights Team" 6860 Woodlock Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 13, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
UNITED 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07567
Masuta Logistics Inc, 65 Quinta Court Suite B, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "IRP & Drug Testing Services" 65 Quinta Court Suite B, Sacramento, CA 95823. Filed with the Clerk of Sacramento County October 12, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
IRP 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07368
Aaron Anderson, 4474 Ruby Landing Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "AI Entertainment Group/A-Ron Entertainment Group" 4474 Ruby Landing Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County October 3, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
ENTERTAINMENT 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07477
Gary Brown Enterprises, 7540 Telegraph Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Northern California Home & Landscape Expo" 7540 Telegraph Avenue, Orangevale,

CA 95662. Filed with the Clerk of Sacramento County October 10, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
NORTHERN 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07654
Misael Arroyo, 7517 Pixcroft Court, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "MC Plumbing" 7517 Pixcroft Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County October 16, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
PLUMBING 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07764
Efrain Eduardo Hernandez Tapia, 4859 Broadwater Drive, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "JJ's Hot Dogs & More" 4859 Broadwater Drive, Sacramento, CA 95835. Filed with the Clerk of Sacramento County October 19, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
JJS 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07437
Pearl Care Assisted Living Inc., 8523 Winding Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Pearl Care Assisted Living" 8523 Winding Way, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 6, 2023
Publish: Oct 27, Nov 3, 10, 17, 2023
PEARL 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06729
Jordan T. Gaddis, A Professional Dental Corporation, 2835 Eastern Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Complete Comfort Dental" 2835 Eastern Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 11, 2023
Publish: November 3, 10, 17, 24, 2023
COMPLETE 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07564
Maher Bazlamit, 105 Rockbolt Circle, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Nation Auto Sales" 5877 Power Inn Road Suite B, Sacramento, CA 95824. Filed with the Clerk of Sacramento County October 12, 2023
Publish: November 3, 10, 17, 24, 2023
NATION 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07628
Terrie A Hayward, 6673 Greenback Lane, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Kid-Ventures Childcare" 6673 Greenback Lane, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 16, 2023
Publish: November 3, 10, 17, 24, 2023
VENTURES 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07772
Christopher Aaron Varney, 5037 Raleigh Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Capital Remodel" 5037 Raleigh Way Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 20, 2023
Publish: November 3, 10, 17, 24, 2023
CAPITAL 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06685
Caryn M Conway, 5741 Robertson Avenue, Carmichael, CA 95608 and Susan J Powers, 6315 Landis Avenue, Carmichael, CA 95608 are doing business under the Fictitious Business Name(s) "Lifetime Estate Liquidators" 5741 Robertson Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County September 8, 2023
Publish: November 3, 10, 17, 24, 2023
LIFETIME 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07816
Paulina De Soto and Eddie DeSoto Jr, 7047 Woodrick Way, Sacramento, CA 95842 are doing business under the Fictitious Business Name(s) "Under Pressure" 7047 Woodrick Way, Sacramento, CA 95842. Filed with the Clerk of Sacramento County October 24, 2023
Publish: November 3, 10, 17, 24, 2023
UNDER 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07769
Royal California Services Corporation, 5660 Kenneth Avenue #A, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Junk King Roseville" 12181 Folsom Boulevard Suite A, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County October 20, 2023
Publish: November 3, 10, 17, 24, 2023
JUNK 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07923
Mike Church, 4935 Travertine Circle, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Patch Masters Drywall" 4935 Travertine Circle, Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 25, 2023
Publish: November 3, 10, 17, 24, 2023
PATCH 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06781
Webspinner SEO, 10840 Bianco Court, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Webspinner Seo" 10840 Bianco

Court, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 12, 2023
Publish: November 3, 10, 17, 24, 2023
WEBSPINNER 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07938
Victoria's Health Products, Inc., 6041 Greenback Lane, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Health Products" 6041 Greenback Lane, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 25, 2023
Publish: November 3, 10, 17, 24, 2023
HEALTH 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07744
Autos Discount Outlet, LLC, 3451 Longview Drive Suite 140, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "autodiscountoutlet.com" 3451 Longview Drive Suite 140, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 19, 2023
Publish: November 3, 10, 17, 24, 2023
AUTOS 11-24-23

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009337

Amjad Khan has filed a petition with this court for a decree changing the name(s) of Armaan Wafa to Armaan Wafa Khan. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 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: October 3, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: Oct 13, 20, 27 Nov 3, 2023
KHAN 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009004

No Given Name Kulwinder Singh has filed a petition with this court for a decree changing the name(s) of No Given Name Kulwinder Singh to Kulwinder Singh Beesla. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 21, 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: September 26, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Oct 13, 20, 27 Nov 3, 2023
SINGH 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009201

Jawid Ali Ahmadi has filed a petition with this court for a decree changing the name(s) of Jawid Ali Ahmadi to Jawid Ahmadi and Faria Ali Ahmadi to Faria Ahmadi and Mohammad Elham Ali Ahmadi to Mohammad Elham Ahmadi and Aysha Ali Ahmadi to Aysha Ahmadi and Asonat Ali Ahmadi to Asonat Ahmadi. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 4, 2024, 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: September 26, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Oct 13, 20, 27 Nov 3, 2023
AHMADI 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009201

Jawid Ali Ahmadi has filed a petition with this court for a decree changing the name(s) of Jawid Ali Ahmadi to Jawid Ahmadi and Faria Ali Ahmadi to Faria Ahmadi and Mohammad Elham Ali Ahmadi to Mohammad Elham Ahmadi and Aysha Ali Ahmadi to Aysha Ahmadi and Asonat Ali Ahmadi to Asonat Ahmadi. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 4, 2024, 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: September 26, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Oct 13, 20, 27 Nov 3, 2023
AHMADI 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009350

Rakshya Shrestha and Bhaskar Ale has filed a petition with this court for a decree changing the name(s) of Bivan Ale to Bivan Shrestha Ale. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 11, 2024, 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: October 16, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Oct 27, Nov 3, 10, 17, 2023
KARIMI 11-17-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV008957

Gurmeet Singh Hayer has filed a petition with this court for a decree changing the name(s) of Gurmeet Singh Hayer to Malkiat Singh. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 20, 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: September 25, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Oct 27, Nov 3, 10, 17, 2023
SINGH 11-17-23

Dated: October 3, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Oct 20, 27, Nov 3, 10, 2023
OVCHARENKO 11-10-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009249

Regina Ayers has filed a petition with this court for a decree changing the name(s) of Regina Ayers to Regina Kay Ayers. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 10, 2024, 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: September 28, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Oct 20, 27, Nov 3, 10, 2023
AYERS 11-10-23

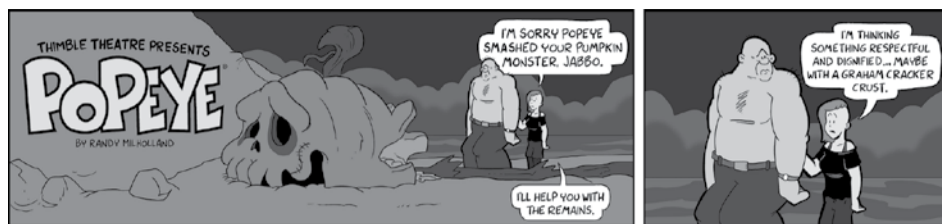
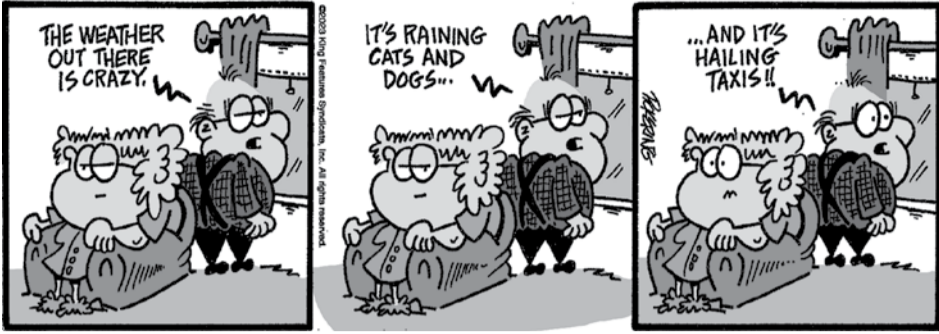
SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009021

Justin Tracy Grimm has filed a petition with this court for a decree changing the name(s) of Justin Tracy Grimm to

COMICS & PUZZLES

The Spats

by Jeff Pickering



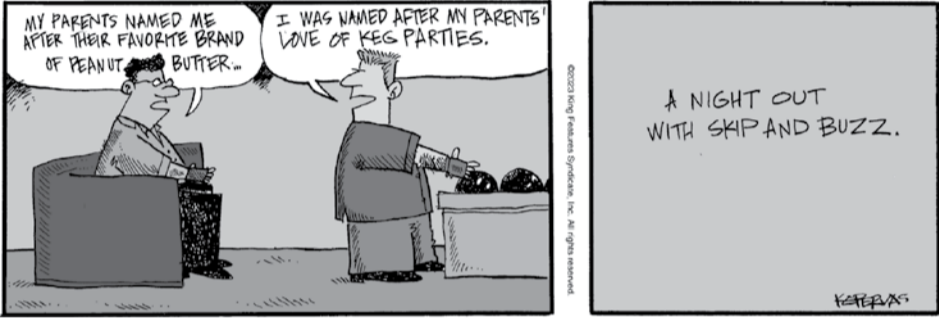
Amber Waves

by Dave T. Phipps



Out on a Limb

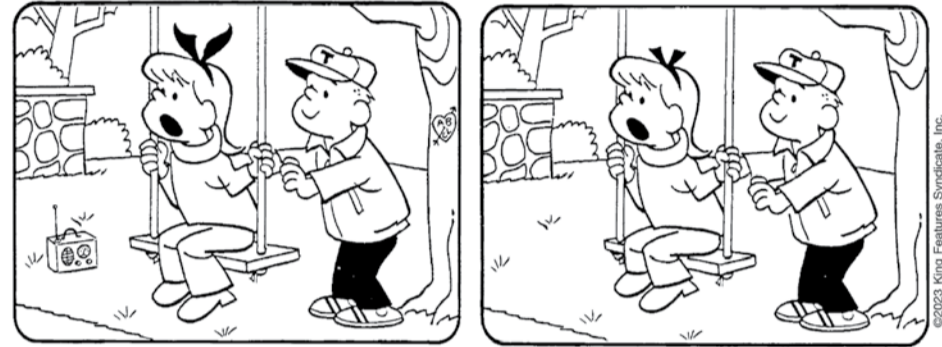
by Gary Kopervas



HOCUS-FOCUS

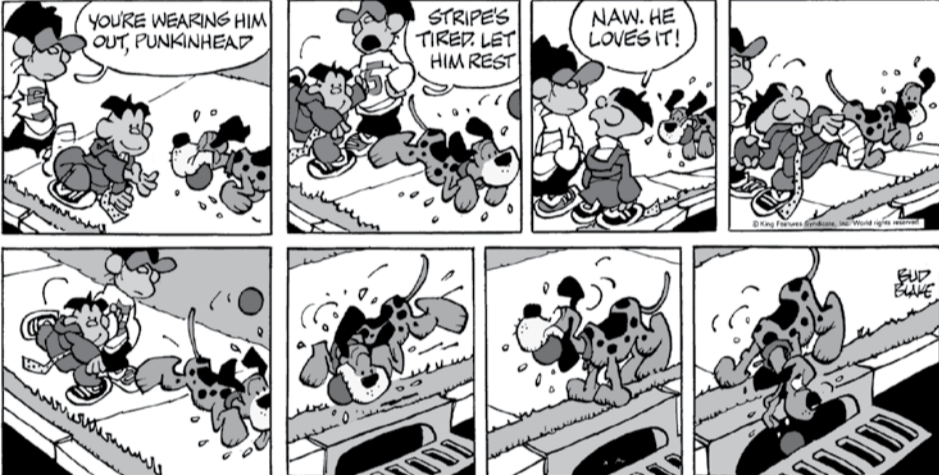
BY HENRY BOLTIHOFF

Find at least six differences in details between panels.



TIGER

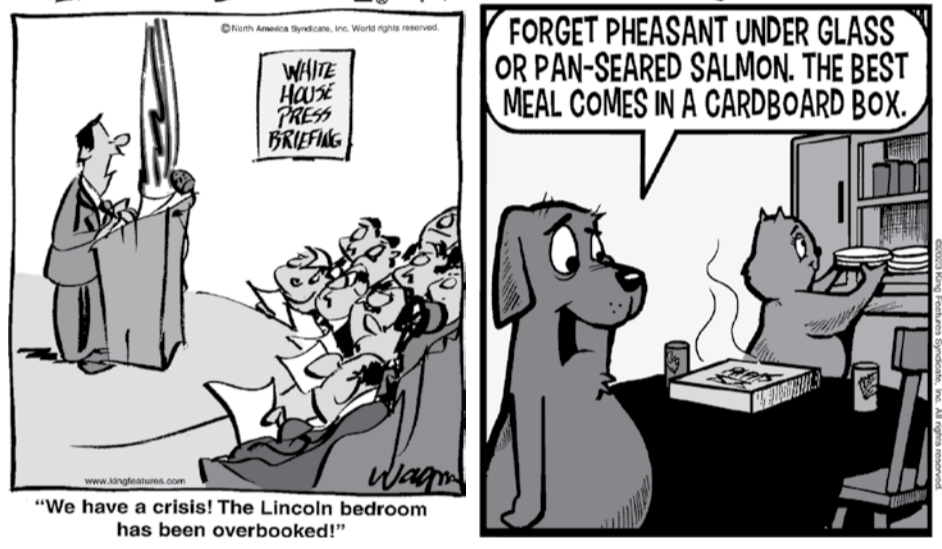
by BUD BLAKE



GRIN & BEAR IT

Just Like Cats & Dogs

by Dave T. Phipps



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CLUES

- ACROSS
- Dylan lyric, "There was music in the _____ at night and revolution in the air"
 - *Many scientists have this
 - Alpha Centauri B, e.g.
 - Measured in kilowatt-hours, on electric bill
 - Ring of flowers
 - TV's "_____ Blinders"
 - Make believe
 - Public promotions
 - Appropriate for Halloween
 - *F unit of capacitance named in whose honor?
 - *Marine biologist and "Silent Spring" author
 - L.A. baller
 - Not on a rolling stone?
 - Value added reseller
 - New Zealand fruit
 - Option at a hot dog stand, adj.
 - One's final notice
 - Without, in French
 - Time being
 - Toy construction set brand
 - Turning token taker
 - Jewish month
 - Jab on field of play
 - A ride up ski hill
 - Short for Milton
 - *A unit of electric current named in whose honor?
 - Home to Zion National Park
 - Wood-shaping tool
 - Morays, pl.
 - One little piggy
 - *A telescope was named in his honor
 - *Primatologist and world's foremost expert on chimpanzees
 - Popular snorkeler's attraction
 - Have a cold
 - Sphere in Las Vegas, e.g.
 - Pond build
 - To and _____
 - Gives off
 - Goes with a rod
 - Small dog's bark
 - Tears down

CROSSWORD																				
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Melissa Hayden Dreams Big for Homeless Animals

By Tamara Warta

CITRUS HEIGHTS, CA (MPG) - “To me, nothing’s been done yet,” said Melissa Hayden when asked about her accomplishments as a rescuer of local animals. Despite forming an active rescue group, being recognized by City Council, and being in the process of getting a new animal shelter off the ground, Hayden is humble.

She doesn’t believe in recognition until her ultimate dream, a shelter within Citrus Heights opens its doors. “I really don’t want recognition until we’re cutting the ribbon,” she said.

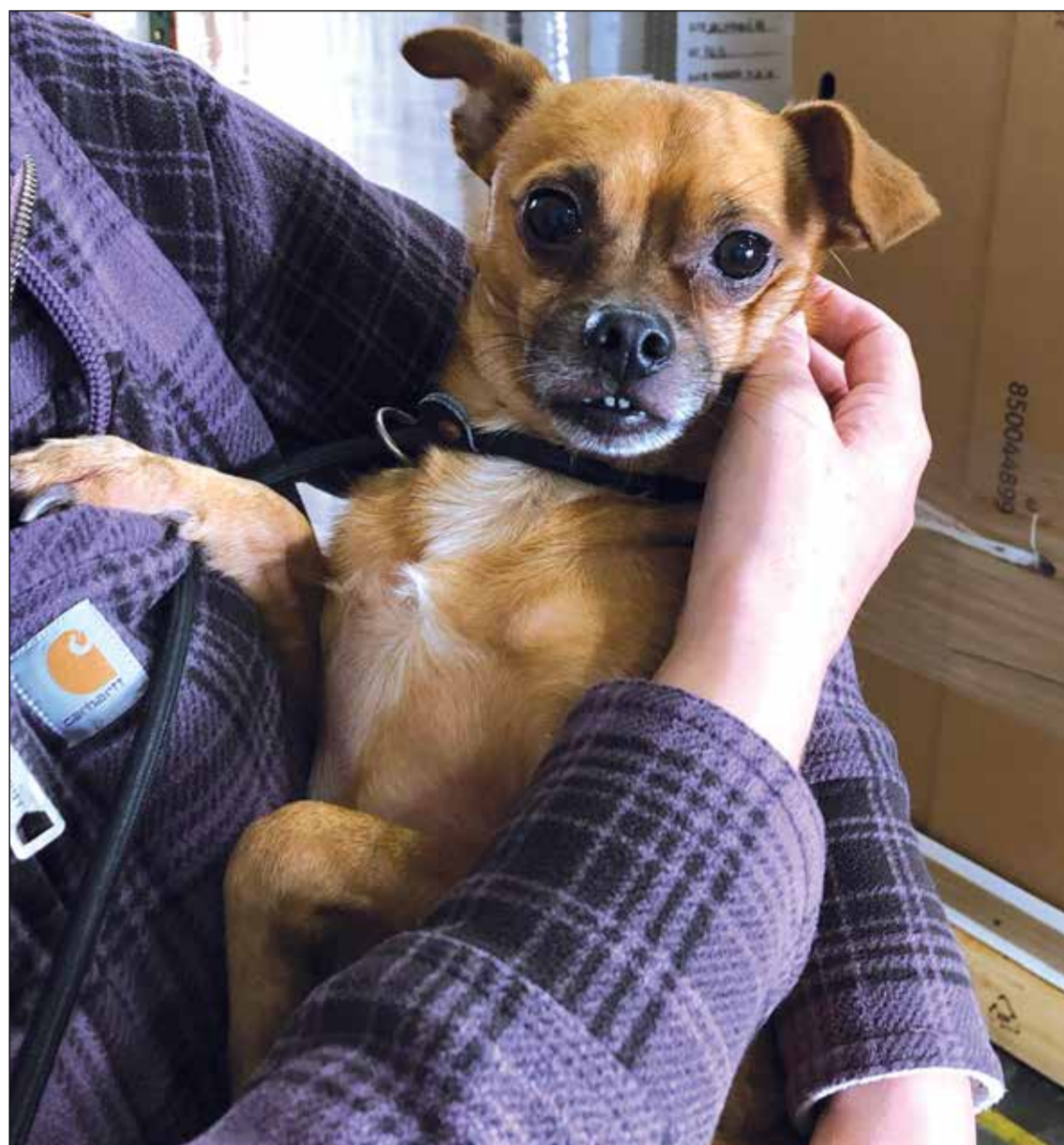
Despite her selfless outlook, Hayden does indeed deserve recognition. Having been raised on a farm, she has always loved animals and held a passion to help them.

“When you’re having a bad day,” she recently reflected, “the animals don’t care. When they see you, they are happy to see you.”

After Hayden made the move from the mountains to the more suburban Citrus Heights, she was surprised to see cats everywhere. From a mother cat with her kitten litter in a roof gutter, to cats discovered dead in the street, Hayden was stunned. While her hometown contained exclusively indoor cats due to risk of mountain lions and other predators, here in the city she grappled with the concept of cats being let out, and more so with the dangerous risks they faced like fast moving traffic.

“I was really confused as to how this was happening and going on,” she said. “I started asking around.”

Her research took her to local pet stores and Sacramento Animal Control, where she learned a lot about both outdoor and feral cat life, and how inaccessible certain things like microchipping and shelter spots could be. After taking in a feral



Melissa Hayden holds a dog rescued in Citrus Heights. Photo courtesy of Melissa Hayden

cat she developed a close bond with, she found it difficult – and expensive – to get him chipped. The price tag was \$360 plus a wellness visit at the vet, which only increased costs further. It was clear to Hayden that if she felt the price was steep, low-income and homeless pet owners stood no chance.

She also discovered that some services like microchipping were not fully done locally.

“I’d like to see some things we have outsourced (come locally to Citrus Heights) – our animals,

our people, our community – we need to do more. Whether we get a shelter here or a TNR program.”

TNR stands for “trap, neuter, release,” and it has been a large part of Hayden’s passion project – a local neighborhood cat and dog rescue. She started by rescuing loose dogs, and then included working with trapping feral cats as well as reuniting those with owners.

The only starting resource she had was Lost & Found pet groups on Facebook.

“We said this is really hard because on Facebook you aren’t getting to that dog fast enough. How can we make this more sufficient for the animals?” Hayden stated.

After working with a couple of neighbors, they started a mass text for their own neighborhood, so whoever was available at that time could jump into action. There are currently 10 people on the action team, and if anyone sees a lost or loose animal, they text the group. Hayden noted that the group’s demand ebbs and

flows with the seasons – holidays like the 4th of July are busiest, with their small squad sometimes rescuing upwards of three pets in a day.

Hayden would like to see their group modeled in different areas of Citrus Heights and beyond.

“I really hope that each and every neighborhood would start a group. Similar to a Neighborhood Watch, but for animals.”

Hayden’s involvement with a TNR program led to over 100 spayed and neutered cats, and her neighborhood TNR has completed five and counting. She recently went before the City Council to propose a fully functioning animal shelter after learning of Animal Control’s limited hours and resources.

“We are such an independent town. We have our own police force – we are really independent from Sacramento for the most part...It doesn’t make sense to me that if we are so independent in our city why we don’t have an animal shelter,” Hayden said.

Plans are underway to change that, thanks to Hayden’s vision and drive. Now Hayden and her team begin working through permitting and all the red tape that comes with building something so complex.

“I want somewhere for animals to go to that is safe and away from cars and traffic – a safe spot to rest while waiting for their owners,” said Hayden when asked about her future dream. “My hope for the future is to help our community have better access to help rescuers. To help the low-income, homeless, and disabled to have better access to facilities for spay and neuter and chips.”

Hayden welcomes anyone who is interested in helping Citrus Heights’ animal population to get involved. And, as a team player, she also requested her fellow rescuers be mentioned in this story. Michelle, Kelly, Stacey, Taryn, Mariah, and Tiffany – Citrus Heights sees you and thanks you. ★

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Just listed. Nestled within an established neighborhood of riverfront homes in Carmichael, this 1.8-acre trophy property is a rare find! Zoned RD-2, the potential for subdivision exists, making it an ideal development opportunity or a canvas to craft your dream estate. This home boasts great curb appeal with gorgeous stone architecture and picture windows that offer abundant natural lighting. Step inside to an inviting floor plan with 3 bedrooms and 2 baths. Enjoy the utmost privacy with your own sprawling lot, complete with a pool and spa. Additional highlights include a partial basement and detached garage. Excellent location just minutes away from top-tier schools, The American River, The Milagro Center, and an array of fabulous shopping and dining options. Don't miss the chance to own a piece of Carmichael's history in this remarkable setting!



Craig Diez
Craig@DiezandSiggProperties.com
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2018 2021
2019 2023

The accuracy of all information contained herein regardless of source including, but not limited to square footage and lot size, is deemed reliable but is not guaranteed by RE/MAX Gold and should be independently verified by the appropriate professionals. Source: MetroList. CA DRE 01215931.

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INDOOR PICKLEBALL

Come join us at the La Sierra Community Center for indoor pickleball. Our Johnson Gym has 5 indoor courts for drop-in play.

DAYS AND TIMES:

- Starting November 29th
- Tuesdays and Thursdays from 9:00 a.m. - 12:00 p.m.

LOCATION:

- La Sierra Community Center (5325 Engle Rd)
- Johnson Gymnasium

FEES:

- \$5 for a day pass or \$40 for a 10-day punch card
- Purchase passes/punch cards at the La Sierra Community Center Recreation Office (5325 Engle Rd, Suite 100)

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ARREST LOGS UPDATED DAILY

Flood Preparedness in Sacramento County



Flooding on Highway 99 at Dillard overpass last winter. Photo courtesy Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - This is a good time to make sure residents know what to do in case we have a repeat of last January's storms.

It is important for you to know the flood risk to your home or business. After years of drought, the floods of 2023 were a stark reminder about the County's location in a floodplain. The County's Department of Water Resources has information to help residents understand the threat flooding may pose to property. Go to www.stormready.org and click Flood Zone Information to learn more about your flood risk.

If you live in a flood zone, you can reduce the potential for damage to your property by being proactive.

1. Before the rain falls, remember to clear storm drains of leaves and debris to ensure the water freely flows away from your home. Clogs can cause localized flooding to streets that could eventually back up to your doorway.
2. If you come across street flooding, call 3-1-1 to have County crews come out and clear the clogs.
3. Don't drive through flooded streets. Turn around, don't drown!
4. If you see items dumped into nearby creeks, call 3-1-1 and report it. It's important to clear those areas before the rain to avoid problems.

Even in non-disaster years, nearly 20 percent of flood insurance claims in Sacramento County come from moderate to low-risk areas. Residents can obtain flood insurance if their homes or businesses are not in the mapped floodplain. If unchecked, localized flooding can cause a lot of damage. If you live in an area prone to flooding, consider talking to a qualified insurance agent about flood insurance. It takes 30 days for flood insurance to take effect, so don't wait.

Did you know that Sacramento County takes part in a special Federal Emergency Management Agency (FEMA) program

that helps reduce the cost of flood insurance? Through FEMA, residents living in a designated Special Flood Hazard Area can save about \$446.00 per year on the full cost of a standard flood insurance policy.

Take the time to develop an evacuation plan for you and your family. This plan will be useful for any potential disasters, including fires. It's not too early to decide where you will go and what you should take.

What do you take if you need to leave? Remember the "five Ps" you should have ready to go if you need to evacuate:

1. People and pets
2. Papers (important documents)
3. Prescriptions (medication, eyeglasses, hearing aids)
4. Pictures (Irreplaceable memories)
5. Personal computer

Also, have a designated meeting place in case your family is separated. Visit Stormready.org to view evacuation maps as well as the region's flooding history.

Need sandbags? On November 1, Sacramento County will open two sandbag locations for residents in the unincorporated area. For those who live in a flood prone area, this will offer up the chance to grab sandbags prior to the rainy season. The County supplies the sand and bags, but bring a shovel. There is a 20-bag limit per visit.

Do you live near a creek or stream? Follow the rise of nearby streams with the Water Resources Rainfall and Stream Level Information System at www.sac-flood.org. This system monitors 47 different waterways in the County. If you live by one, it's one way to keep an eye on how high the water is rising.

You can also receive evacuation notices during flood threats by signing up to Sacramento Alert. This Countywide system, run by the Office of Emergency Services, will keep you informed about potential flooding or other emergencies threatening your neighborhood. Be Aware. Be Prepared. Make yourself Storm Ready. ★

It is Harvest Time!



Nicolle J. James, DXD, U.S. Customs and Border Protection. Courtesy photo

Pleasant Hill Christian Praise Center News Release

SACRAMENTO, CA (MPG)

- Come and celebrate the 3rd Annual Harvest Festival and Holy Convocation at Pleasant Hill Christian Praise Center November 11-12. You are invited to 2 days of prayer, praise, fellowship and fun with Presiding Elder David C. James, Jr. at 3612 16th Avenue Sacramento, Calif.

There will be a Harvest Festival on Saturday, November 11th 11:00 am to 3:00 pm with evangelism, gospel music, clothing distribution, food and fellowship.

Then on Sunday, November 12th at 11:20 am the Annual Holy Convocation Service will be held with the theme: "A MESSAGE OF HOPE": The Book of Second Chronicles: Chapter 7: Verse: 14.

Messenger: Elder M.J. Williams, Pleasant Hill Christian Praise Center.

This year's Festival and Convocation will highlight and recognize the achievements of Nicolle J. James who is the Deputy Executive Director (DXD) for the U.S. Customs and Border Protection (CBP), Office of Training and Development (OTD), Field Operations Academy (FOA).

DXD James has been serving in Brunswick, Georgia at the Federal Law Enforcement Training Center (FLETC) during the latter part of her career. In this role, she serves as the academy's senior executive ranking official second in command, overseeing the operations, training, budget & procurement, logistics and administration for the Office of Field Operations (OFO) Officer, Agriculture and Seized Property Specialists basic and advanced training at the academy and in the field.

Prior to holding this position, Deputy Executive Director James served in the U.S. Army on both active and reserve duty. She is a disabled Operation Iraqi Freedom Combat Veteran who served as the Brigade's Senior Noncommissioned Officer of the Medical Regulating Office, and the Brigade

Commander's Equal Opportunity Advisor. She was awarded the Bronze Star Medal, and the Army Commendation Medal (Equal Opportunity Advisor of the Year) (2003-2005). DXD James is a graduate of the U.S. Army Sergeants Major Academy (2008), Ft. Bliss, TX; and the Equal Opportunity Advisor Course, at the Defense Equal Opportunity Management Institute, Patrick AFB, FL (2001). She honorably retired in 2014 with 24-years of service.

Deputy Executive Director James was born in Sacramento, CA and raised in Del Paso Heights. She is married to Captain (Retired) James Matthews Jr. of the DC Fire & Emergency Medical Services in Washington, DC. She is the eldest of two siblings, two nephews, and one great niece. She is the eldest child and daughter of Elder David C. James Jr., Pastor of Pleasant Hill Christian Praise Center.

Please join us in celebrating her contributions and all those veterans who have dedicated their lives to serving their country with honor this Veterans Day. For more information please call (916) 402-3525. ★

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SAFE Hosts Interactive Financial Literacy Workshop at Sac State

**SAFE Credit Union
News Release**

SACRAMENTO COUNTY, CA (MPG) - With fewer than 1.5 percent of California students receiving any guaranteed financial education in schools, SAFE Credit Union is stepping in to fill the gap with a new program that lets teens and young people learn first-hand the sort of financial decisions they'll make as adults.

SAFE recently brought its new Budget Cents program to California State University, Sacramento students. The college's Associated Students Incorporation (ASI) partnered to host the event.

"The lack of financial education can lead to young adults making mistakes that can impact them for years," says SAFE Credit Union Vice President of Community Relations and Financial Education Rebecca Delmundo. "Helping young people learn positive spending and budgeting practices can position them for a better future, especially when it comes time for those major life milestones like buying a house, new car, or starting a family."

"It's just those sort of insights that Sac State students could benefit from," said Sasha Margulies, marketing coordinator with ASI. "I think it's a wonderful opportunity for students to come learn how to manage their finances, what they should be doing to prepare for the real world while in college and set themselves up for success after they graduate."

Budget Cents is targeted to teens and young adults learning to become financially independent. The simulation provides real-life scenarios giving students a better idea of financial decisions they'll make when living on their own. Students are given a persona that



SAFE Credit Union Community Relations team at CSUS Budget Cents event. Photo courtesy of SAFE Credit Union

includes a job, income, family size, and debt level. They then visit various stations that represent major expenses, including housing, vehicles, childcare, and entertainment.

SAFE representatives help students with their budget and provide feedback to the students at the end of the simulation. The goal is to see whether students successfully budgeted their money while ensuring they are not overdrawn and have money left for savings.

"What surprises students the most during the simulations without a doubt is how much things cost," SAFE Credit Union Financial Wellness Manager Hector Madueno said. "When we built this program, we looked at data for the Greater Sacramento area. So, when they are running through it, they're going to see actual housing costs, the actual costs of food or dining out."

SAFE established this program to foster financial literacy and education in the



SAFE Credit Union Certified Financial Educator Miriam Dougherty gives student advice on monthly budgeting during the Budget Cents simulation at CSUS.

Greater Sacramento region. individuals with the knowledge and skills to make informed

financial decisions is essential for achieving financial security and prosperity," Madueno said.

The event attracted participants from diverse backgrounds with the university's ASI program. ASI offers services such as a food pantry, childcare services, a safe ride program and no-cost education events such as Budget Cents. Many attendees expressed their appreciation for the insights they gained during the event.

"The information to pay extra on the amount due to your credit card was very helpful," said Sacramento State student Lorena Rodriguez. "I did not know that before."

Budget Cents programs are free to schools and other participants. Those interested in booking a Budget Cents workshop can email financialwellness@safecu.org for more information.

For more information about the Budget Cents event or for video from the event, contact mediainquiry@safecu.org ★



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November 11th, 2023



Photos by Susan Maxwell Skinner

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It's Getting Out of Hand

By Alejandra Reyes-Velarde, CALMatters.org

California's poverty rate climbed in the first quarter of 2023, the latest quarter measured by the Public Policy Institute of California. Poverty increased from 11.7% in 2021 to 13.2%, the institute said, with 5 million people living in poverty.

Safety net programs played a major role in recent shifts in the state's poverty rate.

During the pandemic, the federal government expanded such social safety net programs as tax credits for families with children and emergency food assistance, which lowered poverty rates nationwide. Poverty rates jumped when those expansions expired late last year and earlier this year, said Caroline Danielson, a researcher at the institute.

"We're seeing an uptick in poverty. That's not because the economy is worse—it's actually improving—but it's because we temporarily, using federal funds mainly, had expansions of safety net programs," she said.

About 3.2 million more Californians would be in poverty without any safety net programs, Danielson said. Expanded CalFresh food assistance alone kept 1.1 million people out of poverty in the first quarter of 2023, when that expansion expired, the report said.

Latinos make up about half of Californians living in poverty, despite being 39.7% of the population. By comparison, about 10% of white Californians live in poverty.

Child poverty leaped from 9% in 2021 to about 14% in early 2023, largely due to the expiration of social safety net expansions. In 2019, the child poverty rate was about 18%.

Senior Californians also experienced a higher poverty rate at



More working Californians slipped into poverty as pandemic aid expired. Poverty rose to 14% among construction workers in spring 2023. Photo by Larry Valenzuela, CalMatters/CatchLight Local

15%, compared to about 13% for adults ages 18 to 64.

Poverty rates also varied significantly by region, with San Diego and Los Angeles counties experiencing the highest poverty rates, about 15%, while the Central Valley and Sierra counties experienced the lowest, about 11%.

A big reason for that, Danielson said, is the high cost of living in Southern California counties and demographic differences among the regions. Los Angeles and San Diego counties have high populations of Latino and immigrant communities that experience higher rates of poverty.

The Public Policy Institute's California Poverty Measure

includes such things as the value of government assistance and a region's cost of living, which the federal poverty rate does not consider.

Social safety net programs make less of a dent on poverty in counties with higher costs of living. That's because poor Californians in these counties may earn incomes too high for federal poverty thresholds and so don't qualify for as much aid.

For example, researchers found that social safety net programs reduced poverty the most in inland areas, where poverty rates are lower. Without the programs, poverty would be 14.4 points higher in the Central Valley and Sierra region, but only 4.3 points higher in the Bay

Area, the report shows.

The Public Policy Institute looked closer at working Californians and found that most Californians in poverty are working and even full-time employment didn't keep some residents from poverty.

More than 8 in 10 of California's 1.3 million working poor were employed year-round; nearly half worked full time and 37% part time. Part-time workers had higher poverty rates than full-time workers.

Workers in service industries — janitors, landscapers, cosmetologists, housekeepers and other service jobs — and workers in agriculture tended to experience poverty at higher rates than other labor sectors.

People in building and grounds maintenance, for example, have a 20% poverty rate, followed by workers in food preparation and service who endure a 16% poverty rate.

The report also highlights how the working poor spend their money. They cohabit with family members to make ends meet; 82% of Californians in poverty live with other adult family members.

People use most of their earnings for everyday expenses and bills. On average, working poor adults make \$28,000 annually.

Danielson said this underscores the need for policies that increase wages and improve training and educational opportunities for the working poor. ★

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FROZEN & FISH DEPT

Chapatti 400g \$1.29 /ea	Frozen Tuna Ground 1lb \$5.99 /ea
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WEEKLY MEAT SPECIALS

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Boneless & Skinless Chicken Thigh Meat \$1.99 /lb	Pork Loin Chops Bone In \$2.49 /lb	Pork Loin Roast Boneless \$2.99 /lb

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EUROPEAN GROCERY

Sophia Pure Blossom Honey 2L \$9.99 /ea	Thai Jasmine Rice 5lb \$5.49 /ea	Halley Sandwich Biscuits 240g \$3.29 /ea	Grape Leaves Stuffed w/ Rice 400g \$2.39 /ea	Veget Green Peas 400g \$1.79 /ea
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FROZEN & FISH DEPT

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