

Halloween at Hagan Returned for a Night of Fun!

PAGE 4

The Big Insurance **Fiasco**



Grapevine endent

VOLUME 57 • ISSUE 45 PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY SINCE 1968 NOVEMBER 10, 2023

THE GOOD, THE BAD, AND THE UGLY



PAGE 5

BERA STATEMENT ON TERRORISTS



PAGE **11**

REMEMBER **VETERANS DAY NOVEMBER 11**



PAGE 6



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Chamber Shines on in 60th Year

Annual Awards Included Third-ever Hall of Fame Induction



Rancho Cordova 60th Anniversary 2023 Business Award Winners & Special Honors. Back row left to right: Angela Terry, Terrence McNamara, Darcy Brewer, Sheryl Smith, Dawn Hall, Chris Tabieros. Front row left to right: Bill Glasser, Tina Williams, Rachel French, Harry Elliott, Andrea Nelson. Photo courtesy of Rancho Cordova Chamber of Commerce

Rancho Cordova Area Chamber of Commerce

RANCHO CORDOVA, CA (MPG) - The Rancho Cordova Area Chamber of Commerce hosted a Celebration Gala on October 19, 2023, to recognize its 60th Anniversary and honor local businesses and individuals.

Over 250 guests attended the sold-out evening of fine cuisine, entertainment, and connections at the Platinum Palace in Rancho Cordova. The gala was the culmination of a year of celebration, including a blood drive, unique items sold by businesses, community service, and more.

"The Chamber's 60th Anniversary was one for the history books,' said Joey Penneman, Board Chair.

"Not only was it a look back at the life-changing and staggering impact of the Chamber, but it also showed how many are committed to paving the way forward as we begin the next 60 years."

The Chamber also recognized local businesses and individuals for supporting the community and larger region this past year. The most distinguished award was a surprise third-ever induction into the Chamber Hall of Fame: Dawn Hall! The Hall of Fame was established several years ago, and unlike the annual recognition of Chamber members, it is only awarded for achievements above and beyond.

"Dawn came to the Chamber as a volunteer when there were discussions of the Chamber dissolving," said Diann Rogers, President & CEO. "She went on to serve as a staff member for 14 years and continues to run Leadership Rancho Cordova. We are honored to recognize Dawn and ensure her role in the Chamber's history is never forgotten."

The Chamber also has a Rising Star Award for the business of the year to watch. Chris Tabieros, owner of CTubbz Detailing, was recognized for becoming an Ambassador, graduating from the Minority Business Assistance and Recovery Kickstart Program, and joining this year's Leadership Rancho Cordova Class 17.

Other annual business awards included Bee Embroidered, Micro Continued on page 3

Rancho Cordova Man Indicted for Money Laundering **Conspiracy**

Sacramento FBI News Release

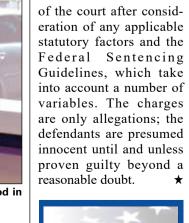
SACRAMENTO, CA (MPG)

- A federal grand jury returned a single-count indictment against brothers Denis Gutsu, 31, of Antelope, and Maxim Gutsu, 26, of Rancho Cordova, charging them with conspiracy to commit money laundering, U.S. Attorney Phillip A. Talbert announced on October 31,

According to court documents, between December 2017 and March 2019, Denis Gutsu and Maxim Gutsu bought gift cards for a national retailer from persons who had obtained the gift cards using stolen credit card numbers. The Gutsu brothers bought these gift cards at a significant discount and then, usually within a day, sold the gift cards to an online gift card exchange. The brothers agreed with the exchange to sell these gift cards at a discount. In return, the online exchange passed on the discount to buyers who would quickly spend the gift cards. This sequence allowed the fraudulently obtained gift cards to be spent before the national retailer could void them due to fraud.

This case is the product of an investigation by the Federal Bureau of Investigation. Assistant U.S. Attorney Nicholas M. Fogg is prosecuting the case.

If convicted, Denis Gutsu and Maxim Gutsu each face a maximum statutory penalty of 20 years in prison and a fine of \$500,000 or twice the value of the property involved in the money laundering. Any sentence, however, would be determined at the discretion



Don't Stop Dreaming, Rancho Cordova!

By Margaret Snider

RANCHO CORDOVA, CA (MPG)

The reception for the Fall Fine Arts Show (open themed) at City Hall, was immediately followed on November 1 by the State of the City report. The State of the City program featuring Mayor Linda Budge began with a rousing performance by the Cordova High School drumline. This was followed by the presentation of colors by Cordova ROTC. After that, Shelly Blanchard took the

"It's hard to believe that 20 years have passed since the brand-new City of Rancho Cordova opened its doors," said Blanchard, executive director of Cordova Community Council. She asked everyone to imagine that beginning. Everything was a dream, a million dreams.

After her introduction by Blanchard, Budge summarized the area's history,



then detailed what Rancho Cordova has done as a City, in the last 20 years. Awards and recognitions over the years testify to the success of City departments and staff, with the all-important help of the faithful citizens.

2003, up through the present. Photo by Rick Sloan

The All-America City Award is a community recognition program in the United States given by the National Civic League. Nationwide, only 500 cities have received this honor since its inception

awarded this to Rancho Cordova twice in its short 20 years of existence, in 2010 and 2019.

The City received the Playful City USA Award for 2012-2013; Bicycle Friendly Community Continued on page 2



www.RanchoCordovaIndependent.com

in 1949. The League has

2 · The Independent

NOVEMBER 10, **2023**

Don't Stop Dreaming, Rancho Cordova!

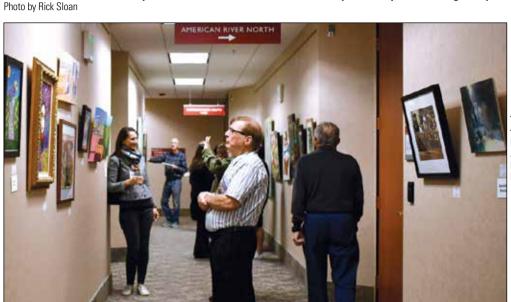


From left: Rancho Cordova City Manager Micah Runner, Mayor Linda Budge, and new Chief of Police Matthew Tamayo attended the State of the City event on November 1. It was immediately preceded by the reception for the Fall Fine Arts Show at City Hall. Photo by Rick Sloan





Cordova High School drumline opens the State of the City report at Rancho Cordova City Hall on Wednesday, November 1. Photo by



The annual State of the City address at City Hall was preceded by a reception for the Fall Fine Arts Show. Photo by

Continued from page 1

Award for 2015 through 2022; Crown Communities Award for Mather Veterans Village, 2018; Tree City USA designation and growth award from 2020-2022.

Also in 2022, the City received the Clean Air Award, Government Experience awards, Tyler Technologies Public Sector Excellence Award, and was ranked #12 in "Top Boomtowns in America" by SmartAsset. In 2022-2023 the City received Influence Awards in five categories from California Capital Chapter of Public Relations Society

From 2020-2023 the Public Works Department has been awarded Infrastructure Project Awards for the quality and creativity of their work for at least 11 projects including American River storm drain outfall four repair project. "Even the Finance Department has won an award," Budge said, referring to its receiving the Certificate of Achievement for Excellence in Financial Reporting from 2007 to 2022.

This year the Rancho City Council, after due process, voted to transition from at-large to District-based elections to City Council. Councilmember Garrett Gatewood during the process suggested that the mayor should be determined by election, as well. Currently, the Council members take turns being mayor, one after the other, for a year at a time each, then repeat. "I tried to switch to (mayor by election) while we were doing the transition to Districts, but I wasn't able to get the vote," Gatewood said. ". . . I think that's kind of a cool thing for a City of our size, as we're growing.'

Gatewood and Siri Pulipati are the two newest members of the City Council, the latter up for re-election in 2024. Gatewood was elected four years before Pulipati, after his appointment to complete the term left vacant by the passing of Dan Skoglund.

Pulipati thinks the current mayoral system works well. "There's no in-fighting because it's a process that we follow . . . I think we get along really most of the topics, because we do look at the data, and we look at all the information that is given . . . the mayor runs the meetings and the agenda, but I think all of us get the same information."

City Manager Micah Runner thinks the present mayoral system "allows for consistency, camaraderie, and team building amongst the Council." Runner said it is always exciting to see Rancho Cordova grow and transition as a community, and at the same time as an organization."

"We began this journey, as Shelly said, with a million dreams," said Budge in closing. "There are still a million more out there. Don't stop dreaming, Rancho Cordova!"



Thursday, November 16th 5:00 to 7:30 pm Rancho Cordova City Hall 2729 Prospect Park Dr., Rancho Cordova



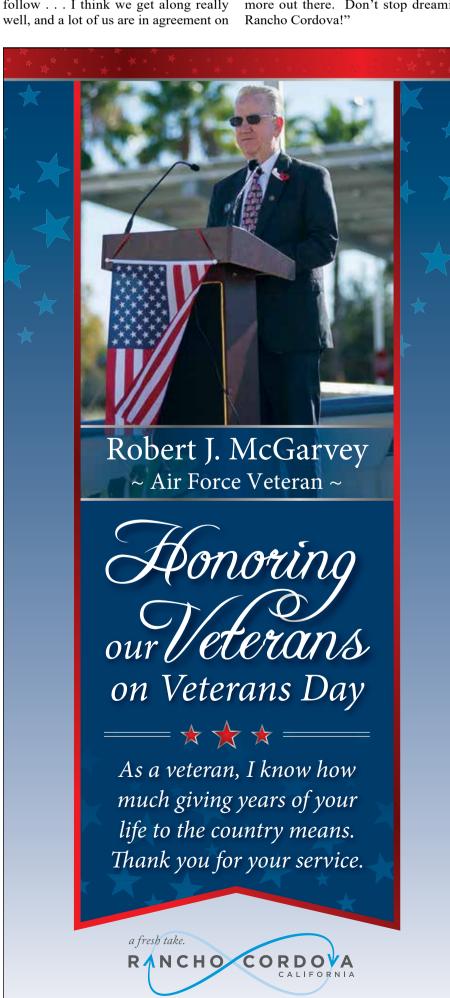
The Rancho Cordova Chamber Ambassadors present our annual

Holiday Craft Faire!

Local crafters, artists, and direct sales vendors are part of this popular event.

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The Independent • 3 **NOVEMBER 10, 2023**

Chamber Shines on in 60th Year



The 60th Anniversary Gala Committee really outdid themselves for this year's celebration. In the image from left to right: Andréa Nelson, Fozia Ferozali, Kristen Holihan & Shervl Smith.



Chamber 60th Anniversary ambassadors were: (From the left) Carmen Meeks, Jenn Alton, Leona LaRochelle, Diann Rogers, Matthew Hontz, Elizabeth Keyser, Andréa Nelson & Anjelica Strijaous. Photo courtesy of Rancho Cordova Chamber of Commerce



Kristen Achziger, Aubrey Hall and Dawn Hall, the evening's recipient of the distinguished third-ever induction into the Chamber Hall of Fame. Photo courtesy of Rancho Cordova Chamber of Commerce

Continued from page 1

Business of the Year; Express Employment Professionals, Small Business of the Year; Language World, Medium Business of the Year; Elliott Homes, Large Business of the Year; and California Capital

Airshow, Nonprofit of the Year. Other annual individual awards included Andrea Nelson, Colliers, Ambassador of the Year; Sheryl Smith, Smith Real Estate Services, Chairman's Award, and Outgoing Board Members;

Mike Luca, CBRE, Sheryl Smith,

Smith, Smith Real Estate Services and Price Walker, Elliott Homes.

"Our business community has been through a lot over the past few years," said Sheryl Smith, 60th Anniversary Committee Chair. "Taking the time to cele-

brate and recognize the impact of businesses of all sizes is essential and a reminder of businesses' critical role in our community's well-being." It takes a village to host such a significant event. The 60th

Anniversary Committee included

Fozia Ferozali, Chamberlain

University; Kristen Holihan, First Northern Bank; and Andréa Nelson, Colliers. The Chamber thanks its event sponsors: Republic Services, Firecode Safety Equipment Inc., City of Rancho Cordova, Golden State Water, Five Star Bank, Wood Rodgers, Hyatt Place, Teichert Construction, KP International Market, Assemblyman Josh Hoover, Explore Rancho Cordova, CBRE, True Color Litho, SAFE Community Credit Union, California American Water, RC Hospice and Palliative

Care, Afisha Media Group & Ethno.FM radio, d'primera mano Magazine, The Grapevine Independent, Russian American Media, ABSO Technologies, Clutch, Elliott Homes, Guardian Protection Force Inc., Morton & Pitalo, SMUD, SSL Innovations, and Visit Rancho Cordova. The Chamber offers opportuni-

ties to get involved as a member, volunteer, or serving. Stay tuned

by signing up for its e-newsletter at RanchoCordova.org or following it on social media.

Chamber of Commerce has been promoting economic growth, creating jobs, and improving the business climate for six decades. It supports over 400 members and 12,000 employees in over 270 business categories in Rancho Cordova, Gold River, Rosemont, Mather, Rancho Murieta, and the surrounding region. As the business community's voice, the Chamber creates extraordinary opportunities and prosperity through advocacy, business connections, and promotion. Learn The Rancho Cordova Area more: RanchoCordova.org ★

4 · The Independent

NOVEMBER 10, **2023**

Halloween at Hagan Returned for a Night of Fun!



A cadaver in the back of a Volvo greets a little firefighter.

Story by Shelby Golden, Cordova Recreation & Park District, photos by Rick Sloan

RANCHO CORDOVA, CA (MPG) - On October 28, Cordova Recreation & Park District (CRPD) once again orchestrated a spectacular Halloween at Hagan event!

CRPD welcomed families to attend this engaging and community-oriented event. Community members attended the event and participated in an assortment of activities including carnival games, an inflatable slide and obstacle course and enjoyed music from Music & More DJ Entertainment. Families were captivated by demonstrations of scientific wonders orchestrated by The Science Wizard. Those brave enough to enter the Zombie Run were tasked with running, jumping and dodging through a zombie-infested obstacle course while hoping to make it to safety. CRPD introduced an unprecedented element of thrill and mystery with



A well-dressed monster with a giant skull poses for a photo with Batman.

the unveiling of the firstever floating haunted house. The floating haunted house promised an unforgettable, immersive experience. Through CRPD's Trunkor-Treat, families and community members were able to get their fill of candy and connect with

community resources from local businesses who skillfully decorated their vehicles.

Cordova Recreation & Park District has great and exciting events coming up as we close out 2023! For more information, visit CRPD's website at www.crpd.com. ★

No Abatement In Anguished Teacher Appeals for "Fair" Pay

By Sharon Pearce

FOLSOM CORDOVA, CA (MPG) - At the November 2nd Board meeting, 25 teachers plus family members mounted more appeals to the FCUSD Board entering the month on restructuring the 2% pay raise non-starter they have claimed was insulting them for months.

Student Board member Matthew Mellijor revealed he was "appalled" that the issue was ongoing since the beginning of the school year. Board member Kara Lofthouse remarked that the Board does hear the teachers. She revealed she had been a local teacher and left, which seemed to be a suggestion. Lofthouse also said "We need to focus on people who are making changes for our students. Money is baseline but there is a lot of work to do." Along the same line, at the end of the meeting Superintendent Dr. Sarah Koligian spoke on new trade careers being taught in the District.

Meanwhile, teachers quoted their families who had advised them to not worry about them but "Walk." They continued to quote the 6-8% pay raises received in neighboring Districts. Jean Cavanaugh told the Board "I had my best year of teaching giving up my extra (duties), and advised teachers to leave now. Katie Dixon, a 25-year teacher, summed it up with "We are not feeling like you want us here....There is only so much life you can suck out of us."

Christina Cook said "I think this is a Human Rights issue. I can't make any more money; I am at the top of my pay scale. I will make \$127 on a 2% raise." Michael Alexander stated "Teachers helped me to become a successful accountant. I don't know how you can offer a 2% increase. I work with numbers every single day - 2% is sad." Another teacher said "You (already) owe us 1.2 % so we are receiving only a .8% raise. We are without a contract." School Board member Chris Clark advised he recently attended a California School Boards Association ("CSBA") meeting, where a member said to him "This District is being watched and when your teachers are ready to walk, we have a place for them.'

Board President David Reid read a formal statement in which he said that "Due to collective bargaining, the Board is limited in what they can say but (he) instructed negotiators to continue to work with the union, and Staff to keep teachers apprised of the

Spokespersons for the FC Leadership Association made a presentation on behalf of Prospect Community Day School stating it was there to "debunk" any idea that Prospect was a "bad kids school." The Board was told Prospect takes students from seven comprehensive educational sites. There, they learn to be pro-social as well as commit to academic learning. Student numbers range from eight to 50. It was explained some students may come to them with years of trauma. Three student graduates from Prospect explained to the Board how Prospect had benefitted them.

A graphics presentation and discussion was held on Proposed Boundary Modifications for the 2024-2025 School Year. Much of it centered on the opening of Alder Creek School, how many students will go there, and the type of schools to develop out of Gold Ridge, Mangini and others.

Ken Reynolds of Schoolworks presented graphics, answered questions and discussed the potential of various grandfathering policies, yet to be decided. He said there can be problems if students choose not to transfer to available schools. Apartment complex size was discussed in areas like Alder Creek and Gold Ridge. President Reid commented "We need to be prepared for 2000 students in middle schools. Do we want them at that capacity level? Everything is on space availability as to bringing younger siblings over with older students." It was stated more on this will be brought to the Board by December 14.

Dr. Koligian spoke on developing careers for high school students, with an example presentation given on First Responder employment. In the field of Biotechnology, the Folsom Patient Care Pathway was displayed in graphics, showing students using a simulated ambulance to learn patient care.

Dr. Koligian reported on future jobs, saying law enforcement was expected to increase 4% and first responders 7% over the next five years. Programs for associate degrees are being developed, she indicated.

Dr. Koligian also reported on the safety issue around E-scooters, advising, if some did not know it, that drivers must have a driver's license, wear a helmet, and must step off at intersections and walk or carry the scooter across. She stated that parents need to be aware of this while gift-shopping for youth.

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Wednesday

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2023 Legislative Recap: The Good, The Insurance Fiasco 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 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 Uglv

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 and Schools Act" when it River, Mather, McClellan Park, North Highlands, Orangevale, and Rosemont. You can contact his office at Assemblymember.Hoover@ assembly.ca.gov.

Can this plan fix California's insurance crisis?



Commissioner Ricardo Lara announced this afternoon, major insurers will be required to cover a certain share of homeowners in the state's most wildfire-prone areas. Photo courtesy of Joe Sohm

By Ben Christopher, CALMatters.org

A week after negotiations to rescue California's floundering home insurance market stalled out in the Legislature, the state's top insurance regulator put out his own rescue plan that effectively amounts to a trade for the state's major insurers.

Under proposed regulations Insurance Commissioner Ricardo Lara announced this afternoon, major insurers will be required to cover a certain share of homeowners in the state's most wildfire-prone areas. In exchange, the Department of Insurance will allow companies to charge more to cover the rising costs of doing business in a fire-ravaged state.

Lara called the package of new proposed regulations "the largest insurance reform" since 1988, the year California voters passed a proposition requiring insurance companies to get prior approval before raising premiums.

The plan is meant to reverse what has amounted to a slow-motion exodus of private home insurers from the state. In the last year and a half, seven of the top 12 property insurers operating in California have either placed new restrictions on where they do business or stopped selling new policies here entirely.

The biggest player of all, State Farm, announced a freeze on new policies in May, kicking off a fresh round of panic among homeowners scrambling to find affordable insurance policies and lawmakers eager to tackle the crisis.

For years, insurance companies have complained that current rates and the existing regulatory process don't allow them to recoup the cost of doing business in the state's most at-risk regions. By easing some of those restrictions, while requiring the companies to expand their coverage, "it's the department calling the bluff of insurers," said Rex Frazier, president of Personal Insurance Federation of California, a trade group.

In principle, that's trade-off insurers are willing to make, he added, though it will ultimately depend on how the specific regulations are crafted in the coming months.

Amy Bach, executive director of the consumer group United Policyholders, struck a similar note.

Lara "did not sell out to the industry here, in my opinion, he struck a deal,' she said. "Whether it's going to manifest positively overall...the proof will be in the premiums."

But Consumer Watchdog — an advocacy group that Lara all but called out by name during his presentation as "bombastic" and a group "materially benefiting" from the current regulatory system — came away with a difficult conclusion.

"He's basically capitulated to the industry," Jamie Court, the group's president, said of Lara. "There's not really much coming back for the consumer in

Despite mounting public angst and calls for action from top lawmakers, the politics of addressing the problem in the Legislature proved too thorny this year.

In the final weeks of the legislative session that ended a week ago, lawmakers scrambled to bridge the demands of insurers — who called for higher premiums to cover more of their costs and for a more flexible rate-setting process — and those of consumer groups, who resisted calls to add to the financial burdens of homeowners. After negotiations floundered, Gov. Gavin Newsom hinted that his administration and Lara's ing to act on their own.

ment. "Given that the Legislature is

not in session right now, utilizing the

Department of Insurance might be will-In a statement, Sen. Bill Dodd, a Napa Democrat involved in the unsuccessful negotiations, cheered Lara's announce-

commissioner's regulatory authority makes good sense," he said. "I know there is work that still needs to be done and I'll be supporting these efforts any way I can."

Insurance companies have pointed to three main reasons that doing business in California is increasingly a losing proposition: Escalating wildfire risk, ever-rising construction costs and the global price of reinsurance — insurance policies that insurance companies, themselves, take out.

While costs have increased, the amount the companies are allowed to charge homeowners is tightly capped and closely regulated in California, making home insurance policies relatively cheap by national standards. In order to raise rates, major insurers need a signoff from the Department of Insurance.

Currently, insurance companies are not allowed to factor in the cost of reinsurance into those applications. They are also prohibited from using forward-looking models to predict future costs — something insurers say they desperately need as a warming climate and residential development encroaching into fire-prone areas results in fire seasons that are longer and more catastrophic than they have been in the past.

Lara proposed giving companies both of those tools, though companies will apparently only be allowed to itemize the cost of reinsurance as it pertains to California. It's unclear how this calculation will be made.

Bach with United Policyholders said allowing companies to use predictive models isn't inherently a bad idea — "Are these models nefarious tools of Satan? No," she said — but hopes there will be transparency about which models are used and how they work.

In exchange for these new tools, companies will be required to cover homeowners in wildfire-prone parts of the state at 85% of their statewide coverage. For example, if a company provides 10% of the homeowner policies across California, they would be required to provide 8.5% of the coverage in areas

deemed "at-risk." Court, with Consumer Watchdog, said 85% is 15% too little. "It's a really

sh—y deal," he said.

California homeowners currently unable to get insurance on the private market can currently turn to the FAIR Plan, a last resort issuer of fire coverage backstopped through a levy on regulated insurers. Between 2018 and 2022, the number of homeowners covered by the FAIR Plan more than doubled to roughly 3% of all homeowners.

But the FAIR Plan policies are expensive and limited. And if the FAIR Plan runs out of money, it's legally required to refill its coffers by levying a surcharge on major insurers. The prospect of the FAIR Plan running out of cash and slapping the industry with the bill has also encouraged insurance companies to scale back their coverage.

Consumer Watchdog regularly challenges the applications for higher premiums that insurance companies submit to the state, an intervention allowed for under the 1988 ballot measure. Today, Lara also said he wants to make it easier for the public to see who intervenes and how much they are compensated for doing so.

"One entity is involved in nearly 75% of all interventions for rate approvals, materially benefiting from a process that is meant for a broader public participation," he said, referring to the nonprofit.

Lara also said that "throwing bombs is easy and putting out bombastic statements from entrenched interest groups doesn't benefit anyone." Court said his organization

would continue to fight back as the department drafts the detailed regulations. "We'll be battling over this stuff for many months to come," he said.

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Publisher, Paul V. Scholl

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A 50-year-old California Mass Murder Case Forever Etched in my Consciousness



By Dan Walters, CALMatters.Org

Occasionally I'm asked which event - which story - has been the most memorable of a journalistic career that's spanned more than 60 years, three-quarters of them writing about California politics.

No political story, however, occupies a bigger place in my consciousness than the execution-style murders of nine people, two entire families, in the bedroom of a rural home near Lodi 50 years ago today, which I covered for the Sacramento Union.

It was the home of Walter Parkin, owner of a small food store in Victor, his wife, Joanne, and their two children, 11-year-old Lisa and Robert, 9.

The two Parkin children were lying in the master bedroom's bed, both shot to death. Their parents and five other bodies were found in a walk-in closet, all bound and methodically murdered. They were the Parkins' neighbors, Richard and Wanda Earl, their daughter, Debbie, who had been the Parkins' babysitter, Debbie's 15-year-old brother, Ricky, and her boyfriend, Mark Lang.

Authorities had absolutely no clues as to who had killed them, although

they quickly discovered that the Parkins' store had reportedly been robbed of about \$3,000 in cash.

Nevertheless, the case was quickly solved because San Joaquin County Sheriff Mike Canlis had a hunch. He asked contacts at the FBI about fugitives roaming the countryside and was told that a warrant had just been issued for Willie Steelman, who had spent most of his life in the Lodi area, and Douglas Gretzler for killing two people in a mobile home in the Arizona desert.

Canlis released an old San Joaquin County mugshot of Steelman, who had a history of minor crimes, saying he thought it possible that Steelman was

The mugshot was printed at the top of the Sacramento Union's front page the next morning, and a clerk at the Clunie Hotel in down-Sacramento recognized Steelman as one of two young men who had checked in the day before.

Cops scooped up Gretzler when he returned to the hotel and he told them where they could find Steelman. He was visiting a masseuse that the two had met while spending some of the loot at a massage parlor. After a brief standoff at her apartment house, Steelman surrendered.

A few days later, I obtained summaries of the their interrogations, and wrote that they had killed 17 people in a 17-day spree of death that began in Arizona with the mobile home killings, moved to California, then back to Arizona and finally back to California because Steelman knew that the Parkins' store kept a lot of money to cash checks of farmworkers.

After months of legal wrangling, it was agreed that Steelman and Gretzler would be declared guilty in California and shipped to Arizona which, unlike California, had the death penalty. They were convicted of murdering a young couple whose car they were driving when arrested in California, nine others and sentenced to death. Steelman died in 1986 of cirrhosis but Gretzler sat on death row for nearly 25 years before being executed in 1998.

I wasn't done with the story, however. Jack Earl, whose aunt, uncle and two cousins had been murdered, decided to satisfy his curiosity about the case by writing a book. I helped him with accounts of court battles and documents I had preserved. He had even visited Gretzler on death row and attended his execution. Earl's book, "Where Sadness Breathes," was published in 2013. I also helped a woman who produced a documentary video about the case and who had also interviewed Gretzler.

Fifty years is a long time, but the horrific events that began on Nov. 6, 1973, will forever be etched in my consciousness.

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



By Bob McGarvey

Our vacation was great with our family members and friends in Florida. The last two days is our vacation, which I mentioned in my last column, gave us a little more time to spend with our children and their families before we came back to Rancho Cordova. The humidity in Florida was much lower in October than it is in the summer, and that made it was much more comfortable while we were there. Some people who we know in Rancho Cordova have families who live back east, and they visit with their families when they can.

When you read this column on November 10, I hope it will remind you that the very next day will be Veterans Day. We haven't been able to get the ceremonies together this year we have had in the past. The opportunities to honor our Veterans on Memorial Day and Veterans Day, which I began in 2006 in Rancho Cordova, have been interrupted or stopped for different reasons. Hopefully we will have both of those ceremonies again in 2024, and they will be continued for many years to come.

I asked some of our city staff about progress they are making with the county about more property for our Mather Veterans Village. We will be able to add more apartments to the village and give more homeless Veterans homes. Like many Veterans, they spend years in the military protecting you and me. Then, when they leave the military, unexpected things can happen and they find themselves on the street. As many Rancho Cordovans know, we care about our Veterans. There are 160 Veterans in our Mather Veterans Village today, and it is only a block from the VA Hospital. We will never stop helping them.

And Another Thing

Remember Veterans Day,

November 11

Since my column is "And Another Thing", it is easy to change from quite different topics. I haven't looked into news about NASA for a while and what they have been doing in space. I found one new thing that really caught my attention. There hasn't been anything new about their scientific successes on Mars lately (at least I haven't seen any).

I read about the equipment on Mars that includes a helicopter that is flying on Mars. It is the first craft to make a controlled flight on another planet. It has flown 65 flights in late October. That was really ingenious I thought, and it was more interesting than other things were for quite a while. I don't know if the rockets that got them there were made by Aerojet-General or not. Aerojet was of great interest to Rancho Cordovans because, for example, their rockets got Apollo to the moon and then back.

Quite a few of the phone calls we receive are spam or telemarketing, and even though we have tried to have them blocked from calling us, they seem to be able to get back to us again anyway. I hope we can call and get them stopped again. Most of the people I have talked to also get those annoying calls. Good look when you have them blocked.

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

Gaurav Bobby Kalra Attorney at Law

Employment and Personal Injury Trial Attorney. No Fees Unless We Win

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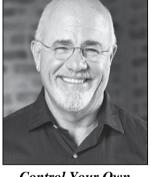
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Control Your Own Destiny

Dear Dave,

I read where you recommend saving 15% of your income for retirement. Should I count my employer's contribution to my retirement plan as part of that 15%?

Carlotta

Dear Carlotta,

That's a great question. Employer contributions do not count toward the 15 percent I recommend setting aside for retirement. It's great if you work for a company that offers perks like that, but I want you putting 15 percent of your money into retirement. Whatever your company matches, whatever its pension may be, or even having a military retirement package, none of that enters the equation. I want your

Dave Ramsey Says

money in your name.

Baby Step 4 of my plan says to put 15 percent of your income into retirement accounts. The first thing you should put money into is a matching retirement account. If you've got a 401(k), a Roth 401(k) or a 403(b) and your employer offers a match, you should do that up to the match before anything else.

Let's say your employer will match three percent. Since the goal is 15 percent, that still leaves you with some work to do. You've got three percent of your own money already going into retirement, so then you could look at a Roth IRA. If the Roth, plus what you invested previously to get the match doesn't equal 15 percent, then you could look at a 403(b), or go back to your 401(k) to hit the 15 per-

And remember, if you're going to reach your retirement goals, you can't do it alone. King Solomon, one of the wisest men who ever lived, wrote: "Where there is no counsel, the people fall; But in the multitude of

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counselors there is safety" (Proverbs 11:14 NKJV). That's why you need a quality financial advisor-one with the heart of a teacher to help you navigate complicated financial issues, and guide you toward the kind of retirement you want.

Do you see what I'm saying here, Carlotta? I want you—not the company you work for-to control your financial destiny. I want you to be able to retire with dignity, and enjoy life after working hard and saving. The responsibility for making that happens falls to you!

– Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions. ★



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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07526 BMS Scolcop 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 11-10-23 BULA

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 Rancho Investment Circle. 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, 95834. Filed with the Clerk of Sacramento County October 6. 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 **MICHAEL**

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07436 Restaurant Investment Group, 12341 Little Dome Way,

Rancho Cordova, CA 95742 is doing business under the Business Name(s) **Fictitious** "The WOK" 3045 Arden Way 200, Sacramento, CA Suite 95825. Filed with the Clerk of Sacramento County October 6, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023

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) 'Tapatio's 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

11-10-23 **TAPATIOS** 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, Publish: Oct 20, 27, Nov 3, 10, 2023 11-10-23

SPEED 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, Publish: Oct 20, 27, Nov 3, 10, 2023

11-10-23 NAILS 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 11-10-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-07354 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 Zavna 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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07299 Gloria Ayala, 10514 Coloma Road, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) 10514 Coloma "Chocoglo"

Road, Rancho Cordova, CA

95670. Filed with the Clerk of

Sacramento County September 28 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 CHOCOGLO FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-07350 QPH Nail Salon LLC. 819 Sacramento, Avenue, 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,

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

Publish: Oct 27, Nov 3, 10 17, 2023 11-17-23 FIGHT 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 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) Speech. "Lupine and Feeding Language, 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 11-17-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-07572 Bastet Business Solutions, 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 Arsalan, 5840 Watt Kazim Avenue Apt A, North Highlands, CA 95660 and Amanullah Rasoli, 3600 Karl Drive Apt B, North Highlands, CA 95660 and Shafigullah 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 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) 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

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 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07567

Masuta Logistics Inc, 65 Quinta 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 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) "Al Entertainment Group/A-Ron Entertainment Group" 4474 Ruby Landing Way, Rancho Cordova, CA 95742. Filed with the Clerk of

Sacramento County October 3, Publish: Oct 27, Nov 3, 10 17, 2023 11-17-23 ENTERTAINMENT

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 11-17-23 NORTHERN 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 **Ffrain** 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 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

11-17-23

11-24-23

STATEMENT FBNF2023-06729 Jordan T. Gaddis, A Professional Corporation, Eastern Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business "Complete Name(s) 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

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, Publish: November 3, 10, 17, 24, 2023

NATION

VENTURES

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

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

FICTITIOUS BUSINESS NAME

11-24-23

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 Publish: November 3, 10, 17, 24, 2023

LIFETIME 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

California Services Royal 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, Publish: November 3, 10, 17, 24, 2023 11-24-23 JUNK 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 11-24-23 PATCH 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 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 Name(s) "Health Business Products" Greenback 6041 Heights, Lane, Citrus 95621. Filed with the Clerk of Sacramento County October 25, 2023 Publish: November 3, 10, 17, 24, 2023

Carmen M.

Sherry

PURE

Candi

VIDA

Jennett,

12-1-23

Holland.

12-1-23

154

12-1-23

Bittercreek Drive, Folsom, CA

95630 is doing business under

the Fictitious Business Name(s)

"Next Phase Financial" 9719

Lincoln Village Drive Suite 506,

Sacramento, CA 95827. Filed

with the Clerk of Sacramento

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-08000

Corabel Lane #115,

Louise

Sacramento, CA 95821 is do-

ing business under the Fictitious

Business Name(s) "Pure White

Dove" 2800 Corabel Lane #115.

Sacramento, CA 95821. Filed

with the Clerk of Sacramento

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-07704

Cee Becerra.

Pinedale Avenue, Sacramento,

CA 95838 is doing business

under the Fictitious Business Name(s) "Vida Dulce" 154

Pinedale Avenue, Sacramento,

CA 95838. Filed with the Clerk

of Sacramento County October

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF

CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE

CHANGE OF NAME

#23CV009335

Tatyana Ovcharenko has filed

a petition with this court for a

decree changing the name(s)

of Elia Ovcharenko to Elijah

IT IS ORDERED that all per-

sons interested in the above-en-

titled matter appear before this

court on January 11, 2024,

53, located at 813 6th Street,

Sacramento, CA 95814, and

show cause, if any, why the pe-

tition for Change of Name should

Richard K. Sueyoshi, Judge of

SUPERIOR COURT OF

CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE

CHANGE OF NAME

#23CV009249

Regina Avers has filed a peti-

tion with this court for a decree

changing the name(s) of Regina

IT IS ORDERED that all per-

sons interested in the above-en-

titled matter appear before this

court on January 10, 2024,

53, located at 813 6th Street,

Sacramento, CA 95814, and

show cause, if any, why the pe-

tition for Change of Name should

Richard K. Sueyoshi, Judge of

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 de-

cree changing the name(s) of Justin Tracy Grimm to Justin

IT IS ORDERED that all per-

sons interested in the above-en-

titled 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 pe-

tition for Change of Name should

Richard K. Sueyoshi, Judge of

SUPERIOR COURT OF

CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE

CHANGE OF NAME

#23CV008542

Jay Erickson has filed a pe-

tition with this court for a de-

cree changing the name(s) of Raen Anthony Stonich to Raen

IT IS ORDERED that all per-

sons interested in the above-en-

titled matter appear before this

court on December 13, 2023,

at 1:30 p.m. in Department

53, located at 813 6th Street,

Sacramento, CA 95814, and

show cause, if any, why the pe-

tition for Change of Name should

Richard K. Sueyoshi, Judge of

not be granted. Dated: September 14, 2023

the Superior Court

11-10-23

Dated: September 26, 2023

Publish: Oct 20, 27, Nov 3, 10, 2023

Dated: September 28, 2023

Publish: Oct 20, 27, Nov 3, 10, 2023

Ayers to Regina Kay Ayers.

1:30 p.m. in

not be granted.

the Superior Court

Tracy Hudspeth.

not be granted.

JUSTIN

the Superior Court

Anthony Erickson.

Publish: Oct 20, 27, Nov 3, 10, 2023

at 1:30 p.m. in

not be granted.

OVCHARENKO

the Superior Court

Dated: October 3, 2023

Department

11-10-23

Department

11-10-23

Publish: Nov 10, 17, 24 Dec 1, 2023

County October 26, 2023

Publish: Nov 10, 17, 24 Dec 1, 2023

County October 24, 2023

Publish: Nov 10, 17, 24 Dec 1, 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 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-08180 Gilberto Uribe, 5000 Earlcort Circle, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "New Generation Masonry" 5000 Earlcort Circle, Sacramento, CA 95842. Filed with the Clerk of Sacramento County November Publish: Nov 10, 17, 24 Dec 1, 2023 NEW 12-1-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-07709 Norcal BSBA. 3626 Fair Oaks Boulevard Suite 100, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Transworld Business Advisors Sacramento/ Transworld Business Advisors Sacramento East" 3626 Fair Oaks Boulevard Suite 100. Sacramento, CA 95864. Filed with the Clerk of Sacramento County October 17, 2023 Publish: Nov 10, 17, 24 Dec 1, 2023 **TRANSWORLD** 12-1-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-08017 JJ Veterinary Services Inc., 2705 E. Bidwell Street, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "PetSmart Veterinary Services #54" 2705 E. Bidwell Street. Folsom, CA 95630. Filed with the Clerk of Sacramento County October 27, 2023 Publish: Nov 10, 17, 24 Dec 1, 2023 PFTSMART 12-1-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-08201 Danelle Ingalls, 3056 Stanton Circle, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Wee Tymes Playschool" 2925 Root Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 2.2023 Publish: Nov 10, 17, 24 Dec 1, 2023 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-08209 S. Gill Co, 825 Fratis Street, Folsom, CA 95630 is doing business under the Fictitious "Joe's Business Name(s) Market" 11070 `Fair Oaks Boulevard, Fair Oaks. 95628. Filed with the Clerk of Sacramento County November 2.2023 Publish: Nov 10, 17, 24 Dec 1, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07746 Confidential Canine Services Inc., 100 Pine Street Suite 1250, San Francisco, CA 94111 is doing business under the Fictitious Business Name(s) "Team K9" 100 Pine Street Suite 1250, San Francisco, CA 94111. Filed with the Clerk of Sacramento County October 19, 2023 Publish: Nov 10, 17, 24 Dec 1, 2023 TEAM 12-1-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-08167 Dongdong Xu, 208 Live Oak Circle, Roseville, CA 95678 is doing business under the Fictitious Business Name(s) "Renew Massage" 4140 Sunrise Boulevard #C, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County November 1.2023 Publish: Nov 10, 17, 24 Dec 1, 2023 RENEW 12-1-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07601

Rebecca Bestoso and Lane Edwards, 2561 Verna Way, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "ABL Consulting" 2561 Verna Way, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 13, 2023 Publish: Nov 10, 17, 24 Dec 1, 2023 12-1-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-08041 Daniel Food Worldwide Corp, 5207 Madison Avenue #B,

Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Essy's Martial Arts" 5207 Madison Avenue #B, Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 30, 2023 Publish: Nov 10, 17, 24 Dec 1, 2023 12-1-23 ESSYS FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07618 United Tires and Brakes, LLC.

Sacramento County October 16,

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-07797

Publish: Nov 10, 17, 24 Dec 1, 2023

UNITED

5100 El Camino Avenue, Sacramento, CA 95608 is doing business under the Fictitious name(s) of Clara Noelle Hurley Business Name(s) "United Tires to Noelle Abby Hurley. and Brakes" 5100 El Camino Avenue, Sacramento, CA 95608. Filed with the Clerk of

12-1-23

ORDER TO SHOW CAUSE Publish: Oct 20, 27, Nov 3, 10, 2023 **ERICKSON** 11-10-23 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #23CV010174 Emily Hurley and Devin Hurley have filed a petition with this court for a decree changing the

IT IS ORDÉRED that all persons interested in the above-entitled matter appear before this court on January 11, 2024, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and

not be granted. Dated: October 20, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Oct 27, Nov 3, 10 17, 2023 11-17-23 SUPERIOR COURT OF

Legal Advertising

7144 Fair Oaks Blvd #5

Carmichael, CA 95608

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME

#23CV009918

Rita Karimi and Farzad Arian Karimi has filed a petition with this court for a decree changing the name(s) of Mohammad Waris Karimi to Faramarz Karimi. IT IS ORDERED that all persons interested in the above-entitled matter appear before this

court on January 25, 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 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 IT IS ORDERED that all per-

sons interested in the above-en-

titled matter appear before this

court on December 20, 2023,

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 11-17-23 SUPERIOR COURT OF **CALIFORNIA COUNTY OF SACRAMENTO** ORDER TO SHOW CAUSE

#23CV009871 Tran Hanh Nguyen Nguyen has filed a petition with this court for a decree changing the name(s) of Tran Hanh Nguyen Nguyen to Janie Nguyen.

IT IS ORDERED that all per-

CHANGE OF NAME

sons interested in the above-entitled matter appear before this court on December 27, 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 12, 2023

Christopher E. Krueger, Judge of the Superior Court Publish: November 3, 10, 17, 24, 2023 NGUYEN 11-24-23 SUPERIOR COURT OF

CALIFORNIA **COUNTY OF SACRAMENTO** ORDER TO SHOW CAUSE **CHANGE OF NAME** #23CV009879907

Wesley Alan Halbrook has filed a petition with this court for a decree changing the name(s) of Wesley Alan Halbrook to Wesley Alan Johnson. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on January 3, 2024, 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 16, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: November 3, 10, 17, 24, 2023 WESLEY 11-24-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE **CHANGE OF NAME** #34-2022-00326285 Bonifacio Palafox Barusta and

Maria Isabel Monge Gomez have filed a petition with this court for a decree changing the name(s) of Valeria Jasmine Palafox aka Valeria Jasmine Monje to Valeria Jasmine Palafox Monge. IT IS ORDERED that all persons interested in the above-en-

titled matter appear before this court on December 7, 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 7, 2023 Richard K. Sueyoshi, Judge of the Superior Court

Publish: November 3, 10, 17, 24, 2023 11-24-23 SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO

CHANGE OF NAME #23CV010216 Raphael Ocasio has filed a petition with this court for a decree changing the name(s) of Raphael Ocasio to Rafael

Ocasio Torres. IT IS ORDERED that all persons interested in the above-entitled matter appear before this

court on January 31, 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 19, 2023

Richard K. Sueyoshi, Judge of the Superior Court **OCASIO**

show cause, if any, why the pe-Publish: November 3, 10, 17, 24, 2023 tition for Change of Name should 11-24-23 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. 34-2020-00273535 – March 12, 2020 The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 – March 21, 1988

of vour children. You may be

ordered to pay support and attorney fees and costs. For legal

advice contact a lawver immedi-

ately. 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 associa-

CALENDARIO después de que

se le presente esta Citación v

Petición para presentar una

response (formulario FL-120)

en el tribunal y tener una copia

notificada alpeticionario. Una

carta, llamada telefónica o com-

parecencia ante el tribunal no

lo protegerá. Si no presenta su

respuesta a tiempo, el tribunal

puede hacer órdenes que afect-

en su matrimonio o pareja de

hecho. sus bienes y la custodia

de sus hijos. Es posible que se

le ordene pagar la manutención

y los honorarios y costos de los

abogados. Para obtener ase-

soramiento legal, póngase en

contacto con un abogado de

inmediato. Obtenga ayuda para

encontrar un abogado en el

Centro de Autoavuda 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 co-

legio de abogados de su conda-

ORDERS ARE ON PAGE 2:

These restraining orders are ef-

fective against both spouse or

domestic partners until the pe-

tition is dismissed, a judgment

is entered or the court makes

further orders. They are enforce-

able anywhere in California by

any law enforcement officer who

has received or seen a copy of

AVISO: LAS ÓRDENES DE

RESTRICCIÓN ESTÁN EN LA

PÁGINA 2: Estas órdenes de

RESTRAINING

do local.

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NOTICE:

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Usted

Legal Advertising 7144 Fair Oaks Blvd #5 Carmichael, CA 95608

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV010248

Irfanullah Majboor and Gulalay Majboor have filed a petition with this court for a decree changing the name(s) of Arman Majboor to Arman Safi and Roman Maiboor to Roman Safi and Irfanullah Majboor to Irfanullah Safi.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 31, 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 23, 2023

Richard K. Sueyoshi, Judge of the Superior Court Publish: November 3, 10, 17, 24, 2023

SAFI 11-24-23 SUPERIOR COURT OF

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE **CHANGE OF NAME** #23CV010202 Ysabel Cristina Echevarria has

filed a petition with this court for a decree changing the name(s) of Ysabel Cristina Echevarria to Isabel Christina Echevarria. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on January 30, 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 20, 2023

Richard K. Sueyoshi, Judge of the Superior Court Publish: November 3, 10, 17, 24, 2023

SUPERIOR COURT OF

CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE **CHANGE OF NAME** #23CV005219 Fnu Tamana has filed a peti-

tion with this court for a decree changing the name(s) of Fnu Tamana aka Tamana to Tamana Sultani. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on January 30, 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 20, 2023

Richard K. Sueyoshi, Judge of the Superior Court Publish: Nov 10, 17, 24 Dec 1, 2023

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO

ADMINISTER ESTATE OF LILLAN MARY SCHILLING CASE NO. 23PR001583 To all heirs, beneficiaries, cred-

itors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Lillan Mary A Petition for Probate has been

filed by George Willis Schilling and Denise Rose Schilling, in the Superior Court of California, County of Sacramento, requesting George Willis Schilling and Denise Rose Schilling be appointed as personal representative(s) to administer the estate of the decedent. The petition requests the dece-

dent'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 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 November 22, 2023, 1:30

p.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

vour 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 de-

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

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

The name, address and telephone number of the Attorney for Petitioner is: Nicholas R. Deal, 321 D Street Suite C, Marysville, CA 95901; 530-415-6222 Publish: November 3, 10, 17, 2023 SCHILLING

NOTICE OF PETITION TO ADMINISTER ESTATE OF SACHIKO UTTLEY CASE NO. 23PR001666 To all heirs, beneficiaries, credi-

tors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Sachiko Uttlev. A Petition for Probate has been

filed by Vincent Nakayama, in the Superior Court of California, County of Sacramento, questing Vincent Nakayama 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 fol-lows November 30, 2023, 1:30 p.m. in Dept 129; Superior Court of California, County of Sacramento, William 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 de-

ceased, 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 Codé, 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 YOU MAY EXAMINE the file

terested 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: Vincent Nakayama, 1225 Altamead Drive, Los Altos, CA 94024: 408-981-2752 Publish: November 3, 10, 17, 2023 11-17-23 UTTLEY

kept by the court. If you are in-

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME STATEMENT OF ABANDONMENT

OF FICTITIOUS BUSINESS NAME FILE NO. FBNF2021-07434 The following person(s) has/ have abandoned the use of the

FICTITIOUS BUSINESS NAME of: LoanCare Account Servicing, Sentara Way, Virginia Beach, VA 23452. LoanCare Account Servicing, Sentara Way, Virginia 3637 Beach, VA 23452.

Fictitious Business Statement was filed on 9/14/2016 in the County of Sacramento.

the clerk Filed with Sacramento County: 8/12/2021. Publish: Nov 10, 17, 24 Dec 1, 2023

SUMMONS SUMMONS (FAMILY LAW)

CASE NUMBER (NUMERO DEL

CASO): 22FL04428

NOTICE TO RESPONDENT **AVISO** (Name): DEMANDADO (Nombre): J. Jesus Loza

YOU HAVE BEEN SUED. Read the information below and on the next page. PETITIONER'S NAME IS: (NOMBRE DEL

DEMANDANTÈ): Socorro Elizabeth Garcia. 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. If you do not file

your response on time, the court

may make orders affecting your

marriage or domestic partner-

ship, your property, and custody

restricción son efectivas contra ambos cónyuges o parejas 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 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 direc-

cion de la corte es): Sacramento Superior Court, 3341 Power Inn Road, Sacramento, CA 95826. The name, address and telephone number of the petitioner's

attorney, or the petitioner withdirección y número de teléfono del abogado del peticionario, o del peticionario sin abogado es:) Thanh T. Foxx, 2151 River Plaza Drive Suite 250, Sacramento, CA 95833 Date: (Fecha) October 4, 2022 Phone: 916-922-2255 By: JS, Deputy Clerk

STANDARD FAMILY LAW RESTRAINING ORDERS Starting immediately, you and

your spouse or domestic partner are restrained from: 1. removing the minor children of the parties from the state or

applying for a new or replacement passport for those minor children without the prior written consent of the other party or an order of the court; 2. cashing, borrowing against, canceling, transferring, disposing

of, or changing the beneficiaries of any insurance or other coverage, including life, health automobile, and disability, held for the benefit of the parties and their minor children: 3. transferring, encumbering, hypothecating, concealing, or in any way disposing of any prop-

erty, real or personal, whether community, quasi-community, or separate, without the written consent of the other party or an order of the court, except in the usual course of business or for the necessities of life; and 4. creating a nonprobate transfer or modifying a nonprobate transfer in a manner that affects

the disposition of property subiect to the transfer, without the written consent of the other party or an order of the court. Before revocation of a nonprobate transfer can take effect or a right of survivorship to property can be eliminated, notice of the change must be filed and served on the other party. You must notify each other of any proposed extraordinary expenditures at least five business days prior to incurring these ex-

account to the court for all extraordinary expenditures made after these restraining orders are effective. However, you may use community property, quasi-community property, or your own separate property to pay an attorney to help you or pay court towards high quality affordable health care. For more information, visit www.coveredca.com. Or call Covered California at 1-800-300-1506 WARNING: IMPORANT INFORMATION California law provides that, for

California. Covered California

can help reduce the cost you pay

purposes of division of property upon dissolution of a marriage or domestic partnership or upon legal separation, property acquired by the parties during marriage or domestic partnership in joint form is presumed to be community property. If either party to this action should die before the jointly held community property is divided, the language in the deed that characterizes how title is held (i.e., joint tenancy, tenants in common, or community property) will be controlling, and not the community property presumption. You should consult your attorney if you want the community property presumption to be written into the recorded title to the property.

Publish: Nov 10, 17, 24, Dec 1, 2023 SOCORRO TRUSTEE SALE

NOTICE OF TRUSTEE'S SALE TS No. CA-23-957674-AB Order No.: 230182040-CA-VOO YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/15/2007, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU. YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union. or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL Trustor(s): AMOUNT DUE. MOLDOVAN, MARRIED WOMAN Recorded: 3/1/2007 as Instrument No. xxx in Book 20070301 Page 1833

SONIA of Official Records in the office of the Recorder of SACRAMENTO County, California; Date of Sale: 11/17/2023 at 2:00 PM Place of Sale: At the main entrance to the County Courthouse, 720 9th street. Sacramento, CA 95814 Amount of unpaid balance and charges: \$443,223.56 The purported property address is: 2113 GOLD LEDGE CT, RANCHO CORDOVA, CA 95670 Assessor's Parcel No.: 069-0670-063-0000 TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the

property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether vour sale date has been postponed, and, if applica-

sale may not immediately be

reflected in the telephone infor-

mation or on the internet website.

The best way to verify postpone-

ment information is to attend the

scheduled sale. NOTICE TO

TENANT: You may have a right

to purchase this property after

ble, the rescheduled time and date for the sale of this property, you may call 855 238-5118 for information regarding the trustee's traordinary expenditures and sale or visit this internet website http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-23-957674-AB. Information about postponements that are very short in duration or that occur close in time to the scheduled

NOTICE: ACCESS TO AFFORDABLE HEALTH INSURANCE: Do you or someone in your health insurance? If so, you apply for Covered 48 hours after the date of the trustee sale, you can call 855 238-5118, or visit this internet website http://www.gualityloan. com, using the file number assigned to this foreclosure by the Trustee: CA-23-957674-AB to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. NOTICE TO PROSPECTIVE OWNER-OCCUPANT: Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to QUALITY LOAN SERVICE CORPORATION by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 855 238-5118 Or Login http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318 QUALITY LOAN SERVICE CORPORATION TS No.: CA-23-957674-AB IDSPub #0188870 Publish:10/27/2023,11/3/2023 11/10/2023 Rancho Cordova Grapevine

the trustee auction pursuant to

Section 2924m of the California

Civil Code. If you are an "eligi-

ble tenant buyer," you can pur-

chase the property if you match

the last and highest bid placed

at the trustee auction. If you are

an "eligible bidder," you may be able to purchase the property if you exceed the last and highest

bid placed at the trustee auction.

There are three steps to exercis-

ing this right of purchase. First,

Independent NOTICE OF TRUSTEE'S SALE TS No. CA-23-962276-SH Order No.: FIN-23004302 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/15/2021. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT Trustor(s): Mary Rich and Kelly Jean Rich, wife and wife, as community property with right of survivorship Recorded: 9/16/2021 as Instrument No. 202109161369 of Official Records in the office of the Recorder of SACRAMENTO County, California; Date of Sale: 11/17/2023 at 2:00 PM Place of Sale: At the main entrance to the County Courthouse, located at 720 9th Street, Sacramento, CA 95814 Amount of unpaid balance and other charges: \$410,810.55 The purported property address is: 10609 OLSON DRIVE,

RANCHO CORDOVA,

95670 Assessor's Parcel No.:

07201610150000 NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should un-derstand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens

that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 916-939-0772 for information regarding the trustee's sale or visit this internet website http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-23-962276-SH. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 916-939-0772, or visit this internet website http:// www.qualityloan.com, the file number assigned to this foreclosure by the Trustee: CA-23-962276-SH to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must

send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligi-ble bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. NOTICE TO PROSPECTIVE OWNER-OCCUPANT: Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to QUALITY LOAN SERVICE CORPORATION by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor. the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login

http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318 QUALITY LOAN SERVICE CORPORATION. TS No.: CA-23-962276-SH IDSPub #0188928 Publish:10/27/2023,11/3/2023 11/10/2023

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TRUSTEE SALE

SALE TS No. CA-22-898813-JB Order No.: FIN-22001446 YOU ARE IN DEFAULT UN-DER A DEED OF TRUST DATED 12/12/2016. UNLESS YOU TAKE ACTION TO PRO-TECT YOUR PROPERTY, IT MAY BE SOLD AT A PUB-LIC SALE. IF YOU NEED AN EXPLANATION OF THE NA-TURE OF THE PROCEED-AGAINST YOU, SHOULD CONTACT A LAW-YER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made. but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale, BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor(s): Gabriel Ambriz, an unmarried man Recorded: 12/20/2016 as Instrument No. xxx in Book 20161220 Page 1136 of Official Records in the office of the Recorder of SAC-RAMENTO County, California; Date of Sale: 11/28/2023 at 9:00 AM Place of Sale: At the East Main Entrance of the Gordon D. Schaber Sacramento County Courthouse, 720 9th Street, Sacramento, CA 95814 Amount of unpaid balance and other charges: \$317,113.60 The purported property address is: 2216 TRAILS dress COURT, RANCHO CORDO-VA, CA 95670 Assessor's Par-No.: 056-0270-078-0000 NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction. you are or may be responsible

for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company. either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY ÓWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this internet website http:// using www.qualityloan.com, the file number assigned to this foreclosure by the Trustee: CA-22-898813-JB, Information about postponements

or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer, you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 800-280-2832, or visit this internet website http://www. qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-22-898813-JB to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45

that are very short in duration

days after the trustee's sale. If you think you may qualify as "eligible tenant buyer" "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. NOTICE TO PROSPECTIVE OWNER-OC-CUPANT: Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to QUALITY LOAN SERVICE CORPORATION by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if anv. shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy. you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 800-280-2832 Or Login to: http://www.qualityloan com Reinstatement Line: (866) 645-7711 Ext 5318 QUALITÝ LOAN SERVICE CORPORA-TION . TS No .: CA-22-898813-JB IDSPub #0189027 Publish:11/3/2023 11/10/2023 11/17/2023

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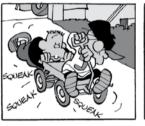


BY HENRY BOLTINOFF Find at least six differences in details between panels.

ifferences: 1. Sign is shorter. 2. Lunchbox is moved. 3. Jacket is ope . Hat bow is smaller. 5. Purse is missing. 6. Arm is lower.

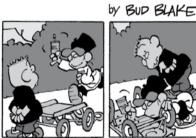


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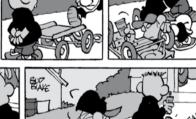




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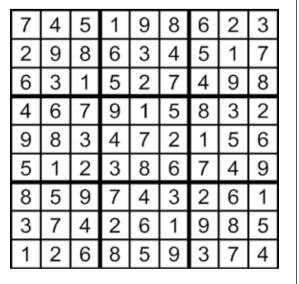
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CLUES

ACROSS

1. "If all fails...' 5. End of philosophical system Center of our orbit

11 Indian flathread 12. Take down, as in a

dragon 13. Yemeni neighbor 15. Homer's "Iliad", e.g. 16. *Copper coin with

issuer of Thanksgiving

Proclamation 17. A sign or symbol, archaic

18. *A certain famous Mayflower rock

20. *5K, a.k.a. Turkey

21. Blair or Hayek

22. Spy org. 23. Like hikers' camps

26. Tourney grid 30. Beehive State native

31. Casual top 34. Money in Milan

35. Belches

37. Roth . acr.

38. Low-ranking workers 39. Old Norse texts 40. Major Black Sea port

42. Dog command 43. Resize

45. *Thanksgiving, a.k.a. _ Day

62

47. Baby goat 48. Subway entrance

50. Parting words 52. *Massachusetts'

contender for first Thanksgiving cele-

55. Ovster gem 56. One thing on a list

57. Of two minds 59. Sonnets and such

60. Mastercard rival 61. Carve in stone 62. Ted Turner's "baby

63. Lt.'s inferior, in the Navy 64. "James and the

Giant Peach" author

DOWN 1. Compass dir.

2. Arctic native 3. Flying jib, e.g.

4. Enclose in a cyst 5. Part of small intestine

6. *Traditional occupant of the last parade float

7. *Pumpkin pie at the first

Thanksgiving, e.g. 8. Asian food thickener 9. *Tbs. or tsp., in Thanks-

giving recipe 10. Zip

12. Chews out 13. Ostium, pl.

14. *"____ on 34th Street" 19. '90s TV sitcom "Boy

World"

22. TV tube in days gone

by, acr. 23. *Sweet one or russet

one 24. Short musical com-

25. Smart candy?

26. Women's undergar ments

27. Newsstand, e.g. 28. "Sesame Street"

Muppet 29. *Dinner exclamation? 32. Sweep under the rug

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30 35 39 43 50



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33. Furv 36. *Lions' opponent this year exclusion principle in physics 40. Like something for a wedding day 41. Bad rep 44. Supermarket walkway

46. Let for money 48. Form of civil disobedience

49. Lock of hair 50. Past participle of "be"
51. Knitter's ball 52. Long live, in French

53. Itty-bitty bit 54. Like part of McDonald's 55 Ruhher substitute, acr.

58. Stanley Cup org.

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

Bera Statement on Terrorists

Office of Congressman Ami Bera, M.D.

WASHINGTON DC (MPG) -Congressman Ami Bera, M.D., a senior member of the House Foreign Affairs Committee and the House Permanent Select Committee on Intelligence. issued the following statement on Hamas' deadly attack on Israeli citizens

and sovereignty:

"I strongly condemn the ongoing terrorist attack by Hamas that has killed innocent Israeli citizens across southern Israel today. I extend my deep condolences for the lives lost in these attacks and pray for the safety of all those affected by the horrific violence.

opportunity to visit southern Israel and was moved by the hospitality and resilience of the people who are now under violent attack. I also had the chance to see the Northern Border where Israel faces an additional threat from Hezbollah. It is more important than ever that the United States stands with Israel and her right to "In June, I had the defend her sovereignty." *

Medicare's Annual Election Period Fast Approaching

Medicare's Annual Election Period, ("AEP") for Part D Prescription Drug Plans and Medicare Advantage plans runs from October 15 th until December 7 th . During AEP eligible Medicare enrollees can join or change a Medicare Advantage (Part C) or Part D drug plan. Enrollees can also "disenroll" from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a

Here is a timeline to assist you in navigating this important Enrollment Period and to help you avoid coverage surprises:

September

Your current Medicare Part D drug plan or Medicare Advantage plan is required to send you an Annual Notice of Change ("ANOC") notice. It's important that you read this notice as it contains important information about changes to your plan for the 2024 Plan Year. The "ĂNOC" notice will advise you if the plan premium is changing or if there are changes to the drug formulary, provider network and/or plan benefits. It can be a mistake to assume the plan you have this year will remain the same next year. Take the time to review your "ANOC" notice!

October 1 st

Sometimes referred to as the "marketing' period or "shopping" period, October 1 st is when the 2024 Plan Year information is released and companies can begin marketing Medicare's Annual Election Period Fast Approaching plans. This is a good time to review options for your prescription drug or Medicare Advantage coverage for 2024. Since plans can and do change, it's a good idea to confirm that your current plan continues to cover your prescriptions well and to meet your needs for the upcoming year.

October 15th Until December 7 th

This is when you can actually submit an enrollment if you want to enroll in a plan or to change plans for 2024. December 7 th is a hard deadline. Your ability to change Part D Prescription Drug Plans after December 7 th may be non-existent or extremely limited.

Every year we have people call us that miss the December 7 th deadline and end up stuck on a Part D plan that has increased their premium or that doesn't cover their prescriptions well.

Last Valid Enrollment

During AEP it is possible to submit multiple enrollments with the final enroll-





ment being the plan that will go into effect on January 1 st . This allows for you to change your mind during the Enrollment Period.

Disenrollment / Medicare Supplements

AEP is also a time when you can "disenroll" from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a Part D drug plan.

If you're also intending to enroll in a Medicare Supplement (aka Medigap) plan when returning to Original Medicare during AEP, keep in mind that enrollment in a Medicare Supplement may not be guaranteed. You may have to answer health questions to enroll in a Medicare Supplement outside of limited guaranteed issue periods. An experienced insurance agent can be valuable if you're wanting to leave your Medicare Advantage plan and get a Medicare Supplement. Failing to do things properly and in the right sequence can end up creating a deficit in your medical coverage. The services of an independent agent are free to consumers.

A Word on Medicare Commercials

During AEP the airways are flooded with commercials pitching Medicare Advantage plans and all the free benefits you're missing out on. These commercials often tout benefits that are only offered in specific areas or to select segments of Medicare enrollees. They entice you to call and once you call they'll try to enroll you in a plan quickly over the phone. Exercise caution if you call one these large

Being proactive about your Medicare coverage during the Annual Election Period can go a long way to helping you avoid coverage issues and to feel confident in your coverage selections for 2024.

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