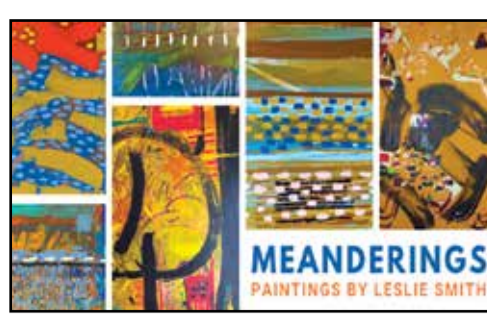




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Grapevine Independent

VOLUME 58 • ISSUE 8 PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY SINCE 1968 FEBRUARY 23, 2024

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100 WAYS TO OVERCOME SHYNESS



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A BIG MESS
By Dave Ramsey



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Wrestlers Battle On After Successful Season!



Giselle Lopez, third from right on the Masters podium in Stockton. Photo by Coach David Moore

By Rick Sloan

On Saturday February 10th, Cordova High hosted the 2024 D4 Section Divisionals. The annual competition includes four leagues and 30 different high schools. The four leagues are the Greater Sacramento League, which Cordova is in, San Joaquin Athletic Association, Golden Empire League and the Western Athletic Conference. There were a total of 224 wrestlers competing in the event in which the top four wrestlers in each weight class move on to the Masters Tournament in Stockton.

Cordova High School had 10 boys that competed



Sophomore Andrey Vibe controls his opponent during a match at the Divisional Tournament. Photo by Rick Sloan

at the Divisionals. They were 108 lb Khubaib Rafi 9th grade, 115 lb Sulaiman Amiri 11th grade, 120 lb Bryan Perez 12th grade, 127 lb Evan Reed 10th grade, 134 lb Davit Khachatryan 12th grade,

140 lb Rahmanullah Eshan 12th grade, 146 lb Ezekiel Konay 11th grade, 159 lb Jackson Cargo 9th grade, 167 lb Khamani Williams 12th grade, and 190 lb Andrey Vibe 10th grade. Three Lancer wrestlers

placed at the event. They were Amiri who took 5th place, Khachatryan also placing 5th, and Williams who finished in 2nd place, which qualified him for the CIF Sac-Joaquin Section (SJS) Masters on February 16-17 at the Stockton Arena. The top 6 placers at the Masters qualify for State in Bakersfield, California, on February 22-24. Williams fought hard in his matches and won three out of five. Williams unfortunately missed qualifying for State as he lost his qualifying match.

While the boys were battling it out on the mats at Cordova, the girls competed

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Sacramento New Home Sales Start With a Bang

North Side Building Industry Association News Release

SACRAMENTO, CA (MPG) - New home sales in the greater Sacramento area started off with a bang in January, fueled by continued strong demand, a scarcity of existing homes for sale and declining mortgage interest rates, the North State Building Industry Association reported today.

BIA members sold 580 new homes during the month, which is 40% higher than December, 32% above January 2023, and 28% higher than the average January in the region.

Chris Norem, the BIA's political director and senior policy advisor, said the robust sales totals should bode well for the home-buying public in the region.

"New homes continue to hold a larger-than-normal share of total sales because they offer high-quality options and because builders can provide incentives such as mortgage buy-downs that aren't available when you're buying an existing home," he said.

"We'd also like to thank Sacramento County officials for working with us to lower their water connection fees for apartments and other multifamily housing options. One of the best ways we can continue to tackle the housing crisis is to reduce unnecessary building fees, and more jurisdictions need to be open to taking a fresh look at whether their fee programs are truly necessary as the regional average is already approximately \$100,000 per home. The only way to restore affordability is to reduce fees and incentivize builders to build more homes to meet the ongoing need."

As always, communities in Sacramento and Placer counties accounted for the vast majority of sales, with 259 sales reported in Sacramento County and 218 in Placer. Roseville saw the highest number of sales of any submarket with 147, followed by Elk Grove, Sacramento, Rancho Cordova, and Lincoln. (See below for detailed charts.)

The BIA's sales figures cover nearly 190 active new home communities in Sacramento, Placer, Yolo, El Dorado, and Yuba counties. ★

Camellia Show Celebrates 100 Years

By Carol Feineman, photos by Julie Vierra, Camellia Society of Sacramento

SACRAMENTO REGION, CA (MPG) - It's not every day that nonprofit organizations celebrate a centennial so Camellia Society of Sacramento members are especially excited about its Camellia Show on March 2 and March 3.

The nonprofit gardening organization's first Camellia Show, highlighting the plant that is a member of the tea family, was in 1924.

This year's 100th show includes hundreds of camellias to view, floral arrangements, camellia waxing, plants for sale, raffle, collectable camellia buttons and a Matsuyama, Japan display. The Japanese city is the organization's sister city. The Sacramento History Center will have an informational table with memorabilia about camellias, the show and the former Camellia Festival.



The Pink Perfection camellia is featured in this year's Camellia Show sponsored by the Camellia Society of Sacramento. The photo contest is focused on this particular variety.

"Our 100th is going to be a big deal for us! We are hoping lots of people attend," said Camellia Society of Sacramento President Julie Vierra this week.

Vierra has more than 100 of the flowering plants in her West Sacramento front and backyard.

"Did you know the flower of Sacramento is the camellia?," Vierra stated. "We will be going to the State Capitol on the 29th. Our 100th resolution will be presented to us by Kevin McCarty (California Assemblymember, 6th District)."

New this year is a

partnership between the camellia society and the Camellia Coffee Roasters at 12th and R streets in Sacramento. That includes Camellia Coffee Roasters Instagram "infomercials" with club members describing how to care for the plants. The cafe and

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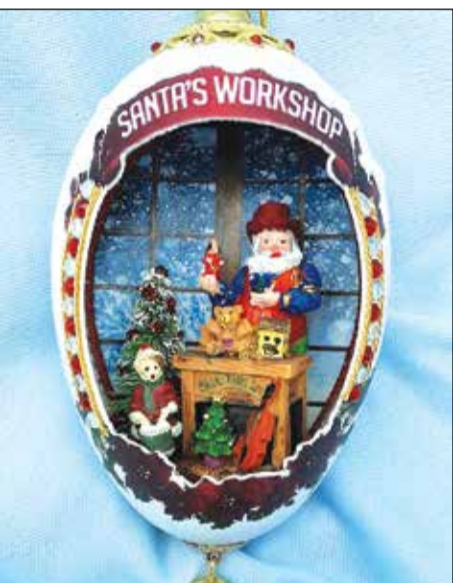
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Egg Artists Raise Funds for Shriners Children's Hospital



These eggs and more will be featured in 11 classes on making egg art. Preregister for the classes at www.norcaleggshow.com or Northern California Eggstravaganza on Facebook. Photos courtesy of Diana Macias

By Carol Feineman

SACRAMENTO REGION, CA (MPG) - Local fine artists are invited to be in the 32nd annual Northern California Eggstravaganza Egg 'N' Art Show and Sale that benefits the Shriners Children's Northern California hospital for children in Sacramento.

The show and sale runs from April 12 to April 14 in Elk Grove. All proceeds from the event go to the Shriners Children's prosthetic department.

The Northern California Egg Artists ran the show as a club activity for years and Diana Macias, a club member and a Wilton egg artist, now

organizes the show.

Macias expects that a few hundred eggs will be on exhibit from regional and national artists at the event.

"Some people have never seen egg art and they will be surprised and astonished to see what can be done with an egg and the types of art possible with eggs," Macias said. "It's not what you think when you think of dying eggs for Easter eggs; it's real fine arts. Everything that artists have done in art, all of those arts can be done on an egg. There's no limit to what you can do."

According to the Library of Congress, egg art is one of the oldest

decorative arts. In 2010, a University of Bordeaux (France) team led by Pierre-Jean Texier found etched ostrich eggs in South Africa dating back 65,000 years ago.

Each year, egg artists at the Northern California Eggstravaganza Egg 'N' Art Show and Sale donate artwork that will be raffled with all proceeds benefitting the children's hospital. Show genres include porcelain, carving, beading, jewels, miniaturists and sculpting.

Last year's show in West Sacramento included artists from Berkeley and New York, Texas, Washington and Idaho. This year's show will be in Elk Grove's SES

Hall, with artists from throughout the United States, according to Macias.

Public viewing hours will be from 10 a.m. to 5 p.m. April 13 and from 10 a.m. to 3 p.m. April 14. Admission is free. The SES Hall is at 10428 E. Stockton Blvd., Elk Grove.

While finding out more about egg art, viewers can also learn more about the Shriners Children's Hospital. Shriners volunteers will provide pamphlets and signage about the nonprofit hospital and answer questions.

Event attendees can also make egg art at a "learning table" for \$5 with all proceeds going to the Shriners Hospital. The learning table will be

open from 11 a.m. to 1 p.m. on April 12 and April 13. Children at least 6 years old up to adults can work on the projects designed for beginners. All materials are supplied.

Eleven classes on making different types of egg art will also be offered April 12 to April 14. Class preregistration is required at www.norcaleggshow.com or Northern California Eggstravaganza on Facebook.

Artists and the public can contact Macias for more information about the upcoming Northern California Eggstravaganza Egg 'N' Art Show and Sale at leggantdesigns@frontier-net.net or at 916-230-9811. ★

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Resident Travels to France for Love of Braille

Wrestlers Battle On After Successful Season!



Elizabeth Symington of Rancho Cordova. Photo courtesy of Society for the Blind

Society for the Blind News Release

RANCHO CORDOVA, CA (MPG)

- Elizabeth Symington of Rancho Cordova remembers the book that inspired her to learn braille. In college studying art, Symington found a children's book at the library, "A Color of His Own" by Leo Lionni, which paired color with texture and used braille.

The book inspired a series of artwork that Symington created in college and it began her lifelong love of braille.

"All art is texture driven and designed to be touched, so that was my draw to braille," Symington said. "I also love the allure and mystery of writing in a secret code."

Fully sighted, Symington decided to learn braille, starting with "A Very Hungry Caterpillar" by Eric Carle. She became a certified braille transcriber and executive director of the Sacramento Braille Transcribers, which produced her beloved braille children's books.

When the group merged with Sacramento-based nonprofit Society for the Blind in 2022, Symington began running the Society for the Blind's Braille Production and Training Program and will receive her credential and master's degree in May to become a teacher of the visually-impaired.

In braille's 200th anniversary year, Symington found herself with an extraordinary opportunity: in January, she went on a two-week trip to Paris with friends to study the history of braille and current usage, and to visit the small town of Coupvray outside Paris

where Louis Braille lived. Exploring Coupvray was a trip highlight. She walked through Braille's neighborhood and took a two-hour tour of his home.

"I learned so much at Louis' home," Symington said. "So much was on display and the tour guide let us touch whatever we wanted. It was really magical."

Symington toured the school where he taught, which is still in operation today with 125 youth in elementary through high school studying and living there while exploring their career passions. Across the street is a school for adults with vision loss and Symington was struck by the number of residents with low vision walking on the streets.

"I've never seen so many blind people walking around a city," Symington said. "Everywhere I looked, there was someone with a guide dog or cane out there being independent. I was seeing Louis' legacy and it was really powerful."

Symington visited the church where Braille played the organ, went to his gravesite with wine and cheese and "just hung out with Louis."

"Sometimes, heroes can be larger than life," Symington said. "Visiting his grave reminded me he was a human and had his own struggles. He was an organist, teacher and inventor but he also was human."

Symington was fascinated with seeing how France is using braille and supporting individuals who are blind or have low vision in public spaces. There were braille boxes of painkillers on pharmacy shelves and braille and tactile models that viewers could touch at museum exhibits. The braille was accurate, the dots were in good condition and the creators knew how to communicate using texture, according to Symington.

Symington came home even more inspired to get individuals of all visual abilities excited about braille.

"Seeing how France is using braille and supporting people who are blind and

low vision in public spaces really inspired me to want to make braille as cool as American Sign Language is," Symington said. "I want people to say, 'You read braille? Awesome!' Braille is literacy and so important, and I want to reduce the stigma around it."

Through the Braille Production program at Society for the Blind, Symington is seeing a high demand for braille. The program has about 30 transcribers nationwide with different specialties, from standard braille and varying language translations to tactile graphics, brailled music and proofreading. The program produces the Braille and Talking Book Library's newsletter, playbills for various theaters and more.

Eventually the program will include a training component where individuals with vision loss can train to produce braille as a career.

"You can spend a lifetime becoming an expert in one aspect of braille," Symington said. "I just love learning, and I love going to work every day. We have a strong and highly-skilled team working with everyone from preschoolers up to seniors. I'm really proud of all that we do at Society for the Blind."

Celebrating its 70th anniversary this year, Sacramento-based Society for the Blind creates innovative ways to empower individuals living with low vision or blindness to discover, develop and achieve their full potential. Since 1954, Society for the Blind has grown from a dedicated group of volunteers to a nationally-recognized agency and the only comprehensive rehabilitative teaching center that provides services for a 27-county region of Northern California and Nevada. The nonprofit organization provides low-vision eye care, life and job skills training, mentorship and access to tools to maintain independence for more than 5,000 youth, working-age adults and seniors experiencing vision loss each year.

To learn more or make a donation, visit online SocietyfortheBlind.org. ★



Coach David Moore (L) and Head Coach Don Martinez watch as Khamani Williams prepares to pin his opponent. Photo by Rick Sloan

Continued from page 1

at the SJS North Regional tournament held at Foothill HS. In the girls' competition, the top eight qualify for SJS Masters in Stockton on February 16-17. Like the boys, the top six finishers at the Masters move on to the State tournament in Bakersfield.

Cordova High had three girls competing this year in the Regionals. They were 145 lb Erika Folorunsho 9th grade, 190 lb Giselle Lopez 11th grade, and 235 lb Macey Meredith 10th grade. Meredith finished in 4th place and Lopez finished in 6th place. Both wrestlers

competed at the Masters.

After the smoke cleared at the Stockton Arena, Lopez placed 4th and punched her ticket to State. She will compete in Bakersfield. This is her second year to qualify for State. Congratulations Giselle!

The Lancers started the year off with 70 wrestlers and will return 50 wrestlers next year. They took 2nd in the league, losing a heart breaker to league champion Valley 40-39. With four senior starters out of 14 weight classes graduating this year, they will have several underclassmen to fill that void next year. Several

of their wrestlers will be wrestling in the off-season to prepare them for next season.

The Cordova Lancer wrestling program is certainly flourishing. With the success of the two feeder programs at Mitchell and Mills Junior High, every year more experienced wrestlers are added to the Lancer squad. Cordova Head Coach Don Martinez said, "Cordova wrestling has a bright future. Our team worked hard and improved every week. My coaching staff and I will work hard to prepare for next year and look forward to another successful year." ★

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Camellia Show Celebrates 100 Years



Camellia Society of Sacramento members will dip fresh flowers into paraffin to make the flowers last longer at the Camellia Show on March 2 and March 3 in Sacramento.

Continued from page 1
 coffee wholesaler company has also named one of its coffee blends in the society's honor. The Camellia Coffee Roasters will be at the Camellia Show on March 3.

Camellia Show hours are from 3 to 6 p.m. March 2 and from 10 a.m. to 5 p.m. March 3 at the Scottish Rite Temple, 6151 H St., Sacramento.

Admission is free both days.

"If you enjoy gardening, you will love the show. We are all gardeners," Vierra said.

The Camellia Society of Sacramento meets once a month from October to April. Northern California Camellia Society President Justin Bergamini will speak about grafting techniques at the Feb. 25 2 p.m. meeting at Sierra 2, 2791 24th St., Room 12, Sacramento.

The society's 60



The trophy table in the 2022 show included yard art and gardening items. In honor of the 100th-year celebration, this year's trophies will be crystal and cut glass.

members are from Sacramento, Orangevale, West Sacramento, Fair Oaks, Carmichael, Folsom, Davis, Elk Grove, Rancho Cordova, Roseville, Gold River, Lincoln and Woodland. New members are always welcome.

"We have fun, we have

food and we have lots of knowledgeable camellia people if you have any questions," Vierra said.

For more information about the 100th Camellia Show or the organization, call Vierra at 916-812-3202 or visit <https://camelliasocietyofsacramento.org>. ★

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And Another Thing “Happy Presidents Day”

By Bob McGarvey

Holidays in the first few months of the year are not quite the same as holidays in November and December. “Presidents Day” is a federal holiday in which government offices, public schools, most banks, and other businesses close. Most stores will stay open, and many large and small stores are very happy to have their customers shop on their paid day off. “Happy Presidents Day.”

Some days, like March 29 National Vietnam War Veterans Day, is a day meant to tribute the Veterans of the Vietnam War. Two presidents, President Donald Trump and President Barack Obama, brought some honor to the Vietnam Veterans who received little or nothing in terms of recognition and gratitude when they returned to the United States. In 2017 the recognition act was signed into law by President Donald Trump. On Memorial Day 2012 President Barack Obama signed the bill that was sent to him from Congress. It launched a Vietnam War Commemoration to remember the Vietnam War 50th anniversary over a 13-year period.

My Memorial Day and Veterans Day committee has been able to welcome home the Vietnam Veterans who faced scorn as the war they had fought in became increasingly unpopular. We have been able to welcome some of the Veterans, but there are still many Veterans who haven't been reached by my committee or any of the

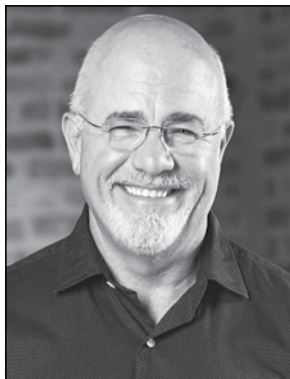
others in the country.

There are many Vietnam Veterans who still need to be welcomed home, and there is a deadline of November 11, 2025 for all of the committees to reach the Veterans. I have asked our Congressman to get more time added to that deadline. He said he doesn't think there should be a deadline for the Veterans to be recognized. I haven't heard from him yet, but I will contact him and see if there will be a change in the law.

I have been enjoying the holidays I talked about, and then there was a very good article in our Grapevine Independent about the Capital Air Show this year. I am very glad that there will be new planes who are called the Freeze Tricolor, the Italian Air Force planes. It sounds very exciting like some of the other foreign planes that have been in our Capital Air Show. We have had the “Canadian Snowbirds”, and the French “Patrouille acrobatique de France” planes which were also exciting additions to our show at Mather field.

As you continue to live in the City of Rancho Cordova, it is both exciting and maybe a little scary if you are getting a new job in businesses that are coming in. Maybe it will continue to be all of those things. Exciting, and a little scary with new jobs, and new homes, and new schools, and new challenges as Rancho's history goes forward.

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



Dave Ramsey Says

A Big Mess

Dear Dave,

I'm a single mom, and I opened my own small business last year. The business isn't growing at all, and my mom and dad are helping me with the bills. On top of all this, I don't receive any child support payments from my ex-husband. But my biggest concern is our home. I bought it four years ago, and when I opened my business, I did it with a home equity loan. Do you have any advice?

- Tammy

Dear Tammy,

You need to close up your business, at least temporarily, and go find some money-making work. I'm sorry

to be so blunt, but you've got a really big mess on your hands.

Long story short, the money you make at another full-time job is likely to decide whether you can stay in your home. If you've got a mortgage, home equity loan and business debts hanging over your head, the chances of this are slim. You probably need to consider the idea moving into a small, affordable apartment for a while, too. If you do this, get your debts paid off and your finances back in order—which includes living on a budget and saving—you might be able to buy a house again in a few years.

I know the idea of giving up your home and business is hurtful, but sometimes when you have a serious illness, extensive surgery is needed to fix the problem. And right now, you've got a very serious financial illness.

I want you to understand how I'm looking at this,

Tammy. The house alone is not the problem. You borrowed money to open a business, and that was your first mistake. You also have no savings, which is another mistake, and now your business isn't making a profit. See how all of it combined adds up into one big mess?

I love your spirit, and the fact that you want to be an entrepreneur. But you've got to get control of your money first. If you don't, this thing will eat you alive.

- 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 Ramsey Solutions ★



Dare to Live Without Limits

by Bryan Golden

The IF in Life



Life is filled with ifs. The ever constant dilemma is, “If I do this, what will happen?” People also lament about the past with thoughts of “If I had only done things differently.” Then there is worry about the future with “What will I do if that happens?”

You can't go forward in life when you are caught up in the past. Although you can learn from the past, you can't change it. Getting caught up in thoughts of “if only I had done such and such then things would have been different,” is a total waste of time.

Learn the lessons your past has to teach, then focus on the ifs of the present. Rather than becoming stressed when faced with many ifs, be thankful you live in a country that provides the freedom to have so many choices.

Ifs serve a valuable role by enabling you to evaluate various options. One pitfall is inaction as a result of becoming overwhelmed by all of the choices. Doing nothing is at times a valid option, but only when it is intentional, not as a result of indecision.

Make the best decision you can and move forward. Don't become immobilized due to paralysis by analysis. Often, a person is afraid to make a decision because they can't guarantee the outcome. Some people even project negative scenarios for every if they are considering.

“What if I change jobs and then I'm unhappy?” “What if I go out on a date and then the other person rejects me?” “What if I paint my living room and then don't like the color?” “What if I get my car fixed and then it breaks down again?”

A person who always assumes a negative outcome for each option most likely doesn't make any decisions at all. Or when they do, they subconsciously program their mind to produce, or attract, the very outcome they feared.

Why not anticipate a positive outcome? It takes no more effort, yet conditions your mind to produce or attract good things. You don't have to be afraid. Make your best pick based on all the information you have at the time. The negative ifs listed above could be altered to provide a better chance of success.

“What if I change jobs and then I'm really pleased with my new position.” “What if I go on a date and then we get along great?” “What if I paint my living room and then love the new look?” “What if I get my car fixed and then it serves me reliably for many more miles?”

So, what if things don't turn out the way you had hoped? Then you come up with some more choices and change what you don't like. Don't be hard on yourself. No one gets it right every time. All you can do is consider all of the options and then make an intelligent, informed decision.

Just as it's pointless to bemoan the past, it is also a waste of energy to fret about the future. When you become engrossed with the ifs of tomorrow, you take your attention away from the ifs of today.

The best way to plan for your future is to pay attention to the ifs of the present. The person who worries about what happens if they are not happy tomorrow, isn't going to be happy today. A better approach is to concentrate on completing the following: “If I'm going to be happy now, then I have to do _____ today.”

Life doesn't stand still and neither should you. Welcome the ifs as an opportunity to live the way you want to.

NOW AVAILABLE: “Dare to Live Without Limits,” the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. ©2024 Bryan Golden ★

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Social Security Matters

Should I Claim Social Security at 68, or Wait Until I'm 70?



By Russell Gloor,
AMAC Certified Social
Security Advisor

Dear Rusty: I have a question regarding my SS benefits. I turned 68 this month and work part time. I earned \$28,000 last year but will probably gross \$36,000 to \$38,000 this year. My husband collects his SS, and he earned \$25,000 last year. I was told by a financial planner that I should apply for my benefits now, instead of waiting until I'm 70. I would collect \$1700/month at 68 and \$1944/month if I wait. Which is the smarter move? **Signed: Seeking Answers**

Dear Seeking: I'm sure your financial advisor would agree that your decision on when to claim your Social Security comes down to just a few basic things – 1) how badly you need the money, 2) your life expectancy, and 3) whether you will receive a spousal boost from your husband when you claim.

Because you have already passed your full retirement age (FRA) of 66 years and 4 months, your work earnings won't negatively affect your monthly SS benefit amount. If you claim now, however, your work earnings will affect how much of your SS benefits will be subject to income tax. Assuming you file your income tax as "married/

filing jointly," up to 85% of the Social Security benefits you receive during the tax year will become part of your income taxable by the IRS. If you do not urgently need the extra money that your SS will provide, then waiting longer to claim will also postpone paying income tax on your received benefits, and that may be a consideration.

Your life expectancy is key in making your decision on when to claim. You already know that your benefit will be \$244 per month more if you wait until you are 70 to claim. If you claim at 68 (e.g., this month), you will collect about \$40,800 by the time you reach 70. If you, instead, wait until age 70 to get that extra \$244/month benefit, it will take you about 14 years collecting at the higher rate to offset the \$40,800 you would have received had you claimed now (in other words, you would break even moneywise at about age 84). If your life expectancy is longer, then waiting to claim may be the better choice. Of course, no one knows how long they will live but, for general guidance, average life expectancy for a woman your current age is about 87. Family history and your current health are obviously influencing factors as well. If you wish to get a more personal estimate of your life expectancy, I suggest using this tool:

www.socialsecurityreport.org/tools/life-expectancy-calculator/.

In the end, if you believe you will attain at least average life expectancy and you don't urgently need the money now, waiting longer will not only give you

a higher monthly benefit in your later years, but also the most in cumulative lifetime benefits. If, however, you have reason to suspect you won't achieve at least average life expectancy, or you need the SS money sooner, claiming before age 70 is likely the better move.

One other thing to consider: If your benefit as your husband's spouse will be more than your own earned maximum SS retirement benefit, then you should claim your SS benefit now. Your maximum benefit as a spouse would be 50% of your husband's full retirement age entitlement and, if that is more than your own benefit will be at age 70, then claiming now to get your maximum spousal benefit would be your best choice. To get a spousal benefit from your husband, your personal FRA entitlement (not your age 68 amount) would need to be less than half of his FRA entitlement. If that isn't the case, then you should make your decision based only on your own Social Security entitlement, as described above.

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

California Should Not Tolerate Having So Many Children Struggling To Read



By Dan Walters,
CALMatters.org

Of all the skills that children may acquire in school, none surpasses reading in importance.

The ability to read and comprehend what's read is the key to all other learning, either formal or personal, and the students in California's schools are not doing well.

Results from the state's latest academic achievement tests, released last October, revealed that fewer than half met standards in English language skills and scarcely a third met those in mathematics.

California's overall score in the National Assessment of Educational Progress, the federal government's program of measuring academic achievement, is equally bleak, ranked seventh from the bottom.

One reason the state fares so poorly is that for decades, California embraced trendy theories of teaching them to read, such as "whole language," while spurning strong evidence that using phonics, a more traditional method, would produce better results.

The conflict, dubbed the "reading wars," was not confined to California, but the state was one of the major battlegrounds given its size.

Ultimately, phonics-based instruction, recast as "the science of reading," won out, at least on paper. But the state has not been insistent on its adoption, and many local school systems have continued to use less effective teaching methods.

Last month, the National Council on Teacher Quality released a report on how well states are implementing the science of reading and California achieved only a mediocre score, once again falling behind other states, such as Texas, Florida, Arkansas, Louisiana and Alabama, that many would regard as regressive.

California won plaudits in some areas, such as setting reading standards in teacher training and including skills in its licensing process, but fell behind in requiring ongoing literacy training and overseeing teacher preparation programs to ensure that the science of reading is being stressed.

"In California, only 58% of fourth grade students can read at a basic level based on the most recent National Assessment of Education Progress (NAEP)," according to the report. "That number falls precipitously for California's historically underserved students."

"Students who are not reading at grade level by the time they reach fourth grade are four times more likely to drop out of high school, which in turn leads to additional challenges for them as adults: lower lifetime earnings, higher rates of unemployment, and a

higher likelihood of entering the criminal justice system.

"These alarming statistics can be largely attributed to inequities in access to effective reading instruction, a problem that strong state policy and bold state leaders can solve."

The brighter side of the picture is that within a few months, California will require teacher preparation programs to stress the science of reading with an eye on meeting the state's new literacy standards.

Newly introduced legislation would make the science of reading mandatory. In the absence of such a mandate, it could take years for full implementation, if ever, because many liberal school districts will continue to resist, falsely believing that phonics are incompatible with educational equity.

California has an odd policy on overseeing what happens in local school systems. It closely monitors their finances and will essentially seize districts that are in danger of becoming insolvent, but takes a more hands-off stance regarding educational outcomes.

Reading is too important to allow local school systems to decide if and when they will adopt the science of reading. As the report on teacher quality points out, a child who can't read is likely to fall behind for the remainder of his or her life.

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

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00625
Wali Hassany, 1808 Richmond Street, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Dreamland Aahoo Immigration Consultant/Next Chapter Aahoo Legal Document Prep" 2740 Fulton Avenue 101-16, Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 24, 2024
Publish: February 2, 9, 16, 23, 2024
DREAMLAND 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00674
New Way Mortgage, Inc., 1111 Howe Avenue #510, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Sal You Loans/Sal You Loans Team" 1111 Howe Avenue #510, Sacramento, CA 95825. Filed with the Clerk of Sacramento County January 25, 2024
Publish: February 2, 9, 16, 23, 2024
SAL 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00494
Altai Hussain, 717 Turnstone Drive, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Rehmat Traders/Pak Diamond Traders" 717 Turnstone Drive, Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 19, 2024
Publish: February 2, 9, 16, 23, 2024
REHMAT 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00487
P&W Kar Sales Inc, 2140 Marconi Avenue Suite 300, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Sac Autosport" 2140 Marconi Avenue Suite 300, Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 19, 2024
Publish: February 2, 9, 16, 23, 2024
SAC 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00527
A.A.Auto Sales LLC, 3335 Gould Way, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "A Class Auto" 3335 Gould Way, Sacramento, CA 95827. Filed with the Clerk of Sacramento County January 22, 2024
Publish: February 2, 9, 16, 23, 2024
CLASS 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00671
East Horizon Stores LLC, 9113 Skippereen Way, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Kitchen Skyline" 9113 Skippereen Way, Sacramento, CA 95829. Filed with the Clerk of Sacramento County January 25, 2024
Publish: February 2, 9, 16, 23, 2024
KITCHEN 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-09442
Jessica Ocenosak, 11010 Orleans River Court, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Critical Security Forums/Party Creations by JO" 11010 Orleans River Court, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County December 26, 2023
Publish: February 2, 9, 16, 23, 2024
CRITICAL 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00574
999 Thai Inc, 3609 Don Julio Boulevard, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Yummy Thai Sushi" 1501 N C Street, Sacramento, CA 95811. Filed with the Clerk of Sacramento County January 23, 2024
Publish: February 2, 9, 16, 23, 2024
YUMMY 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00618
Alberto Vazquez, 7874 Claypool Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Mango Media" 7874 Claypool Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 24, 2024
Publish: February 2, 9, 16, 23, 2024
MANGO 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00538
Alberto Vazquez, 7874 Claypool Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Alamo Stairs" 7874 Claypool Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 22, 2024
Publish: February 2, 9, 16, 23, 2024
ALAMO 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00481
Steven R Hill, 6929 Fair Oaks Boulevard #712, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Get Vin Verification" 1401 21st Street #7715, Sacramento, CA 95811. Filed with the Clerk of Sacramento County January 18, 2024
Publish: February 2, 9, 16, 23, 2024
GET 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00454
ACE Auto Works LLC, 8030 14th Avenue, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "ACE Auto Works" 8030 14th Avenue, Sacramento, CA 95826. Filed with the Clerk of

Sacramento County January 17, 2024
Publish: February 2, 9, 16, 23, 2024
ACE 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-09340
BHC Murase Group, 3667 Recycle Road #8, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Super Muscle Parts" 3667 Recycle Road #8, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December 20, 2023
Publish: February 2, 9, 16, 23, 2024
SUPER 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-00737
Tiffani Harter, 9002 Oak Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Jump the Groove Consulting/Jump the Groove Consulting & Coaching" 9002 Oak Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 1, 2023
Publish: February 2, 9, 16, 23, 2024
JUMP 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00444
Daniel Joseph Palermo, 1175 Reston Drive, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Sterling Mortgage Services/Sterling Mortgage Home Loans/Palermo Real Estate Services/Roy's Umbrella/Sterling Mortgage Solutions" 1175 Reston Drive, Folsom, CA 95630. Filed with the Clerk of Sacramento County January 17, 2024
Publish: February 2, 9, 16, 23, 2024
STERLING 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00354
Yegor Lyashenko, 7820 Daffodil Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Lyko Build" 7820 Daffodil Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 11, 2024
Publish: February 2, 9, 16, 23, 2024
LYKO 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00620
Rooney's Plumbing Co, 2114 59th Street, Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "The Plumber" 2114 59th Street, Sacramento, CA 95817. Filed with the Clerk of Sacramento County January 24, 2024
Publish: February 2, 9, 16, 23, 2024
PLUMBER 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00193
Zumwalt & Associates Inc, 3301 Sunrise Boulevard Suite J, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Zumwalt & Associates Erosion Control" 3301 Sunrise Boulevard Suite J, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 5, 2024
Publish: February 2, 9, 16, 23, 2024
ZUMWALT 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00656
Fernando Soria, 705 Claire Avenue, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Soria Painting Sacramento CA" 705 Claire Avenue, Sacramento, CA 95838. Filed with the Clerk of Sacramento County January 25, 2024
Publish: February 2, 9, 16, 23, 2024
SORIA 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00244
The Sushi Sac Inc., 1200 K Street Suite 7, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Sushi Paradaisu/Sushi Paradise" 1200 K Street Suite 7, Sacramento, CA 95814. Filed with the Clerk of Sacramento County January 9, 2024
Publish: February 2, 9, 16, 23, 2024
SUSHI 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00616
Jesus Rios Courier LLC, 6722 Fair Oaks Boulevard #204, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Jesus Rios Private Investigations" 6722 Fair Oaks Boulevard #204, Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 24, 2024
Publish: February 2, 9, 16, 23, 2024
JESUS 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00472
Out Loud Bags LLC, 1718 J Street, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Midtown Loud" 1718 J Street, Sacramento, CA 95811. Filed with the Clerk of Sacramento County January 18, 2024
Publish: February 2, 9, 16, 23, 2024
MIDTOWN 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00578
Keri Esquibel, 1463 Barona Street, West Sacramento, CA 95691 is doing business under the Fictitious Business Name(s) "Strand & Co Hair Lounge" 2220 J Street Suite 5, Sacramento, CA 95816. Filed with the Clerk of Sacramento County January 23, 2024
Publish: February 2, 9, 16, 23, 2024
STRAND 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00708
Shengli Gong 9369 Tavorner Road, Wilton, CA 95693 is doing business under the Fictitious Business Name(s) "GL Foot Spa" 805 Wales Drive #1,

Folsom, CA 95630. Filed with the Clerk of Sacramento County January 26, 2024
Publish: February 2, 9, 16, 23, 2024
GL 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00757
Dexter Distribution Group LLC, 2300 Cabot Drive Suite 150, Lisle, IL, 60532 is doing business under the Fictitious Business Name(s) "Wholesale Trailer Supply" 1470 Vinci Avenue, Sacramento, CA 95838. Filed with the Clerk of Sacramento County January 29, 2024
Publish: Feb 9, 16, 23, March 1, 2024
WHOLESALE 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00824
Gaskin-McPherson LLC, 657 Tarryton Isle, Alameda, CA 94501 is doing business under the Fictitious Business Name(s) "Regalia Crest Apartments, 3536 Watt Avenue" 3536 Watt Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 31, 2024
Publish: Feb 9, 16, 23, March 1, 2024
REGALIA 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00310
Kellie Velasquez and Carlos Velasquez, 7612 Zephyr Hills Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Palette Cakes" 7901 Fair Oaks Boulevard Suite C, Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 10, 2024
Publish: Feb 9, 16, 23, March 1, 2024
PALETTE 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00403
Pamela Willover, 1125 Los Robles Boulevard #A, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Real Brand Marketing" 1125 Los Robles Boulevard #A, Sacramento, CA 95838. Filed with the Clerk of Sacramento County January 12, 2024
Publish: Feb 9, 16, 23, March 1, 2024
REAL 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-09518
Café Diem LLC, 2359 Jay King Walk, Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Ca Phe Diem" 2359 Jay King Walk, Sacramento, CA 95818. Filed with the Clerk of Sacramento County December 29, 2023
Publish: Feb 9, 16, 23, March 1, 2024
CAFE 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00506
Tycoon Management Group LLC, 901 H Street Suite 120, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "The Organic Loose Leaf" 901 H Street Suite 120, Sacramento, CA 95814. Filed with the Clerk of Sacramento County January 19, 2024
Publish: Feb 9, 16, 23, March 1, 2024
ORGANIC 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-09475
Harjinder Kaur, 1501 E. Street, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Capital Grocery" 1501 E. Street, Sacramento, CA 95814. Filed with the Clerk of Sacramento County December 28, 2023
Publish: Feb 9, 16, 23, March 1, 2024
CAPITAL 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00754
Big Bay/B Records LLC, 4500 Tynebourne Street Apt #303, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Big Bay/B Records LLC/Big Bay/B" 4500 Tynebourne Street Apt #303, Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 29, 2024
Publish: Feb 9, 16, 23, March 1, 2024
BIG 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00053
Sandie Moreno, 5915 Spring Glen Drive, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Caring Mobile Phlebotomy" 5915 Spring Glen Drive, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County January 2, 2024
Publish: Feb 9, 16, 23, March 1, 2024
CARING 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00262
WD Investment Company LLC, 9494 Vallejo Drive, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "B & L Properties/5th Street Apartments" 9494 Vallejo Drive, Orangevale, CA 95662. Filed with the Clerk of Sacramento County January 9, 2024
Publish: Feb 9, 16, 23, March 1, 2024
B&L 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00848
Bloo Investments Inc, 4541 Woodhawk Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Melas Auto Sales" 4541 Woodhawk Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County February 1, 2024
Publish: Feb 9, 16, 23, March 1, 2024
BLOO 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00033
Ex-Cell Auto Group, LLC, 6385 Auburn Boulevard Suite B-7, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Ex-Cell Auto Group, LLC" 6385 Auburn

Boulevard Suite B-7, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County January 2, 2024
Publish: Feb 9, 16, 23, March 1, 2024
EX 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00042
Foxborough LLC, an Oregon limited liability company, 5800 Meadows Road Suite 240, Lake Oswego, OR, 97035 is doing business under the Fictitious Business Name(s) "Foxborough Apartments" 7795 Antelope Road, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County January 2, 2024
Publish: Feb 9, 16, 23, March 1, 2024
FOXBOROUGH 3-1-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-09515
Hadi Pizza, Inc, 612 E. Bidwell Street Suite B, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Pizza Guys" 612 E. Bidwell Street Suite B, Folsom, CA 95630. Filed with the Clerk of Sacramento County December 29, 2023
Publish: Feb 16, 23, March 1, 8, 2024
HADI 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00659
Rosenquist Consulting LLC, 2108 N Street Suite N, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Cybersecurity Insights/cybersecurityinsights.us" 2108 N Street Suite N, Sacramento, CA 95816. Filed with the Clerk of Sacramento County January 25, 2024
Publish: Feb 16, 23, March 1, 8, 2024
CYBERSECURITY 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00955
Tiffany Laurell Gordon, 7541 Franklin Boulevard #5, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Callz R-US" 7541 Franklin Boulevard #5, Sacramento, CA 95823. Filed with the Clerk of Sacramento County February 5, 2024
Publish: Feb 16, 23, March 1, 8, 2024
CALLZ 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00965
Earthquake Publishing LLC, 6231 Oak Valley Lane, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Earthquake Publishing/Earthquake Writers Group" 6231 Oak Valley Lane, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County February 6, 2024
Publish: Feb 16, 23, March 1, 8, 2024
EARTHQUAKE 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00417
Jaime Rosas Rodriguez and Victoria Mejia, 4990 Del Norte Boulevard, Sacramento, CA 95820 are doing business under the Fictitious Business Name(s) "Sprinklers Landscape Management" 4990 Del Norte Boulevard, Sacramento, CA 95820. Filed with the Clerk of Sacramento County January 16, 2024
Publish: Feb 16, 23, March 1, 8, 2024
SPRINKLERS 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00919
Affordable Trenchless & Plumbing Inc, 4206 Barrett Road, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Affordable Trenchless & Pipe Lining" 8037 Fair Oaks Boulevard #109, Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 2, 2024
Publish: Feb 16, 23, March 1, 8, 2024
AFFORDABLE 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00862
Edvine, Inc, 6701 Almond Ave, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Almond Home Care" 6701 Almond Ave, Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 1, 2024
Publish: Feb 16, 23, March 1, 8, 2024
ALMOND 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00909
Trade Key Virtual Media Inc, 11230 Gold Express Drive 310-160, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Sacramento Web Design Group/Sacramento Web Design" 11230 Gold Express Drive 310-160, Gold River, CA 95670. Filed with the Clerk of Sacramento County February 2, 2024
Publish: Feb 16, 23, March 1, 8, 2024
SACRAMENTO 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00896
TPA REI Group, Inc, 5716 Folsom Boulevard #115, Sacramento, CA 95819 is doing business under the Fictitious Business Name(s) "Plumfun Media" 8880 Cal Center Drive Suite 400-129, Sacramento, CA 95826. Filed with the Clerk of Sacramento County February 2, 2024
Publish: Feb 16, 23, March 1, 8, 2024
PLUMFUN 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00219
Barbara Fenton, 2641 Riverpine Court, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Barbie Elliot Designs" 2641 Riverpine Court, Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 8, 2024
Publish: Feb 16, 23, March 1, 8, 2024
BARBIE 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00981
Jaylen Richard Johnson, 5150

Fair Oaks Boulevard 101 #137, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Pool Kings" 5339 Moody Lane, Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 6, 2024
Publish: Feb 23, March 1, 8, 15, 2024
FLOORING 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01205
Amarjeet Garcha, Po Box 2039, Folsom, CA 95763 is doing business under the Fictitious Business Name(s) "Folsom Landscape Maintenance" 6228 Main Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 15, 2024
Publish: Feb 23, March 1, 8, 15, 2024
FOLSOM 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00751
Rubios Tacos and Grill LLC, 5825 Manzanita Avenue #1, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Rubio's Tacos & Grill" 5825 Manzanita Avenue #1, Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 29, 2024
Publish: Feb 16, 23, March 1, 8, 2024
RUBIOS 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01014
Arshkeerat Inc., 5376 Calabria Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Rivera Mar" 907 Rivera Drive, Sacramento, CA 95838. Filed with the Clerk of Sacramento County February 7, 2024
Publish: Feb 16, 23, March 1, 8, 2024
RIVERA 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01072
Jennifer Ware, 3501 Bradshaw Road Space 8, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Creative Harmonies Holistic Healing" 3501 Bradshaw Road Space 8, Sacramento, CA 95827. Filed with the Clerk of Sacramento County February 8, 2024
Publish: Feb 16, 23, March 1, 8, 2024
CREATIVE 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01075
Quinton Boucher, 1848 2nd Avenue, Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Quinton Boucher, CPA" 1848 2nd Avenue, Sacramento, CA 95818. Filed with the Clerk of Sacramento County February 8, 2024
Publish: Feb 16, 23, March 1, 8, 2024
QUINTON 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00888
Carol McCoy, 3230 Arena Boulevard #245-171, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Top of Mind Recruitment" 2429 Laurel Clark Avenue, Sacramento, CA 95834. Filed with the Clerk of Sacramento County February 2, 2024
Publish: Feb 16, 23, March 1, 8, 2024
TOP 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01061
Justin Diston, PO Box 348498, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Gold Ticket 2024" 1573 Sandmark Drive, Sacramento, CA 95835. Filed with the Clerk of Sacramento County February 8, 2024
Publish: Feb 16, 23, March 1, 8, 2024
GOLD 3-8-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00910
Julie Vang, 801 Evans Street, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "JVL Beauty Salon" 2550 Valley Road #3, Sacramento, CA 95821. Filed with the Clerk of Sacramento County February 2, 2024
Publish: Feb 23, March 1, 8, 15, 2024
JVL 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01030
Ride Share Admin Services LLC, 2108 N Street Suite C, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "OPOLI" 2108 N Street Suite C, Sacramento, CA 95816. Filed with the Clerk of Sacramento County February 7, 2024
Publish: Feb 23, March 1, 8, 15, 2024
OPOLI 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01115
Amanpreet Singh Chahal and Sarjot Kaur Deol, 3998 Audris Way, Rancho Cordova, CA 95742 are doing business under the Fictitious Business Name(s) "Cold Stone Creamery" 2070 Fair Oaks Boulevard Suite 120, Sacramento, CA 95825. Filed with the Clerk of Sacramento County February 9, 2024
Publish: Feb 23, March 1, 8, 15, 2024
COLD 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00839
Rafre, Inc., 6732 Lincoln Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Fred's Total Service Co." 6732 Lincoln Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 1, 2024
Publish: Feb 23, March 1, 8, 15, 2024
FREDS 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01205
Makarios Home Care, LLC, 8134 Donewood Way, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Makarios Home Care, LLC/Makarios Care Facility" 8134 Donewood Way, Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 14, 2024
Publish: Feb 23, March 1, 8, 15, 2024
MARKARIOS 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01177
Makarios Home Care, LLC, 8134 Donewood Way, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Makarios Home Care, LLC/Makarios Care Facility" 8134 Donewood Way, Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 14, 2024
Publish: Feb 23, March 1, 8, 15, 2024
MARKARIOS 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00928
Brad Schultz, 7610 Community Drive, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Britech/Britech Appliance Repair/Britech Carpet/Britech Sound" 7610 Community Drive, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County February 5, 2024
Publish: Feb 23, March 1, 8, 15, 2024
BRITECH 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01196
Jemuel Johnson, 2600 Lunar Lane Apt 3, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Disasterkit Press" Jemuel Johnson, 2600 Lunar Lane Apt 3, Sacramento, CA 95864. Filed with the Clerk of Sacramento County February 15, 2024
Publish: Feb 23, March 1, 8, 15, 2024
DISASTERKIT 3-15-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01171
Yegor Lyashenko, 7820 Daffodil Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "LYKO Design Build" 7820 Daffodil Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County February 14, 2024
Publish: Feb 23, March 1, 8, 15, 2024
LYKO 3-15-24

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV001107
Sopouen Colaci has filed a petition with this court for a decree changing the name(s) of Sopouen Colaci to Sindy Colaci. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 30, 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: January 24, 2024. Christopher E. Krueger, Judge of the Superior Court
Publish: February 2, 9, 16, 23, 2024
COLACI 2-23-24

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV000981
Henry Clay Daniels, III has filed a petition with this court for a decree changing the name(s) of Henry Clay Daniels, III to Henry Clay Mitchell. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 7, 2024, at 1:30 p.m. in Department 53, located at 813

Legal Advertising Hotline
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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

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

ORDER TO SHOW CAUSE CHANGE OF NAME

Anton, Russ Magdalin.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 1, 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: January 26, 2024
Christopher E. Krueger, Judge of the Superior Court
Publish: Feb 9, 16, 23, March 1, 2024
ANTON 3-1-24

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#24CV001398
Suzannah May Amable aka Suzannah May Berrigan has filed a petition with this court for a decree changing the name(s) of Suzannah May Amable aka Suzannah May Berrigan to Suzannah May Sweeney.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 15, 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: January 26, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Feb 9, 16, 23, March 1, 2024
SUZANNAH 3-1-24

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#24CV001277
Thao Thi Thu Rodriguez has filed a petition with this court for a decree changing the name(s) of Thao Thi Thu Rodriguez to Thao Thi Thu Nguyen.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 15, 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: January 24, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Feb 9, 16, 23, March 1, 2024
THAO 3-1-24

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#24CV001528
Guy Preston Kimbrell has filed a petition with this court for a decree changing the name(s) of Guy Preston Kimbrell to Guy Preston Sperry.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 16, 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: January 30, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Feb 9, 16, 23, March 1, 2024
GUY 3-1-24

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#24CV001204
Draid Samir Albert and Shaylene Cornelison has filed a petition with this court for a decree changing the name(s) of Draid Samir Albert to Draid Samir Batta and Samiya Anne Albert to Samiya Ann Batta.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 9, 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: January 24, 2024
Richard K. Sueyoshi, Judge of

the Superior Court
Publish: Feb 9, 16, 23, March 1, 2024
ALBERT 3-1-24

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

#23CV001436
Willie De'Chon Kinsey Sr. has filed a petition with this court for a decree changing the name(s) of Willie De'Chon Kinsey Sr. to El Imothus Hati Nofre Ahk Alim Bey.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 23, 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: January 8, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Feb 16, 23, March 1, 8, 2024
WILLIE 3-8-24

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

#24CV001402
Olena Holovko has filed a petition with this court for a decree changing the name(s) of Olena Sergejevna Holovko to Olena Walters and Polina Holovko to Polina Walters.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 15, 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: January 26, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Feb 16, 23, March 1, 8, 2024
OLENA 3-8-24

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

#23CV002200
Gerome Amog has filed a petition with this court for a decree changing the name(s) of Gerome Amog to Gerome Corpus Guevarra.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 28, 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: February 5, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: Feb 16, 23, March 1, 8, 2024
AMOG 3-8-24

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF PATSY EADEN COLEMAN
CASE NO. 23PR001312
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Patsy Eaden, Patsy Jean Eaden, Patsy Eaden Coleman, Patsy Davis.
A Petition for Probate has been filed by Tabitha E. Thompson, in the Superior Court of California, County of Sacramento, requesting Tabitha E. Thompson be appointed as personal representative(s) to administer the estate of the decedent.
The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.
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 OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF CORNELIA CLEMENT
CASE NO. 24PR000340
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Cornelia Clement.
A Petition for Probate has been filed by Chelsea Clement, in the Superior Court of California, County of Sacramento, requesting Chelsea Clement be appointed as personal representative(s) to administer the estate of the decedent.
The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived

notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.
A hearing on the petition will be held in this court as follows March 28, 2024, 1:30 p.m. in Dept 129, Room 214; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.
The name, address and telephone number of the Petitioner is: Tabitha E. Thompson, 8662 Farewell Court, Elk Grove, CA 95624; 916-730-3947
Publish: Feb 23, March 1, 8, 2024
COLEMAN 3-8-24

NOTICE OF PETITION TO ADMINISTER ESTATE OF CORNELIA CLEMENT

CASE NO. 24PR000340
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Cornelia Clement.
A Petition for Probate has been filed by Chelsea Clement, in the Superior Court of California, County of Sacramento, requesting Chelsea Clement be appointed as personal representative(s) to administer the estate of the decedent.
The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived

notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.
A hearing on the petition will be held in this court as follows March 19, 2024, 1:30 p.m. in Dept 129, Room TBD; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy

NOTICE OF PETITION TO ADMINISTER ESTATE OF CORNELIA CLEMENT

CASE NO. 24PR000340
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Cornelia Clement.
A Petition for Probate has been filed by Chelsea Clement, in the Superior Court of California, County of Sacramento, requesting Chelsea Clement 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 OF PETITION TO ADMINISTER ESTATE OF CORNELIA CLEMENT

CASE NO. 24PR000340
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Cornelia Clement.
A Petition for Probate has been filed by Chelsea Clement, in the Superior Court of California, County of Sacramento, requesting Chelsea Clement 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 OF PETITION TO ADMINISTER ESTATE OF CORNELIA CLEMENT

CASE NO. 24PR000340
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Cornelia Clement.
A Petition for Probate has been filed by Chelsea Clement, in the Superior Court of California, County of Sacramento, requesting Chelsea Clement 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

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 Petitioner is: Chelsea Clement, 6944 Beach Avenue, Orangeville, CA 95662; 916-390-3231
Publish: Feb 23, March 1, 8, 2024
CLEMENT 3-8-24

NOTICE OF HEARING

NOTICE OF COURT HEARING AND TEMPORARY RESTRAINING ORDER- JUVENILE ORIGINAL ORDER
CASE NUMBER: JD242750-4
Superior Court of California, County of Sacramento
William Ridgeway Family Relations Courthouse
3341 Power Inn Road
Sacramento, CA 95826
Protected Person: SABRINA CHAPPELLE
Person to be Restrained: JERMAINE DAVIS, SR.
Child's Name: CHAPPELLE/DAVIS MINORS
Other Protected People: KAYLEE CHAPPELLE, RAELENN CHAPPELLE, ACHILLES DAVIS, JERMAINE DAVIS, JR., KEIARA DAVIS-CHAPPELLE
Your Hearing Date: (Court Date) Original Court date of January 5, 2024

A request to reschedule the court date was granted. Your court date is rescheduled for the day and time listed below.
Date: March 22, 2024 Dept: 130, Time: 8:30 am
Name and address of the Court: Superior Court of California, County of Sacramento
Sitting at the Juvenile Court
3341 Power Inn Road
Sacramento, CA 95926
Publish Feb 23, March 1, 8, 15, 2024
CHAPPELLE 3-15-24

SUMMONS

SUMMONS (CITACION JUDICIAL)
CASE NUMBER: 23CV009805
NOTICE TO DEFENDANT:
All persons unknown claiming any legal or equitable right, title, estate, lien, or interest in the Property adverse to Plaintiff's title,

or any cloud of Plaintiff's title to the Property and Does 1 through 5
YOU ARE BEING SUED BY PLAINTIFF: Tracy K. Sharp.
NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.
You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.
There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Website (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 dias, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion.
Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentacion, pida al secretario de

la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia.
Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos extintos por imponer un gravamen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.
The name and address of the court is: (El nombre y direccion de la corte es): Carol Miller Justice Center, 301 Bicentennial Circle, Sacramento, CA 95826
The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): Vanessa Amador, Norcal Attorney Brokers, 1355 Florin Road Suite 4, Sacramento, CA 95822, 916-396-9934.
Date: (Fecha) 10/12/2023
Clerk (Secretario) K. Johnson, Deputy (Adjunto)
THE PROPERTY DESCRIBED IN THE COMPLAINT FILED ON 01/04/2024, DESCRIBED AS 5060 SAN MARQUE CIRCLE, CARMICHAEL, CA 95608. Legal Description: Lot 39, as shown on the Map of Mission Terrace, in the County of Sacramento, State of California, filed in the Office of the County Recorder of Sacramento County on August 27, 1954, In Book 38 of Maps, Map No. 15., APN: 282-0251-039-0000.
Publish: February 2, 9, 16, 23, 2024
SHARP 2-23-24

SUMMONS (CITACION JUDICIAL)

CASE NUMBER: 23CV009805
NOTICE TO DEFENDANT:
All persons unknown claiming any legal or equitable right, title, estate, lien, or interest in the Property adverse to Plaintiff's title,

or any cloud of Plaintiff's title to the Property and Does 1 through 5
YOU ARE BEING SUED BY PLAINTIFF: Iver Capital Corporation.
NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.
You have 30 CALENDAR

or any cloud of Plaintiff's title to the Property and Does 1 through 5
YOU ARE BEING SUED BY PLAINTIFF: Tracy K. Sharp.
NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.
You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.
There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Website (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 dias, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion.
Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentacion, pida al secretario de

la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia.
Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos extintos por imponer un gravamen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.
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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

SUMMONS

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

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The name and address of the court is: (El nombre y direccion de la corte es): Superior Court of California, County of Sacramento, 720 9th Street, Sacramento, CA 95814

The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del de-

mandante que no tiene abogado, es): Ali Nabavi, Esq., Coastal Law Firm, APLC, 4533 MacArthur Boulevard Suite 777, Newport Beach, CA 92660, 714-424-6300 Date: (Fecha) October 23, 2023 P. Lopez, Deputy (Adjunto) Publish: Feb 9, 16, 23, March 1, 2024 IVER 3-1-24

TRUSTEE SALE

NOTICE OF TRUSTEE'S SALE
 TS No. CA-22-898813-JB
 Order No.: FIN-22001446
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/12/2016. 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 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 SACRAMENTO County, California; Date of Sale: 3/19/2024 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: \$328,133.54 The purported property address is: 2216 TRAILS COURT, RANCHO CORDOVA, CA 95670 Assessor's Parcel No.: 056-0270-078-0000 **NOTICE 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 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://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: CA-22-898813-JB. 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 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 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. 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 rights 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 QUALITY LOAN SERVICE CORPORATION . TS No.: CA-22-898813-JB IDSPub #0200989 Grapevine Independent Publish:2/23/2024 3/1/2024 Grapevine Independent 3-8-24



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by Jeff Pickering



Amber Waves



by Dave T. Phipps



Out on a Limb



by Gary Kopervas

HOCUS-FOCUS

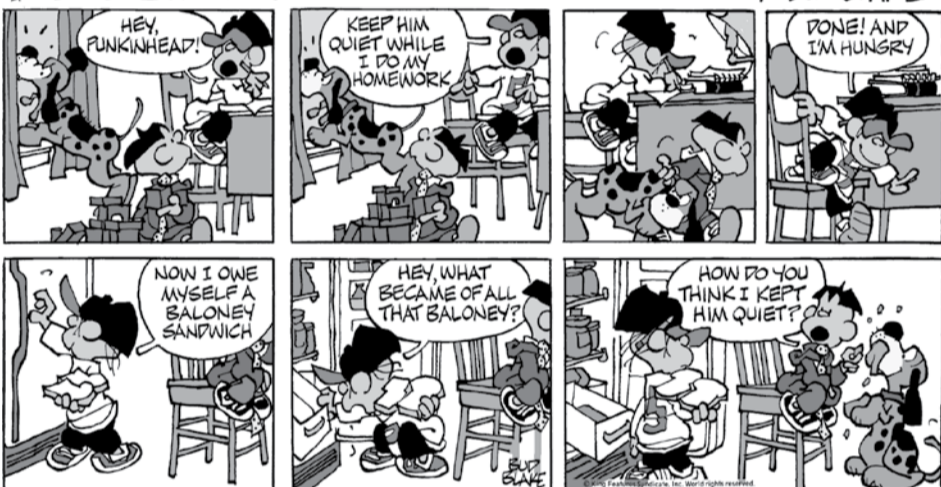
BY HENRY BOLTINOFF

Find at least six differences in details between panels.



Differences: 1. Flower picture is reversed. 2. Curtain is larger. 3. Nose is different. 4. Pillow is missing. 5. Clock is larger. 6. Drawer is missing.

TIGER



by BUD BLAKE

GRIN THE BEAR IT



Just Like Cats & Dogs

by Dave T. Phipps



A	G	I	S	M		D	O	M			Y	L	E	M				
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STATEPOINT CROSSWORD • THE OSCARS

CLUES

- ACROSS**
- Anti-seniors sentiment
 - ____ Pérignon, Champagne
 - Big Bang's original matter
 - Prefix for earliest
 - Call to Maria
 - Bob and ____
 - "Peter, Peter Pumpkin ____"
 - "Le ____ des cygnes"
 - Like yesteryear
 - *Greta Gerwig's Oscar nominated movie
 - *He's nominated for playing Leonard Bernstein
 - Nothing
 - White ____ shopping event
 - Federal food safety agency, acr.
 - It ran away with the spoon
 - ROTC happenings
 - Figure skating jump
 - Grad
 - Arrogant one
 - Archaic preposition
 - Passé
 - Scrubbed
 - Sugarcoating
 - Money in Mexico City
 - What DJs do
 - Trickery
 - Swerves
 - Sigma Alpha Epsilon
 - *Typical number of nominations in one Oscar category
 - Emergency responder, acr.
 - *"Nyad" nominee
 - *"What kind of moon?"
 - "Finnegan's Wake" author
 - Mother load offering
 - Java cotton tree
 - Artemis' companion
 - Fat of olives
 - *What actors do
 - Spinner's product
 - Wisecrack
 - Like Phoenix
- DOWN**
- Cornelius of the movies
 - Snap up
 - 'I' in Greek alphabet
 - Howard of radio fame
 - Death-related
 - One of the Earnhardts
 - Spermatozoa counterparts
 - Muhammad's birthplace
 - Review service, with .com
 - Use a ladle
 - At any time
 - *"No Country for Old ____" multi Oscar winner
 - Suitors
 - Trojan War story
 - "Just an ____-fashioned love song"
 - Slumber
 - Fl., as in fl. oz.
 - "A Confederacy of ____" sing.
 - Place above a ceiling
 - Dueler's strike
 - Overnight lodgings
 - Shoelace bunny ears
 - Divine saying

CROSSWORD																	
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100 Ways To Overcome Shyness

No, I can't include all 100 in this column, but I can get you started going from self-conscious to self-confident. You say no way? Way, if you check in with **Dr. Barton Goldsmith** and his "100 Ways To Overcome Shyness." Dr. Goldsmith is a multi-award-winning psychotherapist, syndicated columnist, author, and former NPR radio host, and a top blogger for "Psychology Today." He shared a powerful collection of useful information, so maybe a few of them will get started.

1. DO YOU OBESERVE NOT ENGAGE? Want to change that? It's not going to help one bit if you dwell on how your shyness negatively impacts your life. Accept that being shy is something that has held you back, knowing that now you are choosing to overcome that fear of social judgement.

2. GET SOME EMOTIONAL SUPPORT. The energy you get from people who care about you is a gift. It's important to remember that people who have close relationships and friendships generally live longer and fuller lives.

3. POSTURE CAN HELP YOU BEAT SHYNESS. Remember your parents and teachers always told you to sit up straight and stand with your shoulders back and your head held high? They weren't trying to train you for the military. They probably knew that practicing good posture would have a positive effect on how you perceived yourself and how others perceived you.

4. SELF-CARE MAKES YOU CONFIDENT. Do you go out of your way to avoid drawing attention to yourself? Do you eschew makeup, bright

colors, and fashionable clothes? Is your favorite color gray? Grooming and adorning yourself can affect your mood in a positive way, so don't be too shy or afraid to experiment.

5. NONVERBAL COMMUNICATION. There are many ways to communicate that do not involve speaking like gestures, posture, and facial expressions. Shy people often avoid communicating through eye contact and facial expressions, and physical touch. Nonverbal forms of communication are easier to practice. Use facial expressions like nods and smiles to send positive messages to others. Facial expressions have the same meanings across many, if not most cultures.

6. FEELING ALL ALONE. Mother Teresa said that "the greatest disease in the West today is not disease, it's being unwanted, unloved, and uncared for." Have you ever felt so lonely that you thought your heart would break in two? It's very important to make connections with other people. Isolating yourself is only going to make you feel worse.

7. GIVING TO OTHERS HELPS ALLEVIATE SHYNESS. When Dr. Goldsmith was young, he wanted to be a philanthropist, but had no money to start a foundation. Writing has made a difference in his life...a way of giving back. All you need to do is find a way to give from your heart. It's hard to feel shy when someone or something you care about is in need.

Want more? Then check out www.BartonGoldsmith.com for more information and "100 Ways to Overcome Shyness." You have to make the decision to move forward. **YOU CAN DO IT!!!**★

County Charts Its Green Journey

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County is launching a new, easy-to-use "Sustainability Dashboard," which charts the County's course on its way toward achieving greenhouse gas (GHG) reductions and adapting to climate change.

The Sustainability Dashboard lists each of the County's specific measures to reduce GHGs and adapt to climate change with a color chart that indicates whether the efforts for the measure have begun, and some goals have been achieved; whether efforts for the measure have started; or if efforts for the measure have not started:

"You don't have to be an expert on environmental or sustainability issues to get a handle on the work we're doing," said John Lundgren, Sacramento County's Sustainability Manager. "This website is designed for anyone who has an interest in understanding the County's progress on specific efforts for providing a cleaner,

healthier environment for everyone."

For instance, one of the measures, Establishing Safe Routes to School, is labeled green to indicate it is in progress and goals such as completing the County's updated Active Transportation Plan have been accomplished.

The measure Incentivize Infill Development is labeled yellow as efforts have begun in support of the initiative.

The measure Establish EV Parking Code is marked red as efforts have not yet begun on the measure.

"Dashboard users can also see clearly what the County is doing to adapt to increasing temperatures, sea levels, flooding, wildfires, and changing water supplies," said Lundgren.

"We have launched this site to foster transparency with the public and demonstrate accountability towards the progress of our initiatives," said Lundgren.

Learn more about the dashboard at green.saccounty.gov. ★

SMUD Powering Futures College Scholarship Application Period Now Open

SMUD News Release

SACRAMENTO REGION, CA (MPG) - SMUD announced February 1st that the application period for its Powering Futures college scholarship program is now open. The program awards up to 21 scholarships of up to \$4,000 each to undergraduate students who are enrolled or plan to enroll in an accredited two- or four-year college or university. Students must live in SMUD's service area or have a legal guardian who is a SMUD customer.

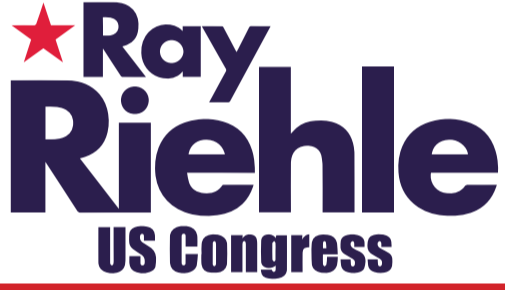
The awards are based on academic merit and financial need. Preference will be given to students who have declared a major relevant to a career at SMUD. Some scholarships may also include a paid internship at SMUD for

eligible students.


"The Powering Futures program is a catalyst for broader educational access and high-paying job opportunities within our communities," said Paul Lau, SMUD CEO and General Manager. "We invest in the future generation because these students will drive the future success and vitality of the Sacramento region and our transition to an equitable clean energy future."

The deadline to apply for the scholarships is March 1, 2024. Scholarships are for the 2024/2025 academic year.

For more information about the SMUD's Powering Futures college scholarship program, visit smud.org/Scholarships. ★



Ray Riehle
US Congress
RayRiehle.com



It's all about the economy!
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Election Information

March 5, 2024 – Presidential Primary Election


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Feb 20 Close of registration. Register today!



Feb 24 11-Day Vote Centers open through Election Day.



Mar 2 All Vote Centers open through Election Day.




Mar 5 Election Day! Last day to turn in your ballot.

Vote Early! Don't wait for Election Day

Take advantage of early voting and avoid the lines! You can return your ballot in the mail, at any Ballot Drop Box, or at any Vote Center. No postage is necessary.


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Sign up for "Where's My Ballot?" with Ballottrax, a free ballot tracking and alert system. It is available to all voters who wish to track the status of their Vote by Mail ballot - from printed to accepted. This provides additional transparency to voters on the status of their ballot.



Vote Early! Vote by Mail.

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New Art Displayed in Sacramento County Board Chambers



A sample of Leslie Smith's work. Photo courtesy of Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The next time you attend a meeting in the Sacramento County Board of Supervisors Chambers, be sure to check out the rotating art on display! Sacramento County sponsors bi-annual art exhibitions in the Board Chambers, located at 700 "H" St. "Meanderings: Paintings by Leslie Smith" is on display now through July 12, 2024.

Leslie is a Northern California artist who shares her life experiences, self-reflections and love for curiosity and exploration through her paintings. Leslie has been artistic her entire life – drawing inspiration from nature. She attributes the inspiration to her mother who sparked her imagination and storytelling abilities through drawing prompts to pass time on their way to camping trips in Mendocino, CA.

While camping she experienced public art on display in nearby towns. "I'm really very grateful to have my artwork in a public place. Public art is so important because it provides people with something they aren't expecting," says Leslie, who

believes that everyone should have access to the arts and is delighted by the thought of an unsuspecting passerby viewing her paintings from their own perspective.

Leslie's paintings come together in a unique process which she describes as dynamic. "As I develop each painting, the process causes me to inspect my own personal boundaries and limitations," Leslie explains. "Sometimes it is dynamic and other times I seek a silence within the very perpetual motion or energy of the process itself. I work by detaching myself from the ordinary flow of thought – and to detach from things I can readily identify as painting because this allows me to move beyond my habitual way of seeing and being."

The result is an abstract and eclectic collection of shapes, brush strokes, and textures which, when combined, bring a vibrant liveliness to the otherwise neutral color palette of the chambers.

Visitors are welcome to view the art when meetings are in session. To check when the next meeting is scheduled, view the online Board Meeting Calendar. ★

COBRA, Covered California, Medicare; Comparing Your Health Insurance Options

By Tim Coughlin



Transitioning from employer-based health insurance to COBRA, Covered California or Medicare can trigger many questions;

How does my COBRA compare to private health insurance through Covered California? Am I eligible for "Premium Assistance" or "Cost-sharing reductions?" How do the deductibles and copays compare? Which plans let me to keep my doctors?

All good questions...and Medicare can be even more challenging to navigate;

When and how do I sign up for Medicare? How much does it cost? Are Medicare Supplements better, or Medicare Advantage plans?

Rules, Deadlines, and Penalties

Our health insurance and Medicare systems have complex rules regarding eligibility, enrollment deadlines, and costs. Failure to navigate the system effectively can result in penalties, extra costs or worse, an inability to maintain optimal coverage.

Knowing the right questions to ask and comparing your options can be difficult and time consuming.

Help Is Available at No Cost to You

Enlisting the help of an experienced health insurance agent can save you time, money, and stress.

Many people are surprised to learn that **there is no costs** to you

to use an independent insurance agent. Agents are paid by the insurance companies. You pay the same premium regardless of whether you work with an agent or go directly to an insurance company.

Finding a Local Health Insurance Specialist

When looking for a good agent (aka "broker") to assist you, look for someone who is an independent agent, who has significant local market experience, who specializes in health and/or Medicare insurance and who has a good number of positive client reviews. A good agent will take the time to understand your situation and objectives, including current doctors and prescriptions before proposing any plans for consideration. Membership in the National Association of Benefits and Insurance Professionals (NABIP) is a good indication of the agent's health insurance specialization and professional commitment.

Tim Coughlin is an award-winning independent insurance agent specializing in health and Medicare insurance for over 35 years in Gold River. He is the recipient of the prestigious Soaring Eagle award from NABIP and maintains 100% 5-Star reviews. He can be reached at (916) 346-4417 or by email: tim@summitindins.com.

This is a paid advertorial



(LIC # 0669552)

KP International MARKET
 10971 Olson Drive, Rancho Cordova, CA 95670
 916.853.8000
 Market: 7 Days: 8am - 9pm
 Food Court: 7 Days: 11am - 7:30pm
 Korean/Mex/Viet: 7:30pm last call
 Chinese/Japanese: 7:00pm last call

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 ENJOY OUR FRESHLY BAKED BREAD & CAKE
 10971 OLSON DR RANCHO CORDOVA, CA 95670

FROZEN & FISH DEPT

Frozen Raw Shrimp 41/50 2 lbs REG. \$12.99/ea \$7.99/ea	Shredded Coconut 340 g REG. \$2.99/ea \$1.99/ea
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WEEKLY MEAT SPECIALS

Chuck Roast - Brnls Chuck Asado sin Hueso \$4.99/lb	Beef Ribeye Roast - Boneless Chuletón de Ternera A Sado Deshuesado \$6.99/lb	Beef Ribeye Steak - Boneless Filet Chuletón de Ternera Deshuesado \$7.99/lb
Ground Beef Lean Carne Molida Magra \$4.99/lb	Pork St. Louis Ribs - Single Pack Costillas de San Luis \$3.99/lb	Pork Sirloin Meat Boneless Carne de Saborillo Corte D-Desahuesado \$2.99/lb
Chicken Drumsticks Piernas de Pollo 79¢/lb	Pork Loin Chops Bone In Chuletas de Cerdo con Hueso \$2.69/lb	

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE FEBRUARY 21 - FEBRUARY 27, 2024.

FRESH PRODUCE

Asparagus Large \$2.69/lb	Carrot 5 lbs \$3.99/bag	Danjo Pear 99¢/lb	Pineapple \$2.69/ea
Fuji Apple 3 lbs 2/\$5.00	Avocado 2 lbs \$2.59/bag	Chayote Squash \$1.19/lb	Ginger Root \$1.39/lb

AMERICAN/HISPANIC GROCERY

Lawry's Seasoned Salt 16 oz \$5.99/ea	V8 Splash Berry Blend Tropical Blend 64 fl oz \$2.99/ea	MORTON SALT Regular & Iodized 26 oz \$1.49/ea	Morton Paper Cups 30 ct \$3.99/ea	Sunny D Tangy Orange Juice 64 fl oz \$1.49/ea
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ASIAN GROCERY

Bell's Seasoned Noodles 42.3 oz \$8.99/ea	Po Lo Lu Mushroom Seasoning 17.11 oz \$7.99/ea	777 Mackerel 15 oz \$4.99/ea	777 Mackerel 15 oz \$1.99/ea	Savoy Coconut Cream 13.5 fl oz \$1.99/ea	Kapal Api White Coffee 3 in 1 5.7 oz \$3.99/ea
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EUROPEAN GROCERY

Sofal Mediterranean Olive Oil Blend 2 liters \$11.99/ea	Sofal Ghalani Pure Ceylon Tea 454 gr \$8.99/ea	Alati's Aali Region Lando Honey 905 gr \$11.99/ea	ARMY BRAND All-Purpose Wheat Flour 2.5 kg \$4.99/ea	ARMY BRAND Chopped Pork 425 gr \$5.99/ea
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KOREAN/JAPANESE GROCERY

Jayou Mixed 7 Grains 4 lbs \$6.99/ea	Try Herb Sotogun 30pk 3000 ml \$7.49/ea	Chestnut In Syrup 370 g \$7.99/ea	Kyran Pancake Frying Mix 1 kg \$2.49/ea	Choco & Peanut Pie 2 lb \$1.99/ea	All-Purpose Wheat Flour 2.5 kg \$3.99/ea
Organic Chestnut 300 g \$4.99/ea	Joy & Bright 300 g \$3.99/ea	Palmasse Dried Seasoning 100 g \$3.99/ea	Pollo Laksacon 6 x 120 g \$5.99/ea	Handai Soy Sauce 2.2 lbs \$19.99/ea	Fruit In Jelly 4 kinds 2 x 7.06 oz \$1.99/ea
Tomato Drink 4 kinds 300 ml 99¢/ea					

HOUSEWARES

MODAMODA SHAMPOO 300 G 29.99/ea	ELECTRIC BBQ GRILL 39.99/ea	KAIZEN WOK PAN 30 CM 14.99/ea	WATERMELON SLICE KNIFE 3.99/ea
ELECTRIC RICE COOKER (4 CUPS) \$49.99/ea	ELECTRIC RICE COOKER (8 CUPS) \$54.99/ea	ELECTRIC RICE COOKER (10 CUPS) \$59.99/ea	

FROZEN & FISH DEPT

Assi Crispy Seaweed Rolls 1.1 lbs \$3.99/ea	Columbus Pan Roasted Turkey Breast \$11.99/ea	Olive Medley \$4.49/ea
	Columbus Applewood Smoked Ham \$7.99/ea	Sicilian Style Olives \$5.39/ea

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