

SAFE Credit Union Invites Community to Participate in SacTown Run

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# Citrus Heights PESSENGET

**VOLUME 14 • ISSUE 14** 

Serving the City of Citrus Heights & Sacramento County

APRIL 5, 2024

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# SHINE PROGRAM INVESTS IN LOCAL **PROJECTS**



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# SHERI MERRICK AS WOMAN OF THE YEAR



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# FIX PROP 47



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# Helping Kids and Raising Funds



Kids and volunteers share one big high five.

# Story and photos by Colleen Jordan

CITRUS HEIGHTS, CA (MPG) - On Saturdays from March 2 to 23, Junior Varsity Coach Kari Masters and many players from the Bella Vista Girls basketball teams coached local kids aged 4 to 9 at Rusch Park in Citrus Heights through the Sunrise Park district. It was an extremely successful program. Boys and

girls were instructed on the



Volunteers show the youngsters how to dribble.

fundamentals of basketball while the high school

players learned coaching and leadership skills under

the direction of Coach Kari, who is a well-known, accomplished and experienced local basketball coach of many years.

Parent Brittany
Woodward had this to say
about the program, "My
daughter was so excited
to go back every week and
learn new basketball skills
and play games with her
coaches. She is already
signed up for the next session!" Another parent,

Continued on page 3

# Bera Secures \$2.65 Million in Funding for Citrus Heights Projects

City of Citrus Heights News Release

# CITRUS HEIGHTS, CA (MPG) - Representative Ami Bera, M.D. (CA-06) has secured funding for two projects based in Citrus Heights. The Sayonara Housing Development Project Phase 1 will receive \$1.05 million in Community Project Funding, and \$1.6 million was secured for Intelligent Transportation System Enhancements.

The Sayonara Housing Development Project Phase 1 is in partnership with Habitat for Humanity of Greater Sacramento and will help to develop 26 housing units in the 7800 block of Sayonara Drive. Congressman Bera, Habitat Humanity representatives, and City officials visited the site last fall to discuss potential opportunities if funding was secured.

Intelligent

The

Transportation System Enhancements will facilitate improvements to the City's current traffic systems. The \$1.6 million provides funding to install approximately 1.3 miles of a fiber optic communication system in Citrus Heights, upgrade aging traffic signal cabinets and required equipment at 14 intersections and install CCTV traffic operations cameras. These enhancements will improve traffic system reliability and road safety for everyone living in and visiting Citrus Heights.

"This bipartisan funding package is another example of making government work for the people," said Congressman Ami Bera. "I am pleased to have secured funding for these vital projects that will have a profound impact in Citrus Heights by modernizing transportation infrastructure and increasing access to affordable housing. I look forward to continuing to work with community stakeholders to implement these investments in a timely and efficient manner."

"Our City extends a resounding thank you to Congressman Bera for seeing the potential in these Citrus Heights projects and helping ensure that we can improve our community with the needed funding," says Mayor Bret Daniels. "These funds advance our city's goals of improving infrastructure and providing housing opportunities for our community. I'm

Continued on page 3

# Metro Fire's FIRE CAMP Opens



On day one, campers will be organized into "strike teams," which consist of eight campers who are mentored and supervised by two professional firefighters. Photo courtesy of Metro Fire

### Metro Fire News Release

SACRAMENTO, CA (MPG) - FIRE CAMP is an excellent opportunity for our firefighters to help 11, 12 and 13-year-old kids build a sense of teamwork and responsibility while learning what it's like to be a firefighter for Sacramento Metropolitan Fire District. On day one, campers will be organized into "strike teams," which consist of eight campers who are mentored and supervised by two professional firefighters. As the week progresses, the teams take

on a character of their own as they learn about the job of a firefighter and experience the following:

-Putting out a flammable liquid fire with a fire extinguisher -Climbing a 105-foot aerial ladder

truck

-Developing the traditional bucket brigade and hand pumper crew skills

-Learning life skills such as Hands-Only CPR -Water rescue skills at SunSplash,

and much more!

FIRE CAMP will be held on June
25-28 and occurs at Fire Station

21, 7641 Greenback Lane, Citrus Heights, 95610. Cost is \$125 and campers will rely on a parent or guardian for daily transportation.

TO SIGN UP: an interest list will

be delivered in the Metro Fire newsletter on April 1, 2024! To register for their newsletter, visit https://metro-fire.ca.gov/metro-fire-newsletter.

For more information about Metro Fire's FIRE CAMP visit their website: https://metrofire.ca.gov/firecamp

For sponsorship or to partner with us email: firecamp@metrofire. ca.gov. ★

www.CitrusHeightsMessenger.com

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# Development Process Improvements Six-Month Update

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - At the Board of Supervisors Meeting on March 26, Dave Defanti, Deputy County Executive for Community Services, along with representatives from the County Departments of Water Resources, Transportation, and Community Development, gave a report back on progress made on the County's Development Review Process (DRP) Improvement efforts over the last six months.

"I am so incredibly proud of the work County staff from all the Community Services Agency departments have put into these efforts," said Dave Defanti. "We all know that we still have work to do but our staff have made incredible strides, and Sacramento County is well on its way to becoming the best place to build in the region for all of our customers."

Goals of the DRP Improvements include addressing the housing supply and affordability crisis; investing in existing communities, particularly within aging commercial corridors and Environmental Justice communities; facilitating responsible development of new, complete communities to meet the needs of current and future generations while addressing State and local goals to address climate change; providing exceptional customer service and having processes in place that are efficient and easy to navigate while being a trusted and helpful partner to all of our customers.

Two primary themes from the report revolved around staffing and public-private partnerships.

#### **Staffing:**

The Department of Transportation (DOT) highlighted their collaboration

with the Department of Personnel Services to host a career fair in fall 2023. The career fair resulted in the hiring of four associate engineers, three assistant engineers, two interns and one bridge operator, and has become a successful model for other County departments to follow for future hiring events.

#### Partnerships:

DOT also featured a few recent strategies that have been employed to understand the needs of the community and help address solutions for meeting those needs. Examples included utilizing updated data over older projections, where applicable, as well as partnering to design and construct roadway infrastructure projects where delivery and timing were critical.

The Department of Water Resources highlighted recent process streamlining improvements made in collaboration with industry partners, which included updates to submittal requirements for drainage plans and drainage studies.

The Community Development team, particularly the Building Permits and Inspection division, has stepped-up efforts to work closely with the Affordable Housing development community to understand the unique circumstances surrounding the construction of Affordable Housing projects.

Our Chief Building Official shared some recent examples of specific efforts where partnership and understanding resulted in meaningful outcomes and new homes for Sacramento County residents.

In an effort to keep the Board of Supervisors and members of the public up to date on our Development Review Process efforts, these reports back to the Board of Supervisors will continue to occur on a semi-annual basis.

# SMUD's Shine Program Invests \$580,000 in Local Projects



Local nonprofit leaders gather to celebrate SMUD's 7th Annual Shine Awards. Photo courtesy of SMUD

#### SMUD News Release

**SACRAMENTO, CA (MPG)** - Twenty-nine local nonprofit organizations will benefit from more than \$580,000 in funding from SMUD's annual Shine program. The Shine program, now in its 7th year, is supporting nonprofit programs that engage communities across SMUD's service area in an equitable transition to a clean energy future.

This year's projects will increase access to clean energy/STEM education and support environmental justice and equity, zero carbon workforce development, habitat restoration and increased tree canopy, energy efficiency and electrification for nonprofits, inclusive economic development, youth entrepreneur development and job readiness programs and trainings for under-resourced community members.

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

This year, 112 community members participated in program education sessions, 148

community members participated in technical assistance sessions and 84 organizations moved forward and submitted applications in the competitive award process. Per Shine requirements, SMUD's investments are matched by the recipient for maximum impact.

The 29 selected nonprofits include American River Parkway Foundation; Asian Resources, Inc.; Associated General Contractors Construction Education Foundation (AGC CEF); Carmichael Improvement District; Center for Land-Based Learning; City of Trees Foundation; CLEANSTART, Inc.; Folsom Historic Society; Franklin Blvd Business Association; Freedom Through Education; Fulton El Camino Recreation and Park District; Futures Explored; Health Education Council; HumanBulb; Interns2Pros; Iranian American Culture & Education; Kiwanis Club of Rancho Cordova Foundation; Lion's Roar Dharma Center; National Academic Youth Council DBA Sojourner Truth African Heritage Museum; NeighborWorks Sacramento; ReImagine Mack Road Partnership; Sacramento Children's Museum; Sacramento Food Bank & Family Services; ShopClass; Soil Born Farms; Square Root Academy; Sunshine Food Pantry and Resource Center; The Salvation Army; Voices of Youth.

SMUD will take an active role in monitoring performance and progress of each project.

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

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







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CITRUS HEIGHTS MESSENGER • 3 APRIL 5, **2024** 

# Helping Kids and Raising Funds



Kids of varying ages smile on the court.

Tanaiya Crisp, said, "I first want

to say thank you for making it

affordable for families in the

area, in this economy it means the

most. Secondly and most impor-

tantly, I want to say thank you

Continued from page 1

again to Kari Masters and the girls. They were phenomenal and kept kids engaged. I can't wait to come back for the next session."

The clinic will run again at Rusch Park on Saturdays from July 20 to August 10, and there will also be a basketball league on Saturdays from May 18 to June 29, ages 4 to 9 for both boys and girls. Notably, 70% of the profits go to the Girls Bella Vista basketball program, to help pay for needed supplies, buses to

away games, etc.

Please consider registering your child. Not only will you be helping local high school players, but your basketball player will learn valuable playing skills while having fun! For questions and contact: Sunrise Recreation and Park District, 7801 Auburn Blvd., Citrus Heights, CA 95610. Tel. 916-725-1585 Email: sunrise@sunriseparks.

registration information, please



Little ones are getting a head start on their basketball skills



Kids of all ages learn a good basketball stance.

# Club Studio to Open Temporary Sales Office

By Thomas J. Sullivan

CITRUS HEIGHTS, CA (MPG) -Banner signage from the roof near the Red Lobster restaurant and the Purpose-Built clothing store along Sunrise Boulevard, across from the Citrus Town Center near the intersection of Greenback Lane, announces a new Club Studio fitness facility as "coming soon."

The signage isn't for a second Club Studio Fitness facility in Citrus Heights but for a temporary pre-sale office which the parent company intends to

open soon, said Brian Heron, a representative for the Central Valley-based brokerage, Commercial Retail Associates, Inc. (CRA) which handled the leasing transaction for the

"The (Club Studio Fitness) has signed a lease for that space through July," Heron said. "I don't have an opening date for that (pre-sale office) but I do know they are physically setting up the sales space to open soon."

Interior improvements were recently completed prior to tenant occupancy, according to Heron.

The 7,665-square-foot freestanding retail building at 6425 Sunrise Blvd. in Citrus Heights was once home to a Pier 1 Imports and a SleepFirst Mattress store, according to Loopnet.

Recent construction divided the building into three suites, with trade clothing retailer Purpose-Built story occupying its largest center location. The building has direct full access from multiple points along Sunrise Boulevard and is home to restaurants that include Texas RoadHouse, Buffalo Wild Wings and Red Lobster.

Recently-arrived crates of exercise equipment, including treadmills, were visible inside the temporary Club Fitness sales suite located adjacent to the Red Lobster restaurant.

A vacant suite to the left of Purpose-Built is also offered for lease by Commercial Retail Associates, Inc., Heron said.

We hope to have news about a new lease agreement for that space soon," Heron said.

In Sunrise Village, at the corner of Sunrise Boulevard and Madison Avenue, a 152-squarefoot center anchor suite now

under construction will become the home of Club Studio fitness

Club Studio is accepting "VIP list" signups to get on a membership wait list for the new club. Requests for comment from the Los Angeles-based fitness chain were not returned, as of press time.

A website for Club Studio Fitness lists 11 locations in the states of California, Connecticut, Florida, New Jersey, Texas, and Virginia. The Citrus Heights location remains listed as "coming soon" with no opening date vet set.

# Bera Secures \$2.65 Million in **Funding for Citrus Heights Projects**

Continued from page 1 eager to see how these funds will benefit our city."

For more information on the Sayonara Housing Development Project Phase

1, please contact our Community Development Department. For more information on the Intelligent Transportation System Enhancements, please contact our General Services Department.



# **Assemblyman Hoover Announces** Sheri Merrick as Woman of the Year

Office of Assemblyman Josh Hoover News Release

2024.

CITRUS HEIGHTS, CA (MPG) - As part of the California Assembly's State annual celebration of Women's History Month, Assemblyman Josh Hoover (R-Folsom) recently recognized Sheri Merrick as the 7th Assembly District's Woman of the Year for

"I am thrilled to announce Sheri Merrick as the 2024 Woman of the Year for the 7th Assembly District," said Assemblyman Hoover. "We are so lucky to have

her in Citrus Heights using her years of experience supporting small businesses in our community." Sheri is the new Executive Director for the Citrus Heights Chamber of Commerce. She previously served as the Chief Operations Officer for the Folsom Chamber of Commerce and volunteer

coordinator for the Folsom

Pro Rodeo. During her time

in Folsom, she worked to



Assemblyman Josh Hoover presents Sheri Merrick with her honorable plaque. Photo courtesy of the Office of Assemblyman Josh Hoover

establish a Joint Chamber Mega Mixer that brought together 350 business professionals from 11 different chambers of commerce throughout the Sacramento region. In her new role, Sheri will continue bringing people together as she works to grow the small business community in Citrus Heights.

Josh Hoover represents Assembly District 7, which includes the cities of Citrus Heights, Folsom, and Rancho Cordova and the unincorporated communities of Carmichael, Fair Oaks, Foothill Farms, Gold River, Mather, McClellan Park, North Highlands, Orangevale, and Rosemont.

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# Sacramento's New Theatre **Company Announces First Show**

Pioneer Plavers News Release

SACRAMENTO, CA (MPG) - Pioneer Players, a newly formed nonprofit theatre company in midtown Sacramento, have announced their inaugural production, Oscar Wilde's "The Importance of Being Earnest".

Serving as the new resident theatre company of Pioneer Congregational United Church of Christ, Pioneer Players is the creative vision of Artistic Director and church member David-Matthew Barnes. The objective of the new company is to produce inspiring and uplifting shows including plays for young audiences and original works written by their planned workshop-based Pioneer Playwrights.

Barnes, whose catalog of more than seventy stage plays have been produced around the world, says he recognized the need for more support for local playwrights. "Many of my stage plays were first performed in Sacramento before moving on to other theatres," he says. "Giving the opportunity to workshop scripts is something I'm very committed to offering to fellow playwrights. We would love for Pioneer Players to be the first theatrical home for many playwrights in Sacramento."

Similarly, Barnes recognized the need for more productions specifically aimed at young audiences. This fall, Pioneer Players will launch their first children's theatre production (featuring adult actors), an interactive musical version of Little Red Riding Hood. "I love the idea of families having a shared experience through theatre," Barnes says. "As an arts educator, I realize how significant having access to theatre can be, especially for young people."

Also joining this artistic endeavor is Cyndi Lopez-Spencer, who is serving as the Resident Technical Director of Pioneer Players. An alum of Sac State's theatre program, Lopez-Spencer has been working as a stage manager or a technical crew member for over 30 years. "I'm really excited to join Pioneer Players and their effort to provide theatre that is accessible to the community," says Lopez-Spencer.

"This is a really amazing team to be working with. It's exciting to be a part of this company who are doing and planning such innovative things."

First, Pioneer Players will present Oscar Wilde's "The Importance of Being Earnest", with Barnes directing. Performance dates are April 6 - April 21: Fridays and Saturdays at 7 p.m.; Sundays at 3 p.m. The Pioneer Theater is located inside the Fellowship Hall at Pioneer Congregational United Church of Christ: 2700 L Street in midtown Sacramento. To reach the Pioneer Theater, enter the church through the doors located in the church courtyard. The theater is accessible. Street parking is available. Concessions are cash only. Patrons arriving late will not be seated until intermission. Tickets are

Advance tickets can be purchased from Eventbrite. Tickets can also be purchased at the door

First performed on February 14, 1895, at the St James's Theatre in London, "The Importance of Being Earnest" is a farcical British comedy classic. The play tells the story of two men, Jack Worthing and Algernon Moncrieff, who both assume the identity of a fictional man named Ernest, leading them both to fall in love and find an assortment of problems along the way. Working within the social conventions of late Victorian London, the play's major themes are the triviality with which it treats institutions as serious as marriage and the resulting satire of Victorian conformity.

"We believe that the Pioneer Players align closely with the mission of our church through their creative storytelling and performances, fostering connections among individuals, providing a welcoming and inclusive environment for all, and contributing to the betterment of the community,' says Rev. Dr. David C. Bocock, the Pastor of Pioneer Congregational Church. "This initiative resonates with our core values and exemplifies our commitment to spreading love, building community, and extending our service to all. We are thrilled to support Pioneer Players and look forward to their positive impact on the Sacramento community."

# **Second Installment of Property** Taxes Due April 10

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The deadline for paying the second installment of your 2023-2024 Sacramento County property taxes is coming up very soon. Payments are due no later than April 10, 2024. Late payments will incur a 10 percent penalty plus a \$20.00 cost for each tax bill. Partial payments are not accepted.

Payment must be received in the Tax Collector's Office by 5 p.m. on April 10, 2024, or either postmarked or paid through our website by April 10, 2024. The Tax Collector also wants to remind property owners to include the appropriate installment payment stub from the tax bill or website or write the parcel number of the property on the check being submitted to make sure that you receive proper credit for the payment. Payment may be mailed to P.O. Box 508, Sacramento, CA 95812-0508. Be sure to mail your payment early enough to ensure a timely postmark and avoid penalties.

# **Making Payments**

Property taxes may be paid by e-check or credit card through Sacramento County's Online Property Tax Bill Information System or over the telephone at 1-844-430-2823, using the 14-digit parcel number. For a convenience fee, a contractor will process your credit card payment if you elect to pay the annual property tax bill using this method. This convenience fee is not revenue to the County. There is no fee to make a payment via e-check.

To avoid penalties, transactions made either on the internet or over the telephone must be completed before midnight on the payment by date. Debit and credit cards will be processed as a credit transaction, and therefore the convenience fee will apply.

Please plan ahead and do not wait until the last minute to make your payment. If you are unable to get through on the internet or telephone, causing you to miss the payment deadline, penalties will NOT be waived. Please verify your data entry very carefully when making online payments.

If your payment is rejected by your financial institution FOR ANY REASON, you will be charged a \$53.00 return payment fee as well as penalties if your payment is rejected after the due date.

If you use your bank's Online Bill Pay service, a paper check will be printed and mailed to the Tax Collector. Because the check is sent without a payment stub, please enter the parcel number, current year's bill number and installment being paid in the online account number field for payment identification. The date on the check issued by your bank is considered the postmark, make sure you are aware of the bank's timeline on issuing the check. Some banks take 5 to 7 business days before the check is issued, and penalties will apply if the check is dated after April 10, 2024.

#### **How to Obtain Information** about Your Tax Bill

If you have not received a tax bill, you can obtain your tax bill information and payment stubs (coupons) at the Tax Collector's website, over the automated telephone system or by contacting the Tax Collector's Office at (916) 874-6622.

Sacramento County offers an online email subscription service for property tax information to receive e-mail notifications when the annual secured property tax bills are available each year and reminders before the first and second installments delinquent dates. This service is provided at no cost to subscribers. Visit saccounty. gov and enter your email address or mobile number under the "Connect with us" header, located at the bottom right-hand of the page.

For additional information about property taxes, the Sacramento County Tax Collector's website provides answers to most common questions from taxpayers regarding property taxes and links to tax

bill information and online payments. Failure to receive a tax bill does not relieve the property owner of their liability to pay taxes in a timely manner or give

the Tax Collector reason to cancel penal-

ties imposed for late payment.

# **SAFE Credit Union Invites Community** to Participate in SacTown Run



SAFE employees who participated in and volunteered at the 2023 SacTown Run gather before the event. Photo courtesy of SAFE Credit Union

#### SAFE Credit Union News Release

FOLSOM, CA (MPG) - SAFE Credit Union will participate in this year's annual SacTown Run on Sunday, April 7, in downtown Sacramento benefiting Children's Miracle Network Hospitals. This event is open to the community.

Every year since 2012, thousands of people have turned out for the event hosted by Credit Unions for Kids and the Sacramento Running Association. The event has raised nearly \$2 million for the medical network that provides life-saving treatments and healthcare services for kids, as well as financial assistance to families who otherwise could not afford health services.

SAFE is a sponsor of the event and will field a team of runners as well as provide volunteers to staff stations along the courses.

"SacTown Run is a wonderful way for credit unions across the region to come together to support a really important cause," says SAFE Credit Union Vice President of Community Relations and Financial Education Rebecca Delmundo. "Children's Miracle Network Hospitals provide such an important service to so many families going through difficult situations."

"Credit unions operate under the principle of people helping people, and the SacTown Run is one of the many ways SAFE and other credit unions directly support our community," Delmundo continues.

The SacTown Run offers courses from a family-friendly 1-mile route to more challenging 5K and 10-mile courses. All courses begin and end at the Capitol Mall in downtown Sacramento.

Those who would like to learn more or register for the event can do so on the Sacramento Running Association website.

# Minority Report Reveals Federal Tribal **Policies Soaked in Critical Race Theory**

Christian Alliance for Indian Child Welfare News Release

WASHINGTON, DC (MPG) - A minority report to the congressional 'Alvce Spotted Bear and Walter Soboleff Commission on Native Children' has been released, shedding light on the detrimental effects of current federal Indian policies on families of tribal heritage. The report, titled "Minority Report: Commission on Native Children," is a result of extensive research and testimonies from grassroots, individual Native Americans and their families across the country - not powerful entities that subsist on government funding.

The report highlights the existence of an "iron triangle" within federal Indian policy, which has allowed for the implementation of laws and policies that some report as controlling, oppressive, and unconstitutional to Native American families. These policies have had a devastating impact on the well-being of Native American children, leading to high rates of poverty, extreme neglect, physical and sexual abuse, substance abuse, and suicide within these communities.

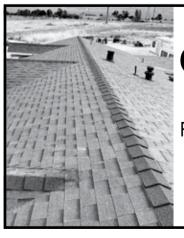
Commissioner and author of the minority report, Elizabeth Morris, stated, "If tribal members are 'wards' of the federal government, as patronizingly claimed, then the federal government has a 'trust responsibility' to protect the children at all cost -- even if at the cost of ruffling political feathers. Unless, of course, the 'trust responsibility' only refers to protecting tribal leadership at all cost - even if at the cost of the children."

The minority report calls for urgent action to address the systemic issues within federal Indian policy and to protect the rights and well-being of Native American children. It also includes recommendations for policy changes and reforms that would empower Native Americans as individuals, families, and communities and promote local control.

Morris further stated, "The federal government needs to acknowledge and rectify the harm caused by these current policies on Native American families. The minority report serves as a wake-up call to Congress and the public, urging them to take action and support the well-being of Native American children."

The release of the minority report has sparked a national conversation about the need for reform in federal Indian policy and the protection of Native American children. The full report can be accessed at https:// dyinginindian country.com/2024/03/01/ minority-report-congressional-commission-on-native-children/.

Morris hopes that this report will serve as a catalyst for change and bring muchneeded attention to the issues faced by Native American families and communities.



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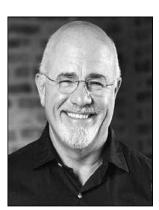
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It's a Tough Situation for Both of You

Dear Dave,

I'm worried about my younger brother, and I need some advice. He's divorced and has a son, and lately, it seems like he only wants to be a dad when it's convenient. On top of this, he's very irresponsible with money for someone in their thirties. Our mom and dad passed away several years ago, so I feel like this leaves me to be the big brother and parent at the same time. I'm not sure how to help him. Can you give me some advice, please?

-Andy

Dear Andy,

You're a good and caring big brother to be concerned and want to help. And it's a tough situation for you, especially with your parents no longer in the picture.

When I help people on my show, I have the ben-

efit of them calling in and actually wanting help. These folks care about what I think, and in most cases, they realize things aren't working for them. I don't just walk up to people and say, "You know, what you're doing is really stupid. Let me fix you." I think that's kind of the situation you're in right now. So, before anything else, I'd begin to pray for him. Ask God to bring people into his life who will have a positive impact on him.

One of the worst things about these situations is watching people you love do bad things to themselves and the people around them. Honestly, I don't know there's really a lot you can do without becoming the enemy to some degree. You can always try to hold him to a higher standard, and refuse to tolerate immature, irresponsible behavior when you're around him. You might even look for opportunities to use yourself as an example. I'm not talking about puffing out your chest and pretending to be perfect. I'm just saying maybe point out areas in your life where you made mistakes in the past

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and how you fixed the problems. But going out and trying to actively intervene in his life without permission, or shaming him in hopes it'll make him grow up and be a man, would probably do more harm than good.

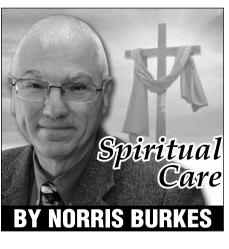
Approach him in a gentle, caring way. Again, not like some know-it-all, but just let him know you care and you're there to help if he's having difficulties. Take him out to lunch once in a while, or invite him over, and let him know you're there for him if he needs to

And remember what I said earlier about prayer? Bringing God into the equation is never a bad idea

- Dave

Dave Ramsey is an eighttime 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** 

# **Dave Ramsey Says** Win or Lose — Easter Plays the Long Game



Last Sunday, I was disappointed to see the men's basketball team of my beloved alma mater, Baylor University, get pushed out of the Sweet 16 by the stronger Clemson University team.

Nevertheless, I think I'm OK with losing. Clemson kept their ten-point advantage most of the game, but in the last few minutes, Baylor pushed within two points of tying. But, sadly, Clemson stuffed Baylor pride with enough foul shots to make the win definitive.

It just goes to show you, that no matter which team you root for, you must be prepared to lose.

of Good Friday. The Jesus-followers, my favorite team, lost.

In some ways, I think that's the lesson

Wait, wait. Don't burn your newspaper

I just think we'd do well to consider that Jesus lost in the sense that he was nailed to a cross. Nearly everything he said in his final three hours dripped with a conciliatory tone.

"Father, forgive them; for they know not what they do... Today you shall be with me in paradise. ... Woman, behold, thy son! ... My God, my God, why hast thou forsaken me? ... I thirst. ... It is finished. ... Father, into thy hands I commend my spirit."

Yes, he graciously began his talk on Calvary Hill by praying for his murderers, "Forgive them."

But after that, his whole "love-thy-neighbor" campaign seemed headed downhill.

He concludes his Last Will and Testament with – Take care of mom.

He calls out his Father for not watching

And then by the time he announces, "It's finished," his spirit seems in full retreat.

I mean, come on man. From a military

outlook, this is defeatist talk.

But here's the thing, the resurrection of Easter actually tells me that God didn't lose. He categorically won.

The losers of the day were the power-hungry folks who sought the winning favor of an earthly king. The real losers were those who'd only followed Jesus hoping he'd lead armies against their Roman oppressors, feeding his soldiers with five bread loaves and two fish.

The absolute losers of the day were the ones who wrapped their populist ideals in God language. Five days before, they shouted "Hosanna" in hopes Jesus could help them crush their enemies.

As our national elections approach, it might be good to remember the lessons of Easter.

Sadly, these days, Christian Nationalism

has asserted the same misplaced allegiance

shown by the religious people of Jesus' day. The church has become entrenched in tribal affiliations between left and right resulting in the breakdown of relationships. These folks find it easier to garner votes

by demonizing the opposing political party. Players on both sides of this political game seek to restore Jesus to a seat of power that he totally rejected from the cross.

Gratefully, as a follower of Christ, I can tell you that our battle is not with this world.

The Apostle Paul understood this because, before he was a good guy, he was AKA Saul. He lived by the sword, executing Christians for the sake of winning the struggle.

But not long after his conversion, he would tell the church at Ephesus that "... our struggle is not against flesh and blood but ... against the spiritual forces of evil in the heavenly realms" (Ephesians 6:12).

Easter means that God has already won the battle. He conquered death and all the fear that goes with it. That is victory enough for me. How about you?

The message of Easter is a win-win. God so loved the entire world that he gave his son. (John 3:16)

But we all know that verse.

What we fail to quote is the following verse, John 3:17. "For God did not send his Son into the world to condemn the world, but to save the world through him."

See how that goes? No condemnation.

Love wins. It always does because God plays the long game.

Happy Easter, everyone.



### Publisher, Paul V. Scholl

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# **Social Security Matters**

# When Should We Claim Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I am almost 63 and my husband will be 61 soon, and we are looking to see when our best time would be to start our Social Security benefits. We would like to know if one of us qualifies for benefits from a previous marriage from 1984 to 1995. And we are wondering if I can start drawing at age 65, in two years, or if it is better that I wait until 67 because my spouse is 2 years younger than me. Also, if I were to continue working limited hours after 65, what would my earning limit be? Signed: Almost Ready

Dear Almost Ready: The first thing to understand is that full retirement age (FRA) for both of you is 67. If either of you claim before that, your monthly benefit amount will be permanently reduced and, because you are working, you will be subject to Social Security's "earnings test."

If you claim your benefit at age 65 your monthly payment will be about 87% of what you would get if you claimed at age 67. If your husband claims at age 62, his benefit will be about 70% of his FRA amount. The only way to get 100% of the benefit you've each earned from a lifetime of working is to claim at your FRA. You can choose to claim at age 65 as long as you're comfortable with the benefit reduction which will occur, and as long as your annual work earnings do not significantly exceed the earnings limit for that year. In any case, when each of you claims will not affect the other's retirement benefit amount.

Social Security's "earnings test" for those claiming before FRA sets a limit for how much can be earned before some (or all) benefits are taken away. The earnings limit for 2024 is \$22,320, but it changes yearly. If you claim early benefits and your work earnings exceed that year's limit, Social Security will take away \$1 in benefits for every \$2 you are over the limit. They take away by withholding future benefits long enough to recover what you owe for exceeding the limit. If you significantly exceed the annual earnings limit, you may be temporarily ineligible to receive SS benefits until you either earn less or reach your FRA (the earnings test no longer applies after you reach your FRA). I cannot predict what the earnings limit will be two years from now, but it will be more than the 2024 limit and published at that time. FYI, in the year you turn 67 your pre-FRA earnings limit will be much higher, and when you reach your FRA the earnings

test no longer applies. Regarding your previous marriage, you cannot receive spousal benefits from an ex-spouse while you are currently married. But when to claim may also be influenced by whether either you or your current spouse will get a spousal benefit from the other. If the FRA (age 67) benefit amount for one of you is more than twice the other's FRA entitlement, the one with the lower FRA amount will get a "spousal boost" to their own amount when both of you are collecting.

Spouse benefits reach maximum at one's FRA, but each person's personal SS retirement amount will continue to grow if not claimed at FRA. Waiting past FRA to claim allows the SS retirement benefit to grow by 8% per year, up to age 70. So, with an FRA of 67, claiming at age 70 will yield a payment 24% higher than the FRA amount, 76% more than the age 62 amount, and about 37% more than the age 65 amount. But waiting beyond FRA is only smart if financially feasible and life expectancy is at least average (about 84 and 87 respectively for a man and woman your current ages). And, as a general rule, if one's spousal benefit at FRA (50% of their partner's FRA entitlement) is highest, then that spouse should claim at FRA to get their maximum benefit.

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.



# **Dare to Live Without Limits**

by Bryan Golden

# Persistence

"Persistence can grind an iron beam down into a needle. Dripping water can pierce a stone."

– Chinese Proverb

"Nothing in the world can take the place of Persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan "Press On", has solved and will always solve the problems of the human race."

- Calvin Coolidge

"If you falter, and give up, you will lose the power of keeping any resolution, and will regret it all your life." – Abraham Lincoln

Persistence is the key to all success. There may be those examples of instant successes, but they are few and far between. The one guaranteed route to failure is to give up.

The Grand Canyon was created by the persistent effect of water eroding rock. This action, over time, removed billions of tons of rock to create this gigantic gorge.

Suppose you didn't know about the existence Grand Canyon. You wondered what effect, if any, water would have on rock. As an experiment, you poured a pitcher of water on a section of bedrock. Nothing would happen. Even if you repeated your experiment daily for a year, the results would not change.

Anyone with a basic knowledge of science could predict the uselessness of pouring water on rock. Yet this is the exact approach too many people use when attempting to solve problems, overcome obstacles, or achieve goals. They make a few half-hearted attempts, only to give up when success isn't immediate.

There is no success without perseverance. Those who give up and fail will be passed by those who persevere to success. Stubborn persistence will compensate for deficiencies in other areas. Successful people are not necessarily the most talented, educated, or intelligent. They are the most persistent.

The best students in school are the ones

who are the most persistent. They study as much as necessary to understand the material. If they don't immediately comprehend something, they go over the subject until they do. Ironically, smarter students often don't do as well as the persistent ones.

Why don't more people persist? Because they expect instant results. These people think a canyon is formed by pouring a jug of water on rock. When their first attempt doesn't work, they abandon their quest. After falling down once or twice, they stay down. The founding of our great country was

the result of persistence. The invention of the light bulb took thousands of attempts before it worked. Many successful businesses were started after previous failures. Babe Ruth achieved great fame because he kept swinging. Although known for hundreds of home runs, Ruth also had thousands of strikeouts. Persistence means never giving up. It

means doing whatever it takes for as long as it takes. Persistent people make mistakes. Persistent people fail. Persistent people get frustrated. Persistent people get tired. But persistent people always get back up and keep going.

It's very simple to be persistent. It's just not easy. Being persistent has to be a way of life, not something that's done occasionally. Persistence is not just one way to be successful, it's the only way.

Anyone can be persistent. Even someone who is not used to being persistent can begin today. Start by purging your vocabulary of concepts such as "I can't do it," "It won't work," "Nothing is happening," or "It's too hard."

When facing any challenge, tell yourself, "I can do it. I will do it. I will never give up. I will do what it takes. If I stumble and fall, I will always get back up and keep going." Persist until you succeed.

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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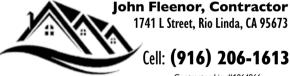
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FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01267

California RVM Solutions, 3672 Stephen Drive, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Simply Recycle" 4802 San Juan Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 20, 2024 Publish: March 15, 22, 29, April 5, 2024 SIMPLY

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01603

SQY Inc. 8732 Fruitridge Road #2, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "SQY Autos Inc" 8732 Fruitridge Road #2, Sacramento, CA 95826. Filed with the Clerk of Sacramento County March 4, 2024 Publish: March 15, 22, 29, April 5, 2024

SQY FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01417 Mary Moreno, Rosewood Drive, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Sterling Silver Roses & Things" 9032 Rosewood Drive, Sacramento, CA 95826. Filed with the Clerk of Sacramento County February 26, 2024 Publish: March 15, 22, 29, April 5, 2024 **STERLING** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01681 Niki Staben, 4265 Enchanted Circle, Roseville, CA 95747 and Craig Hall, 8220 Firewood Court, Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "S&H Billiard Supply" 8220 Firewood Court, Orangevale, CA 95662. Filed with the Clerk of Sacramento County March 5, 2024 Publish: March 15, 22, 29, April 5, 2024 4-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-00838 The Anxiety Treatment Center, 10419 Old Placerville Road, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "The Anxiety Treatment Center" 10419 Old Placerville Road, Sacramento. CA 95827. Filed with the Clerk of Sacramento County February 1,2024 Publish: March 15, 22, 29, April 5, 2024 THE

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01478 John A. Morrison, PO Box 655. Roseville, CA 95661 is doing business under the Fictitious Business Name(s) "Rush Our Delivery" 4946 Watt Avenue Unit 23, North Highlands, CA 95660. Filed with the Clerk of Sacramento County February 27, 2024 Publish: March 15, 22, 29, April 5, 2024

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01458 Richard Johnson, 4220 Prospect Drive, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) 'Gold Spur Realty/Gold Spur Land & Home Realty" 4220 Prospect Drive, Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 26, 2024 Publish: March 15, 22, 29, April 5, 2024

GOLD FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01537 Duc Pham, 8096 Polo Crosse Avenue, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "DMP Construction" 8096 Polo Crosse Avenue, Sacramento, CA 95829. Filed with the Clerk of Sacramento County February 29, 2024 Publish: March 15, 22, 29, April 5, 2024

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01757 Sloughhouse Corn LLC, 10276 Altameza Road, Wilton, CA doing business un-95693 der the Fictitious Business Name(s) "Sloughhouse Sweet Com/Davis Ranch LLC" 13501 Jackson Road, Sloughhouse, CA 95683. Filed with the Clerk of Sacramento County March 7, 2024 Publish: March 15, 22, 29, April 5, 2024 SLOUGHHOUSE 4-5-24

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01807 Seedstar Inc., 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Business Name(s) Fictitious "Seedstar Cannabis" 5711 Florin Perkins Road, Sacramento, CA 95828. Filed with the Clerk of Sacramento County March 7, Publish: March 15, 22, 29, April 5, 2024 SEEDSTAR

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01464 Dominique Fairbank, 9029

Sutters Gold Drive, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Gold Country Books/ Country Books and Gold More" 9029 Sutters Gold Drive, Sacramento, CA 95826. Filed with the Clerk of Sacramento

County February 27, 2024

Publish: March 22, 29, April 5, 12, 2024

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01768 Arrow Drillers, 1850 Diesel Drive, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Arrow Construction" 1850 Diesel Drive, Sacramento, CA 95838. Filed with the Clerk of Sacramento County March 7, 2024 Publish: March 22, 29, April 5, 12, 2024 **ARROW** 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01395 Gerry Johnson, 2121 Natomas Crossing #200, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) Tri-Star Real Estate Group Tri-Star Diversified" 4030 Truxel Road Suite D. Sacramento, CA 95834. Filed with the Clerk of Sacramento County February Publish: March 22, 29, April 5, 12, 2024

TRI 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01575 Janai Lynne Vernott, 3225 Garfield Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business "Creative Studio" 3225 Garfield Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County March 1, 2024 Publish: March 22, 29, April 5, 12, 2024 **CREATIVE** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01677 Larisa Dzyuba, 7045 Patience Court, Sacramento, CA 95842 is doing business under the Business Name(s) Fictitious 'Secure Notary Solutions" 7045 Patience Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County March 5, 2024 Publish: March 22, 29, April 5, 12, 2024

SECURE FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01409 Mario A Rupert and Gregory Rupert, 6454 Oakridge Way, Sacramento, CA 95831 is do ing business under the Fictitious Business Name(s) "Hex & Way, 6454 Oakridge Cult" Sacramento, CA 95831. Filed with the Clerk of Sacramento County February 26, 2024 Publish: March 22, 29, April 5, 12, 2024 4-12-24 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01881 Wali Hassany, 1808 Richmond Street, Sacramento, CA 95825 is doing business under the Fictitious Business "Aahoo Document Solution's 2740 Fulton Avenue 101-16, Sacramento, CA 95821. Filed with the Clerk of Sacramento County March 11, 2024 Publish: March 22, 29, April 5, 12, 2024 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01800 Andrea Z Evans, PO Box 4145, Ketchum, ID 83340 is doing business under the Fictitious Business Name(s) "Philantrophy Consulting Group" 205 Raven Road A1-5, Ketchum, 83340. Filed with the Clerk Sacramento County March 7, 2024 Publish: March 22, 29, April 5, 12, 2024

PHILANTHROPY 4-12-24 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01704 Karen Ortiz, 2335 33rd Street, Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "Own It Real Estate" 1610 R Street Suite 200. Sacramento, CA 95811. Filed with the Clerk of Sacramento County March 5, 2024 Publish: March 22, 29, April 5, 12, 2024 OWN 4-12-24

STATEMENT FBNF2024-01924 Lavender Nail Salon LLC, 1010A Florin Road, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Lavender Nail Salon" 101ÒÁ Florin Road, Sacramento, CA 95831 Filed with the Clerk of Sacramento County March 12, Publish: March 22, 29, April 5, 12, 2024 LAVENDER

FICTITIOUS BUSINESS NAME

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01805

Daniel W Todd, 2025 W El Camino Ace Apt 238, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Phantomice Interactive" 2025 W El Camino Ace Apt 238, Sacramento, CA 95833. Filed with the Clerk of Sacramento County March 7, Publish: March 22, 29, April 5, 12, 2024 4-12-24

PHANTOMICE FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01911

Xtelnetic LLC, 5252 Sunrise Boulevard Suite 4, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Netellix" 5252 Sunrise Boulevard Suite 4, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County March 12, Publish: March 22, 29, April 5, 12, 2024 NETELLIX 4-12-24

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01912

Niello Performance Motors

II Inc, 1481 River Park Drive, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Porsche Sacramento" 2200 Auburn Boulevard, Sacramento, CA 95821. Filed with the Clerk of Sacramento County March 12,

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PORSCHE

STATEMENT FBNF2024-01928 Gateway Foods LLC, 6 Kitaj Court, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) Taqueria La Puerta" 4391 Park Boulevard Gateway Suite 650, Sacramento, CA

FICTITIOUS BUSINESS NAME

95834. Filed with the Clerk of Sacramento County March 12, 2024

Publish: March 22, 29, April 5, 12, 2024 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01656 California Auto House, Inc., 7333 Roseville Road #5, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "California Auto House, 8636 Antelope North Road BLDG C, Antelope, CA 95843. Filed with the Clerk of Sacramento County March 5, 2024 Publish: March 22, 29, April 5, 12, 2024 CALIFORNIA

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01530 National Vision, Inc., 2435 Commerce Avenue, Duluth, GA 30096 is doing business under the Fictitious Business Name(s) "America's Best Contacts & Eyeglasses" 2922 Fulton Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County February 29, 2024 Publish: March 22, 29, April 5, 12, 2024 **AMERICAS** 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01531 National Vision Inc. 2435 Commerce Avenue, Duluth, GA 30096 is doing business under the Fictitious Business Name(s) "America's Best Contacts Eyeglasses" 5899 Sunri Sunrise Boulevard, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County February 29, 2024 Publish: March 22, 29, April 5, 12, 2024 BEST

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01532 National Vision, Inc., 2435 Commerce Avenue, Duluth, GA 30096 is doing business under the Fictitious Business Name(s) "America's Best Contacts Eyeglasses" 7721 Laguna Boulevard Suite 128, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County February Publish: March 22, 29, April 5, 12, 2024 CONTACTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01533 National Vision, Inc., 2435 Commerce Avenue, Duluth, GA 30096 is doing business under the Fictitious Business Name(s) 'America's Best Contacts Eyeglasses" 2395 Iron Point Road Suite 110, Folsom, CA 95630. Filed with the Clerk of Sacramento County February 29, 2024 Publish: March 22, 29, April 5, 12, 2024

**EYEGLASSES** FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01574 National Vision, Inc., Commerce Avenue, Duluth, GA 30096 is doing business under the Fictitious Business Name(s)

'America's Best Contacts & Eyeglasses" 6019 Florin Road Suite 500, Sacramento, CA 95823. Filed with the Clerk of Sacramento County March 1,

Publish: March 22, 29, April 5, 12, 2024 NATIONAL FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01848 Victoria Lose, 3432 Gates Way, Sacramento, CA 95832 is doing business under the Fictitious Business Name(s) "Journey to Freedom" 3432 Gates Way, Sacramento, CA 95832. Filed with the Clerk of Sacramento County March 8, 2024 Publish: March 22, 29, April 5, 12, 2024 **JOURNEY** 4-12-24 FICTITIOUS BUSINESS NAME

STATEMENT FRNF2024-01667 Grace Sur, 9545 Folsom Boulevard, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Beauty Solutions By Grace" 9545 Folsom Boulevard, Sacramento, CA 95827. Filed with the Clerk of Sacramento County March 5, 2024 Publish: March 22, 29, April 5, 12, 2024 BEAUTY 4-12-24 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01986 Michelle Green-Clark, 4615 Manzanita Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "KM Dance Arts" 4615 Manzanita Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County March 13, Publish: March 22, 29, April 5, 12, 2024 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01925 Surinder Singh Bedwal, 7733

Charmain Court, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Twin River ATMS" 7733 Charmain Court, Antelope, CA 95843. Filed with the Clerk of Sacramento County March 12, Publish: March 22, 29, April 5, 12, 2024 TWIN FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01623

Accredited RealEstate Schools Inc, 7840 Madison Avenue #149, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Accredited Real Estate Schools Inc" 7840 Madison Avenue #149, Fair Oaks, CA 95628. Filed with the

Clerk of Sacramento County

March 4, 2024 Publish: March 22, 29, April 5, 12, 2024 **ACCREDITED** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01932 Amanda Dugan, 6550 Sutter Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Ritual Cookies" 6550 Sutter Avenue, Carmichael, 95608. Filed with the Clerk of Sacramento County March 12, 2024 Publish: March 22, 29, April 5, 12, 2024

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01213 Best Choice Logistics Inc, 1922

Naomi Way, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Best Choice Logistics/BC Cab 1922 Naomi Way, Sacramento, CA 95815. Filed with the Clerk of Sacramento County February 15. 2024 Publish: March 22, 29, April 5, 12, 2024

**BEST** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01268 JDV Distribution LLC, 3710 Branch Street, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Jenner Vacation Rentals" 3710 Branch Street, Sacramento, CA 95838. Filed with the Clerk of Sacramento County February Publish: March 22, 29, April 5, 12, 2024

JENNER FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01713 Ryan Stambuk, 3115 Eades Way, Rancho Cordova, CA Way, 95670 is doing business under the Fictitious Business Name(s) "Off Duty Photography" 3115 Eades Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County March 5. Publish: March 22, 29, April 5, 12, 2024

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01622 TNT Industrial Contractors, Inc. 3800 Happy Lane, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "TNT Contractors, Inc." 3800 Happy Lane. Sacramento, 95827. Filed with the Clerk of Sacramento County March 4, Publish: March 22, 29, April 5, 12, 2024 TNT 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02073 Donna R. Chabrier, 1523 Oak Tree Drive, Roseville, CA 95661 is doing business under the **Fictitious** Business "Real Experience Group" 1610 R Street Suite 280, Sacramento, CA 95811. Filed with the Clerk of Sacramento County March 15, 2024 Publish: March 29, April 5, 12, 19, 2024

REAL FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-02101 Carlos Derreza, 1420 South Avenue, Sacramento, CA 95838 is doing business under the Business Fictitious Name(s) Yard Care" 1420 South "Derreza Avenue, Sacramento, CA 95838. Filed with the Clerk of Sacramento County March 18, 2024 Publish: March 29, April 5, 12, 19, 2024 **DERREZA** FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-02097 Aliatta LLC, 7924 Fruitridge Road, Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Faisal Market And Restaurant" 7924 Fruitridge Road, Sacramento, CA 95820. Filed with the Clerk of Sacramento County March 18, 2024 Publish: March 29, April 5, 12, 19, 2024 **FAISAL** 4-19-24 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01917

T-Rex Auto Repair LLC, 2577 Elkhorn Boulevard, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "T-Rex Auto Repair" 2577 Elkhorn Boulevard, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County March 12, 2024 Publish: March 29, April 5, 12, 19, 2024 TREX FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02256

Critical Path Consulting, PO Box 2924, Rancho Cordova, CA 95741 is doing business under the Fictitious Business Name(s) "Critical Path Training" 4313 Narraganset Way, Mather, CA 95655. Filed with the Clerk of Sacramento County March 21, 2024 Publish: March 29, April 5, 12, 19, 2024 CRITICAL FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02247

Devin Wayne Ford, 8686 Greenback Lane, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Smalz Studios" 8686 Greenback Lane, Orangevale, CA 95662. Filed with the Clerk of Sacramento County March 21, 2024 Publish: March 29, April 5, 12, 19, 2024 **SMALZ** 4-19-24 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-02323 Victor R Garcia and Victor M Garcia, 7659 Denio Way, Citrus Heights, CA 95610 are doing business under the Fictitious Business Name(s) "CH Café & Grill/Ericas Café/Garcia's Family Cafe" 6215 Sunrise Boulevard,

Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County March 25, 2024 Publish: April 5, 12, 19, 26, 2024 4-26-24 CAFE Tarjinder Singh Kaler has filed a

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02196 CR1F Group LLC, 5000 Birch Street #100B, Newport Beach, CA 92660 is doing business under the Fictitious Business Name(s) "Credit 1 Finance Group" 5000 Birch Street #100B, Newport Beach, CA 92660. Filed with the Clerk of Sacramento County March 20, 2024 Publish: April 5, 12, 19, 26, 2024

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02078 Elias Caraska, 5518 Auburn Boulevard, Sacramento, CA 95841 is doing business under

CREDIT

the Fictitious Business Name(s) "D & W Hobbies" 5518 Auburn Boulevard, Sacramento, CA 95841. Filed with the Clerk of Sacramento County March 15,

Publish: April 5, 12, 19, 26, 2024 HOBBIES FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-02206 Mary Gwaltney, 3416 American River Drive Suite B. Sacramento. CA 95864 is doing business under the Fictitious Business Name(s) "The Center for Educational and Social Success/ Cognizant Counseling Assessment" 3416 American River Drive Suite B, Sacramento, CA 95864. Filed with the Clerk of Sacramento County March 20, Publish: April 5, 12, 19, 26, 2024

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01918 Silverstreak Registration Permit Services LLC, 8146 Greenback Lane Suite Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Silverstreak Registration & Permit Services" 8146 Greenback Lane Suite 101, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County March 12, 2024 Publish: April 5, 12, 19, 26, 2024 SILVERSTREAK

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02219 Britanie N. Page and Collin W. Page, 8468 Central Avenue, Orangevale, CA 95662 is doing business under the Fictitious Name(s) "Page **Business** Financial Group" 8468 Central Orangevale, CA Avenue. 95662. Filed with the Clerk of Sacramento County March 20, 2024 Publish: April 5, 12, 19, 26, 2024

PAGE FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02183 German Palomares Karrom. 4 Hondo Court, Sacramento.

CA 95823 is doing business under the Fictitious Business Name(s) "G Welding Services" 4 Hondo Court, Sacramento, CA 95823. Filed with the Clerk of Sacramento County March 20, Publish: April 5, 12, 19, 26, 2024

WELDING FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-02153 John R. Watt, 7007 Main Avenue, Orangevale, CA 95662 is doing business under the Name(s) Fictitious Business Scorched Fabrication" 7007 Main Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County March 19, Publish: April 5, 12, 19, 26, 2024

SCORCHED 4-26-24 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-01708 Pomme Miel Businesses LLC, 4100 Redwood Road Suite 20A-123, Oakland, CA 94619 is doing business under the Fictitious Business Name(s) "PizzaForno" 12401 Folsom Boulevard, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County March 5, 2024 Publish: April 5, 12, 19, 26, 2024 PIZZAFORNO

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-01775

Peter Frank Ochoa, 2201 19th Avenue, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Universe Network Services" 2201 19th Avenue, Sacramento, CA 95822. Filed with the Clerk of Sacramento County March 7, 2024 Publish: April 5, 12, 19, 26, 2024 UNIVERSE 4-26-24 FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02411 Denis Voyku, 9329 Orangevale

Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "DV Transportation Services 9329 Orangevale Orangevale, CA 95662. Filed with the Clerk of Sacramento County March 28, 2024 Publish: April 5, 12, 19, 26, 2024 TRANSPORTÁTION 4-26-24 FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02378 Trading Company Inc,

7817 Wooddale Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Crazee 4 Pasta/Florian Café and Deli" 2204 Sunrise Boulevard, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County March 27, 2024 Publish: April 5, 12, 19, 26, 2024 CRAZEE 4-26-24 ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF

petition with this court for a decree changing the name(s) of Tarjinder Singh Kaler to Tarjinder IT IS ORDERED that all persons interested in the above-en-

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: March 1, 2024 Christopher E. Krueger, Judge of the Superior Court

titled matter appear before this

court on May 15, 2024, at 9:00

Publish: March 15, 22, 29, April 5, 2024 SUPERIOR COURT OF

**CALIFORNIA COUNTY OF SACRAMENTO** ORDER TO SHOW CAUSE **CHANGE OF NAME** #24CV004736 Mary Kaye Bartholomew aka

Mary Kaye Bassett has filed a petition with this court for a decree changing the name(s) of Mary Kaye Bartholomew aka Mary Kaye Bassett to Mary Kaye Prentice. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on May 23, 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: March 12, 2024 Christopher E. Krueger, Judge of the Superior Court

Publish: March 22, 29, April 5, 12, 2024 BASSETT 4-12-24 SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME

#24CV004689

Michael Fennema-Montoya has filed a petition with this court for a decree changing the name(s) of Isaiah Michael Fennema-Montoya to Isaiah Michael Montoya IT IS ORDERED that all per-

sons interested in the above-en-

titled matter appear before this

court on July 3, 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: March 12, 2024

Richard K. Sueyoshi, Judge of the Superior Court Publish: March 22, 29, April 5, 12, 2024

SUPERIOR COURT OF CALIFORNIA **COUNTY OF SACRAMENTO** ORDER TO SHOW CAUSE CHANGE OF NAME #24CV004443

Gabrielle Blalock-Tovar has filed a petition with this court for a decree changing the name(s) of Gabrielle Nicole Blalock-Tovar to Gabrielle Nicole Blalock and William Bruce Blalock-Tovar to William Bruce Blalock and Eloise Carleen Blalock-Tovar to Eloise Carleen Blalock.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 28, 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: March 8, 2024 Christopher E. Krueger, Judge of

the Superior Court Publish: March 29, April 5, 12, 19, 2024

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE **CHANGE OF NAME** #24CV005403 Indira D. Obediah has filed a pe-

tition with this court for a decree changing the name(s) of Indira D. Obediah to Indira D. Joshi IT IS ORDERED that all persons interested in the above-en-

titled matter appear before this court on June 4, 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: March 20, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: March 29, April 5, 12, 19, 2024 OBEDIAH 4-19-24

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV004617 Quoc Tuan Nguyen and Thi Van Dang have filed a petition with

SUPERIOR COURT OF

CALIFORNIA

this court for a decree changing the name(s) of Hoai Bao Khanh Nguyen to Kathy Nguyen and Hoai Bao Thy Nguyen to Thy Nauven. IT IS ORDERED that all persons interested in the above-en-

titled matter appear before this court on July 3, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if anv. why the petition for Change of Name should not be granted.

Dated: March 11, 2024 Richard K. Sueyoshi, Judge of the Superior Court Publish: March 29, April 5, 12, 19, 2024 NGUYEN SUPERIOR COURT OF

CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV005398 Miguel Marguez Arellano has

a decree changing the name(s) of Miguel Marquez Arellano to Miguel Arellano Marquez.

filed a petition with this court for

**CALIFORNIA COUNTY OF SACRAMENTO** ORDER TO SHOW CAUSE CHANGE OF NAME #24CV003856

IT IS ORDERED that all persons

# **Ben Ali Shrine Band to Present** Free Concert

Ben Ali Shrine Band News Release

SACRAMENTO, CA (MPG) - The Ben Ali Shrine Band will perform a free, family-friendly, open to the public concert at 7 p.m. Friday, April 19, at the California Automobile Museum at 2200 Front Street in Sacramento.

Under the baton of Director Jerry Lopes, the band will perform a variety of popular tunes, including a sprinkling of automotive-themed favorites.

Donation envelopes in support of the extraordinary work done by doctors and staff of the Shriners Hospitals for Children -- Northern California, 2425 Stockton Blvd. in Sacramento, will be available on-site. Donations are strictly

Ben Ali's history dates back to 1922, highlighted by positive community outreach and support of the Shriners Hospitals for Children. The Ben Ali Shrine Temple is located at 3262 Marysville Blvd., in Sacramento.

Shriners Hospitals for Children --Northern California treats children with complex medical conditions, providing care to families throughout Northern California, the western United States and portions of Mexico and Canada. The free care provided by the local hospital -- and Shriners hospitals throughout the United States -- promotes healing that otherwise would represent an enormous economic burden to affected families.

The California Automobile Museum houses one of the nation's most diverse collections of motor vehicles produced over many decades. Its extensive docent program is nationally recognized. For more information on the museum or to become a member, call 916-442-6802 or visit www.calautomuseum.org.

# Sacramento Native Serves in the South China Sea Aboard USS Theodore Roosevelt



Navy Office of Community Outreach News Release

SOUTH CHINA SEA (MPG) - U.S. Navy Quartermaster 3rd Class Krosavanh Phongphet, left, from Sacramento, Calif., and Quartermaster Seaman Apprentice Saraya Phillips, from Newark, N.J., pull down signal flags aboard the Nimitz-class aircraft carrier USS Theodore Roosevelt (CVN 71), March 12, 2024. Theodore Roosevelt, flagship of Carrier Strike Group Nine, is underway conducting routine operations in the U.S. 7th Fleet area of operations. U.S. 7th Fleet is the U.S. Navy's largest forward-deployed numbered fleet, and routinely interacts and operates with allies and partners in preserving a free and open Indo-Pacific region. Photo by Mass

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# ORDER TO SHOW CAUSE CHANGE OF NAME

interested in the above-entitled matter appear before this court on July 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: March 19, 2024 Richard K. Sueyoshi, Judge of the Superior Court Publish: March 29, April 5, 12, 19, 2024

SUPERIOR COURT OF

**CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV005556 Marie Irene Kiene has filed a pe-

tition with this court for a decree changing the name(s) of Marie Irene Kiene to Siobhan Aine Luckie. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on June 5, 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: March 22, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: April 5, 12, 19, 26, 2024

SUPERIOR COURT OF COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV004347

Michael Donald Rice has filed a petition with this court for a decree changing the name(s) of Michael Donald Rice to Michael

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on July 2, 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: March 7, 2024 Richard K. Sueyoshi, Judge of

the Superior Court Publish: April 5, 12, 19, 26, 2024 4-26-24

# NOTICE OF PETITION TO ADMINISTER ESTATE

ADMINISTER ESTATE OF **RONALD THOMPSON** CASE NO. 24PR000763 To all heirs, beneficiaries, cred-

NOTICE OF PETITION TO

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

been filed by Tonja Kraynik in the Superior Court of California, County of Sacramento, requesting Tonja Kraynik 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 April 25, 2024, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826 IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or

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

YOU MAY EXAMINE the file

kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Andrew Kern, 755 Baywood Drive, Petaluma, CA 94954, 707-658-4602 22, 29, April 5, 2024 THOMPSON 4-5-24

NOTICE OF PETITION TO ADMINISTER ESTATE OF WYNETTE O. GARDNER AKA OLE-TA WYNETTE GARDNER CASE NO. 24PR000860

To all heirs, beneficiaries, cred-

itors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Wynette O. Gardner aka Oleta Wynette A Petition for Probate has been

filed by Alison Ann Miller, in the Superior Court of California, County of Sacramento, requesting Alison Ann Miller 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 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

May 2, 2024, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826 IF YOU OBJECT to the grant-

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

a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate

Code, or (2) 60 days from the

date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code, Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file

kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Paula S. Hall, 9048 Brooks Road South, #165. Windsor, CA 95492; 707-836-1563

Publish: April 5, 12, 19, 2024 NOTICE OF PETITION TO

ADMINISTER ESTATE OF SHIRLEY ROSANO CASE NO. 24PR000904 To all heirs, beneficiaries, credi-

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

filed by Douglas Paustenbach, in the Superior Court of California. County of Sacramento, requesting Douglas Paustenbach be appointed as personal representative to administer the estate of the decedent.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative 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: May 8, 2024 at 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826 IF YOU OBJECT to the grant-

ing 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 a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of

any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address, and tele-

phone number of the Attorney for

Petitioner is: Robert A Gordon,

40 Hanford Street, Suite B,

Sutter Creek, CA 95685; 209-267-1685 Publish: April 5, 12, 19, 2024

4-19-24 NOTICE OF PETITION TO ADMINISTER ESTATE OF PATRICIA ANN WHITMAN AKA

PATRICIA WHITMAN AKA PAT WHITMAN CASE NO. 24PR000678

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Patricia Ann Whitman aka Patricia Whitman aka Pat Whitman.

An Amended Petition for Probate has been filed by Leslie D. Whitman III, in the Superior Court of California, County of Sacramento, requesting Leslie D. Whitman III be appointed as personal representative(s) to administer the estate of the dece-

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 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 May 7, 2024, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written obiections 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 conv to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file

kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Raoul J. LeClerc. P.O. Drawer 111, Oroville, CA 95965; 530-533-5661 Publish: April 5, 12, 19, 2024

WHITMAN 4-19-24 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.

been filed by Tabitha Eaden Thompson, in the Superior Court of California, County of Sacramento, requesting Tabitha Eaden Thompson be appointed as personal representative(s) to administer the estate of the decedent. The petition requests authority

A Petition for Probate has

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 May 8, 2024, 1:30 p.m. in Dept 129: Superior Court of California. County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826 IF YOU OBJECT to the grant-

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

a contingent creditor of the 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 Eaden Thompson, 8662 Farewell Court, Elk Grove,

CA 95624; 916-730-3947 Publish: April 5, 12, 19, 2024 COLEMAN 4-19-24

#### SUMMONS SUMMONS (CITACION JUDICIAL)

CASE NUMBER: 23CV001955 NOTICE TO DEFENDANT: Flora Taylor, an individual; and does 1-20. YOU ARE BEING SUED BY PLAINTIFF: Angela Bradley, an

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

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Clerk (Secrétario) N. Young, Deputy (Adjunto) Publish: March 15, 22, 29, April 5, 2024 BRADLEY

Sacramento, CA 95814

# Kings Korner By V.G. Harris

The Kentucky Derby is right around the corner, but for the Sacramento Kings this is their version of coming down the home stretch. The recent 2-1 road trip is reason for celebration, and the recent nail-biting win over the Orlando Magic should have every fan applauding.

It's hard to imagine any game that our multi-talented 6th man Malik Monk goes 0-11 from the field, and still the Kings pull out a victory. Still, that's what happened, and once again this frenetic squad continues

What Domantas Sabonis is doing nightly is awe-inspiring, and I for one believe he will eventually set a new NBA record for consecutive double doubles. Imagine leading the league in rebounds for a second consecutive season, as well as leading the league in triple doubles.

Thirteen games to go, and for any naysayers as it relates to matching or exceeding last years 48 wins, I say shame on you. Dream the dream, and get behind these guys.

I love the way they play together, and when someone hits the hardwood, it's a mad dash to see who is going to help him up first!

The smiles these guys bring nightly are genuine, and if you need any more inspiration, I'd recommend watching the movie Hoosiers one more time. I can feel the magic in this team, and I'm beyond excited to see what the last 13 games will look like.

Every team in the NBA passed on Keon Ellis, and it took the Sacramento Kings to see promise in him. Rising from the depths of the G league, this unlikely prospect is having his own version of a coming out party.

The recent injury to popular Kevin Huerter has given Keon a temporary starting spot, and it appears he would like to make a case for it being permanent. Keon had a career-high 19 points in the gritty win over the Magic, and his defense has been consistent the entire season. Fast feet, quick hands, and stamina give Keon an edge that he takes advantage of every night, and like teammates Domantas Sabonis and De'Aaron Fox, he brings his lunch pail to work every night.

This team is full of unselfish players that not only talk the talk, but walk the walk.

Every year 30 teams begin the season with dreams of a championship, and it takes a grueling 82 games before the playoffs begin. This year the Kings have a real shot at either the 5th or 6th spot, which would avoid the uncertainty of a one game playoff in the new format called the play-in for teams in the 7th thru 10th positions.

Over and over again this season, the Kings have beaten teams that are headed for the playoffs, and currently have a 50% winning percentage over teams they've faced with a winning record.

The Kings face a tough 76er squad Monday night, and then play back-to-back games against the Dallas Mavericks Tuesday and Friday nights.

Dallas has an identical record to the Kings, so this mini home stand looms large in determining who will make the top 6 and avoid the dreaded play-in.

Why am I so optimistic? For one, the Kings have finally found some rhythm from the free-throw line, and although their overall percentage for the season is still abysmal, their recent performances are showing great improvement. Couple that with Keon Ellis's sudden offensive outburst, the yeoman like performances nightly from Sabonis and Fox, and the overall team defense that has suddenly hit their stride: hold onto your seats!

Coach Brown has suddenly been able to win some challenges, and that could not have come at a better time.

Sadly, NBA officiating, in my humble opinion, may be at an all-time low, and without a doubt, the league will need to address much needed changes in the off-season.

With heralded 7th man Trey Lyles sidelined with a knee sprain, it's critical that bench players Alex Len and Davion Mitchell continue to shine. Both players have a big upside, and the extended minutes they are likely to see will undoubtedly pay dividends when the

I continue to say that matching or exceeding the 48 wins from last season is not beyond this team's capability, so as fans let's give them all the encouragement we can.

Buckle up, but by all means get excited. This is what basketball is all about, and we have a real team to root for!

Give me your thoughts at vgharriskingsfan@gmail.com.

Enjoy the home stretch!



Dr. Universe: What would happen to female honey bees if male bees didn't exist? -Emmie, 12, Arizona

Dear Emmie,

When I want something sweet, I pull out a jar of honey made by my bee friends at Washington State University. I talked about your question with one of the insect scientists there, Rae Olsson.

They told me a honey bee colony includes one female queen, many female workers and, depending on the time of year, some male drones.

Workers have lots of jobs. They gather nectar and pollen. They take care of each other, the queen and the baby bees.

A drone's only job is to mate with a queen from another colony.

The gueen's only job is to make more bees. A mated queen stores sperm cells from male bees in a little pouch. Then, she can decide whether to lav female eggs or male eggs. Eggs fertilized with sperm become female bees. Unfertilized eggs become male bees.

It works that way because bees and their relatives are haplodiploid.

Most animals—including humans like you and cats like me—are diploid. That means we have "double" copies of our genes. Genes are like DNA instructions your cells use. Some of your genes influence the traits that make you, you. Like your eye color or how shy you are.

A diploid animal has two copies of its genes because it comes from a fertilized egg. It gets one copy from the egg cell and one copy from the sperm cell.

Female bees are diploid with two copies of their genes, too. But male bees only have one copy of their genes. They're haploid.

So, if something wiped out all the male honey bees, queens could just lay more male eggs. If those new drones matured in time to mate with the new queens, everything would be fine.

If male bees didn't exist at all—like the idea of male bees vanished or there wasn't time for new male eggs to mature—gueen bees wouldn't be able to lay fertilized eggs. That means no new workers and no new queens.

"The workers are like 98% of the hive," Olsson said. "So, within a pretty short period of time there would be no female honey bees to take care of the colony." But cape honey bees in South Africa have a cheat code for emergencies that could save them—even if male bees were gone forever. If the gueen bee dies, the workers can lay unfertilized eggs that become female bees instead of male bees.

Thanks to a quirk in the cape honey bees' eggmaking process, the egg cell contains two sets of genes instead of one set. The new bees are clones, or exact copies of the worker bee.

"They could have whole lines of just female bees without males," Olsson said. "But they're losing out on the genetic trait changes that might happen with fertilized eggs."

The reason animals fertilize their eggs is to mix up the genes. It's like shuffling a deck of cards. You probably aren't going to get the exact same cards you had before you shuffled.

When every animal in a group has a different mix of genes, the group can adapt better to changes in their environment. There's probably someone in the group who can survive whatever life throws at them. Still, making cloned workers is a pretty sweet way cape honey bees already adapted. You could say it's their plan bee. Sincerely,

Dr. Universe

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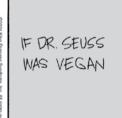




Out on a Limb



by Gary Kopervas



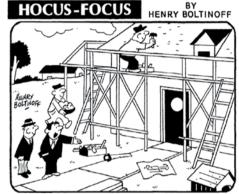
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I WON'T

by BUD BLAKE

ANDMAKE SURE YOU DON'T

FORGET!





Find at least six differences in details between panels.

taller. 4. Dormer is moved. 5. Ladder rung is missing. 6. Line in walkway is moved. Differences: 1. Door is taller. 2. Toolbox is moved. 3. Man is

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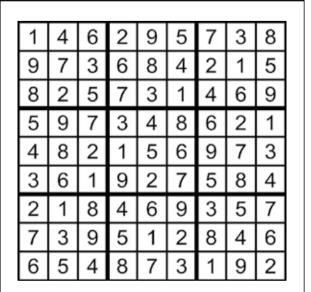
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### **CLUES**

**ACROSS** Parting words

6. Broadcasting

acronym 9. Taj Mahal city

14. "Fat chance!" 15. Fits of shivering

16. Rundown 17. Historical period 18 its weight in

gold" 19. \*Namesake of

famous pact signed in 1955 21. \*"The City of a

Hundred Spires" 23. Financial assistance 24. Bird's groomer

25. Pod nugget 28. Fountain order

30. Duck dish a certain way 35. Picture on a coat

37. Feline vibration

39. Stocking fiber 40. Stink to high heaven 41. Cocoyam, pl.

43. Pelvic bones 44. Frost over (2 words)

46. Stew bean 47. Sleeveless garment

48. Predicament

50. Snakelike fish 52. Hi-\_\_\_\_ monitor 53. Toothy wheel 52 Hi-

55. \*Street, in capital city in #38 Down

\*On the Danube 60. \*On the Thames

63. Virtue, in Italian 64. \*Street, in capital

66. Dashboard instru-68. Beside, archaic

69. Geological Society of America

70. Type of heron 71. Parks or Luxemburg

72. Pecking mother 73. Like oboe's sound

1. "\_\_\_\_ the land of the free ..."

2. Cold one 3. Peruvian Empire

4. Miss America topper 5. Blood infection

6. Prepare to swallow 7. \*Dublin's cultural quarter

neighborhood, "Temple

8. Parallelogram, e.g. 9. All excited

10. Spiritual leader

11. Network of nerves 12. Certain something in

20. Take puppy from a pound

22. "Hamilton: An American

Musical" singing style

24. Great \_\_\_\_ Re 25. \*On the Seine

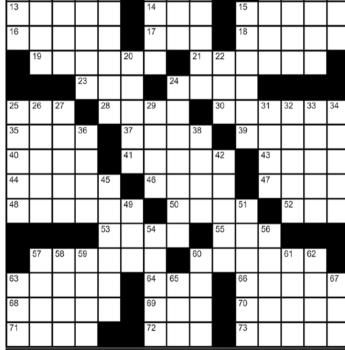
26. Not slouching 27. Arabian chieftain

29. Like Roman god Janus 31. \*Also the most popu-

lous city in Ukraine 32. More ill

33. Neil Diamond's "Beau-34. Annoying tiny biters 36. Arctic jaeger 38. \*Located in boot-

# CROSSWORD





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shaped country 42. Sound of artillery 45. Kind of hickory nut

49. Jack's inferior 51. Like a Grammy nominee 54. Frustration, in print

56. "A bird in hand is worth two in the bush," e.g. 57. Source of veritas

58. Wraths 59. Volcano in Sicily 60. Ground beef description

61. Fairytale giant 62. "All You \_\_\_\_ Is Love" 63. Variable, abbr. 65. Put to work

67. Hog heaven



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

CITRUS HEIGHTS MESSENGER • 11 APRIL 5, **2024** 

# California Insurance Market 'In Chaos'



Here are the remains of a burned home in Berryessa Highlands on Sept. 21, 2020. Photo by Anne Wernikoff for CalMatters

#### By Levi Sumagaysay CALMatters.org

With more California homeowners just discovering their insurance policies are getting canceled — and hundreds of thousands of others stuck with a pricey option of last resort state Insurance Commissioner Ricardo Lara's efforts to fix the home insurance market can't come quickly enough.

Lara has introduced two main regulations, with more to come. The first, unveiled last month, aims to streamline rate reviews. State law gives the Insurance Department the power to approve or deny insurers' requests to raise premiums. Insurance companies complain the process has been holding up the increases they seek as a result of what they say are increased costs due to rising climate-change risks and inflation.

The second regulation will let insurers use catastrophe modeling — which combines historical data with projected risk and losses — along with other factors when setting their premiums. California is the last state to allow for catastrophe modeling.

"We're undertaking the state's largest insurance reform," Lara said during a press conference earlier this month. "We can no longer look solely to the past to guide us to the future."

He said catastrophe modeling will lead to "more reliable rates," "greater insurance availability" and "safer communities," because he said it would further encourage and reward wildfire mitigation by homeowners and communities. Insurance Department spokesperson Michael Soller said success will mean fewer homeowners needing to turn to the FAIR Plan, the state-mandated insurer of last

Insurance trade groups, which stand to benefit most from the new regulations, agree with Lara's support for catastrophe modeling and support his so-called sustainable insurance strategy. So do fire chiefs, to an extent. But almost everyone else — homeowners, consumer groups and former insurance commissioners — has lingering

U.S. Rep. John Garamendi, a Democrat representing parts of Solano and Contra Costa counties, had two stints as state insurance commissioner in the mid-1990s and early 2000s. He says the insurance market is "in chaos" — and that Lara should be holding public hearings and demanding insurance company executives testify to explain to Californians why

their premiums are rising.

"One of the critical things a commissioner does is to analyze the market and provide the public with information," Garamendi said in an interview with CalMatters. "(Lara) didn't use his power to control the industry and second, to inform Californians."

The criticism drew a retort from Soller: "Commissioner Lara is fixing decades-long neglected issues that have led to this crisis. He is focused on safeguarding the integrity of the state's insurance market, not second-guessing from predecessors who had their chance and failed to act."

Dave Winnacker, chief of the East Bay's Moraga-Orinda Fire District, said the upsides of catastrophe modeling include being able to credit what home owners, communities and governments do to lessen wildfire risk. That includes being able to account for the numbers and proximity of firefighters in certain areas, Winnacker said.

"Depending on where you are in a state, and that's tied to population density, the number of firefighters available could affect the outcome (of a wildfire)," he said, adding that catastrophe models should reflect that.

He also said he and other fire chiefs are working to make sure the interests of consumers, fire professionals, insurers and the state are aligned. Insurers may not know what homeowners, communities and local fire departments are doing to reduce wildfire risk. One idea: a database to share that information.

"There is no future in which we can price our way out of this crisis with just premiums," Winnacker said, adding that everyone needs to work together.

Dave Jones, the state insurance commissioner for eight years before Lara took over in 2019, said he is "trying to avoid looking over the shoulder of my successor."

Jones is now director of the Climate Risk Initiative Center for Law, Energy & the Environment at UC Berkeley School of Law. He said it is good for consumers that the catastrophe-modeling regulation could take forest management into consideration. But he said he's not sure Lara's actions will be sufficient.

Before the end of the year, Lara is also expected to issue a regulation that will allow insurers to factor reinsurance costs into their rates. Reinsurance is insurance for insurance companies in the event of large payouts. That plus the other new regulations may "help in the short

to mid term," giving insurance

companies the ability to raise



State Insurance Commissioner Ricardo Lara speaks during a press conference with Los Angeles labor leaders and advocates in Commerce on Sept. 26, 2022. Photo by Alisha Jucevic for CalMatters

premiums, Jones told CalMatters.

But he said those actions may "ultimately be overwhelmed by our failure to stop the fossil-fuel industry, which is contributing to rising temperatures" and therefore insurance losses.

Jones also pointed out that Florida has long allowed insurers to use catastrophe modeling and has let them factor in reinsurance costs in their rates — yet its insurance market is in worse shape than California's.

"Florida has done what insurers are asking for," Jones said. Yet "Florida's rates are three or four times the national average."

Mark Friedlander, spokesperson for the Insurance Information Institute, an industry group, confirmed that the group estimates that Florida's average home insurance premium was \$6,000, or three-and-a-half times the national average, in 2023.

In addition, Jones said Florida's version of California's last-resort FAIR Plan — called the Citizens Property Insurance Corp. because it's funded with a surcharge on policyholders has more than 1 million policies. California's growing FAIR Plan, run by a pool of insurers, has 373,000 policies, its president told state lawmakers recently.

"That raises the question," Jones said. "Giving insurers (higher rates) and shifting the burden to all Californians... whether that's going to be enough in the face of growing background risk associated with climate change."

Meanwhile, last week State Farm said that it is not renew-

ing policies for 30,000 California

homeowners, as well as refus-

ing to cover all commercial

apartments by not renewing 42,000 of those policies.

This is happening despite California approving State Farm's requests to levy double-digit premium increases last

"One of our roles as the insurance regulator is to hold insurance companies accountable for their words and deeds," said Soller, the Insurance Department spokesperson. "State Farm General's decision... raises serious questions about its financial situation — questions the company must answer to regulators."

State Farm spokesperson Sevag Sarkissian would not comment beyond the statement the company put on its website last week, which read in part: "This decision was not made lightly and only after careful analysis of State Farm General's financial health, which continues to be impacted by inflation, catastrophe exposure, reinsurance costs, and the limitations of working within decades-old insurance

regulations." Sarkissian also referred CalMatters to the Personal Insurance Federation of California, which counts State Farm as a member. The industry group's president, Rex Frazier, said in an email last week that allowing insurers to use catastrophe modeling would help with insurance availability. Yet in its statement, State Farm acknowledged the actions Lara is taking to try to fix the insurance availability and affordability crisis in California, even as it announced its decision not to renew tens of

June Lake in Mono County,

thousands of homeowners. Joyce Kaufman, a retiree in

recently got a notice of non-renewal for her homeowners insurance with Farmers, which she said she and her husband were dreading but expecting.

"I'm not really sure what the state's trying to do, both at the commissioner and legislative level," Kaufman said. And losing the ability to renew her policy is affecting her other insurance needs, she said. As her broker helps look for an alternative, her auto premium is now going up about \$300 a year because it will no longer be bundled with home

As the new regulations give insurance companies what they had asked for, one part of Lara's strategy — which he first laid out last year after an executive order by the governor — is conspicuously missing. Lara had said insurance companies would be required "to commit to writing at least 85 percent of their statewide market share in wildfire-dis-

tressed underserved areas." That provision is nowhere in the text of Lara's unveiled regulations so far — an omission not lost on consumer groups or for-

mer commissioner Jones. "Where is that 85 percent?" asked Carmen Balber, executive director of Consumer Watchdog. Soller, the Insurance Department's spokesperson, said that part of the commissioner's strategy is coming.

Balber also said she is concerned that the catastrophe-modeling regulation "appears to not comply with the transparency requirements of Prop. 103," the voter-approved law that regulates the insurance

According to the text of the regulation on catastrophe modeling, the public will be able to take part in reviewing catastrophe models before they're deemed acceptable. But anyone who helps review the models will be required to sign a nondisclosure agreement.

"If a big chunk of your insurance rate is behind a 'black box,' then that's not what the voters passed," when they passed Proposition 103 in 1988, Balber said. "At the end of the day, if the commissioner passes something that hides something behind closed doors, we'll have to consider challenging it." Levi Sumagaysay covers

the economy for CalMatters. Previously, she was a senior reporter who covered worker issues, the gig economy, inequality and corporate accountability for MarketWatch. She also was a longtime reporter and tech and business editor at the Mercury News.

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# Fix Prop 47

#### By John McGinness

On the general election ballot in 2014 California voters were given the opportunity to vote for Proposition 47, the so-called Safe Neighborhoods and Schools Act.

For those of us who took the time to read the text of the proposition, it was clear that nothing in this law would make schools or neighborhoods safer. On the contrary, the proposition was fraught with damaging ideas. Crimes such as possession and use of dangerous drugs would be reduced from felonies to misdemeanors. Possession of the so-called date rape drug would be an offense that would warrant no jail time whatsoever. Possession of methamphetamine would also be reduced to a mere misdemeanor, those possessing it could claim it was for personal use, regardless of the quantity, and no time in custody would follow. In recent history, very few people had been forced to serious time in custody for mere possession of illicit drugs. However, the threat of incarceration would often be the impetus for defendants to go to drug court, where they would stipulate to their guilt and be forced into

Round Roast - Bnls

Boneless/Skinless

Chicken Breasts

I

Pork Baby Back

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Pork Loin Chops

**Boneless** 

Ribs

9 49 Pork Loin Roast

Boneless

the walking dead, while discarding human waste and dirty hypodermic needles on the playgrounds and streets of cities and towns throughout the state.

The loss of the ability to file felony charges in these cases would foreseeably evaporate the participation in drug court, because the incentive to do so would be lost by removing the criminal justice-imposed consequences for such offenses.

Similarly, changes that would eliminate real consequences for serial theft were a part of this horribly ill-conceived proposition. Previously, repeat thieves would be subject to jail time felony consequences. The criminal element generally knew of the consequences of California Penal Code Section 666 that would make even petty theft with a prior a potential felony that could result in time in-custody for repeat cases of theft, reducing the incidents of repeat theft. All the penalty enhancements for repeat theft cases would be eliminated by the passage of this proposition.

It was abundantly foreseeable – if this proposition passed it would incentivize chronic dangerous drug abuse, and serial theft. Retailers would have a difficult time



persuaded to support

something seemingly

so appealing as the Safe

Neighborhoods and

Schools Act. Afterall, who

among us does not want

safe neighborhoods and

Summary and Title of this

proposition was disingenu-

ous. There was nothing in

this proposition that would

make schools or neigh-

borhoods safer. In fact,

it was clearly predictable

that this proposition would

adversely affect public

safety in schools, neigh-

borhoods, businesses, and

recreation venues to a

degree not previously seen

Regrettably, the voters

were duped by dishon-

est messaging from the

in society.

The problem is the

schools?

John McGinness. Courtesy photo

to be realized from a system that would not punish offenders.

Similarly, drug addiction as the result of chronic drug abuse would skyrocket. The quality of life would be profoundly diminished in urban, suburban, and even rural parts of California.

All of this would be abundantly clear to those who took the time and effort to read the proposition, and realize the predictability of the devastating consequences that cept became law.

very people who had been

entrusted with their vote.

Consider the ubiquitous tents in public places; the sickly pathetic souls wandering about in a daze; and the areas lost for use by law abiding, tax paying citizens because of fear for their safety and concerns for their health posed by those who have ravaged their own bodies by chronic drug abuse. Consider relentless images of smash and grab retail thefts that have forced long-time successful businesses to flee the state, because they cannot endure the current conditions.

Retail and cargo theft have exploded in California. Drug addiction and homelessness have become a humanitarian crisis. The consequences are impacting public safety and the quality of life of all Californians.

Members of the California legislature have promised to fix the problem, as have members of the state's executive branch. Do not be fooled into believing these false promises. This mess was created by well-intended voters who were lied to. Proposition 47 is a law that was created by the voters, ONLY the voters can amend it.

There is good news, the Homelessness, Drug Addiction, and Theft Reduction Act is very likely to qualify for the November ballot and will give the voters an opportunity to ameliorate the adverse consequences of Proposition 47. There is still an opportunity to sign the petition to ensure the voters have a legitimate choice this year.

This effort will reclassify theft with two or more prior convictions as jail-eligible felonies, add new laws to address "smash and grab" thefts, add Fentanyl to the ls of hard drugs resulting in felony prison time, and provide addiction and mental health services for treatment-mandated felony charges.

Some have asserted that enforcing laws and imposing consequences on offenders represents a lack of compassion. Who do you love that you want to see sleeping on a cold Sacramento sidewalk on a January night with temperatures in the teens, or conversely baking in the summer sun in triple digit heat? Who honestly believes that a young offender who begins to steal, and is not persuaded away from that behavior by predictable consequences for their actions will live a richer, fuller life?

Compassion demands providing the resources and impetus for change.

To sign the petition, or learn more, visit https:// casafecommunities.com.

John McGinness, MS is the retired sheriff of Sacramento County. an adjunct professor of Criminal Justice and Leadership Studies and the host of the John McGinness Show on KFBK. He can be reached at 916-924-3901.





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