

**SAFE Credit Union
Invitation to
SacTown Run**
PAGE 2

**California
Insurance Market
'In Chaos'**
PAGE 10



West Sacramento News Ledger

VOLUME 60 • ISSUE 14

Serving the West Sacramento Region Since 1964

APRIL 5, 2024

**SEE
INSIDE**

**MATSUI STATEMENT
ON EMISSION
STANDARDS**



PAGE 6

**GOATS ARE
BACK IN
TOWN!**



PAGE 2

**CAN THE
KINGS MAKE
A PLAYOFF RUN?**



PAGE 9



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

PRSRD STD.
U.S. POSTAGE
PAID
CARMICHAEL, CA
PERMIT NO. 350
OR CURRENT
POSTAL CUSTOMER

Yolo Farm to Fork to Host Inaugural Lavender Run



The Capay Valley Lavender Farm is a serene sight for visitors. Photo courtesy of Yolo Farm to Fork

**Yolo Farm to Fork
News Release**

CAPAY VALLEY, CA (MPG) - Yolo Farm to Fork is thrilled to announce its Inaugural Lavender Run, taking place on Saturday, June 1 from 10 a.m. to 12 p.m. at the Capay Valley Lavender Farm. This unique event promises to combine the spirit of wellness with the beauty of nature, offering participants a memorable experience that celebrates health, sustainability, and community.

The Lavender Run invites participants of all ages and fitness levels to embark on a scenic journey through picturesque lavender fields, where the soothing fragrance of lavender will invigorate the senses and inspire

a deeper connection with the natural world. Runners and walkers alike will have the opportunity to explore the stunning landscape while promoting physical activity and healthy living.

"We are excited to introduce the Lavender Run as a new addition to the Yolo Farm to Fork event lineup," said executive director Salvador Ramirez. "This event not only promotes fitness and well-being but also highlights the importance of sustainable agriculture and the benefits of locally sourced produce."

In addition to the run, participants can look forward to a variety of engaging activities, including lavender-themed refreshments and snacks sourced from local farms, educational

sessions on the health benefits of lavender and sustainable farming practices, live entertainment featuring local musicians and performers, and artisanal vendors offering handcrafted lavender products and farm-to-fork delights.

The Lavender Run is more than just a race; it's a celebration of the vibrant community and the natural abundance of the Yolo County region. By participating in this event, attendees will not only support local farmers and businesses but also contribute to the promotion of sustainable living practices.

Registration for the Lavender Run is now open. To reserve your spot and learn more about this event, visit <https://shorturl.at/gkqlR> ★

Alexandra Yakovleva says to experience art

MPG Staff

WEST SACRAMENTO, CA (MPG) - Alexandra (Sasha) Yakovleva has always loved art. As a child in Kaliningrad, Russia, Yakovleva was always drawing and painting so her mother enrolled Yakovleva in art school. Yakovleva fondly remembers the exciting school field trips that presented a variety of subjects to draw.

Yakovleva occasionally drew and painted. At age 20, Yakovleva came to America as an adventure to see a new land, new people and new cultures.



Alexandra (Sasha) Yakovleva presents Peaceful Pisces, a segmented abstract piece painted in oil. Photo provided by Alexandra Yakovleva

Yakovleva officially immigrated to America at age 21 to South Lake Tahoe.

"There was a strong interest in pursuing an independent lifestyle and

exploring personal identity and career aspirations without the influence of societal pressure of the country I grew up in," Yakovleva said. "Which

wasn't bad by any means but the breath of fresh air in your 20th is much needed."

Nine years later, at age 30, Yakovleva relocated to Sacramento and for the last seven years, has lived in West Sacramento where her artistic practice has flourished. Yakovleva began to paint in segmented abstract.

"Experiencing separation from family as an immigrant, I started paying closer attention to how the world directly impacted my life," Yakovleva said. "Dealing with family situations, aging parents and

Continued on page 3

Nonprofit Sector Report Released

**Yolo Community Foundation
News Release**

YOLO COUNTY, CA (MPG) - The Yolo Community Foundation's 2024 State of the Yolo Nonprofit Sector report showed that growth in nonprofit organizations' expenses outpaced growth in revenues again last year, just like the year before.

The report, made possible by a Teichert Foundation grant and released March 26, enables the Yolo County community to understand the needs and concerns of local nonprofit organizations and how to support the organizations. The report is available at <http://bit.ly/YCFStateoftheSector2024>.

An extensive overview of the Yolo County nonprofit landscape is provided, including data on revenue and expense changes since 2022, nonprofit economic projections for 2024, staffing and volunteer trends, and a description of the significant needs and challenges of the Yolo nonprofit organizations.

A key finding is that 45% of nonprofit organizations surveyed are volunteer-led with no paid staff and 81% of volunteer-led nonprofits have annual revenues less than \$100,000.

Another finding is that smaller, volunteer-led nonprofits are experiencing a slower recovery from the COVID-19 pandemic.

Furthermore, 46% of nonprofits with paid staff reported increasing their staff in 2023, while only 17% reported decreasing their staff.

Nonprofit staff reported financial sustainability and funding among their organization's most significant needs; and they worry most about the social and emotional well-being of members in the vulnerable groups that they serve.

This year's report focuses on how nonprofits have a strong desire for expansion and what their greatest concerns are for their next fiscal year.

Main report themes include an underrepresentation of BIPOC (Black, Indigenous, and people of color) representation in local nonprofit leadership and staffing, despite Yolo County's population diversity, and that nonprofits do

Continued on page 3



Land Park
1146 Sherburn St.
95822
\$629,500
5 Bedroom w/Den &
2 Bathrooms. Lovely
land Park Community
In Contract

Low Mortgage Opportunity
1399 Sacramento Ave.,
#86
West Sacramento, CA
95691
\$129,000
3 Bedroom, 2 Bath,
1,248 Sq. Ft.



Virtual Tours: www.facebook.com/TheJerrettTeam/videos
DANIEL & DONIELLE JERRETT
916-215-1920 | THEJERRETTTEAM@GMAIL.COM



West Sac Goats Are Back in Town!

Have you seen the goats yet? Head over to the Clarksburg Branch Line Trail!



Goat herds will be in various locations in West Sacramento through late May 2024. Image by Artur Pawlak from Pixabay

City of West Sacramento News Release

WEST SACRAMENTO, CA (MPG) - Two herds comprising 750 goats are working along the Clarksburg Branch Line Trail and further south near the Railroad Trestle for the next few days clearing high grass and weeds to reduce fire danger.

The herds will be in various locations in West Sacramento through late May 2024 tackling hard to reach high growth areas like the banks of the Barge Canal, Clarksburg Branch Line Trail, and along the river by the

Tower Bridge. Come on out to visit... they will make your day!

Want to keep up with the adorable West Sac goats? Now you can track their whereabouts with our goat tracker! Follow their journey as they munch through the city. Locations subject to change. Check it out at <https://wsac.city/GoatTracker>.

The City hires the goats twice a year, once in the fall and once in the spring, to help munch down vegetation in open spaces. The City of West Sacramento has been renting the environmentally friendly goats from Blue Tent Farms in Red Bluff since 2014. ★

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. ★

Local Writers Wanted

We are looking for local Freelance Writers to provide great coverage.

MPG Call us today at 916-773-1111

LOCAL NEWS

HAS NEVER BEEN SO IMPORTANT!
SUBSCRIBE NOW!



ONLY
\$52*
PER YEAR

RECEIVE WEST SACRAMENTO NEWS LEDGER EVERY WEEK AT YOUR HOME OR BUSINESS!

YES! START MY SUBSCRIPTION NOW!

FULL NAME

STREET

CITY

ZIP

PHONE

EMAIL ADDRESS

MAIL YOUR PAYMENT AND GET STARTED IMMEDIATELY:

West Sacramento News Ledger

Office address:
1040 West Capitol Ave., Suite B, West Sacramento, CA 95691

West Sacramento News Ledger is published weekly on Friday.
*Subscription rate valid only within Yolo County.



DON'T WAIT! CALL NOW! 916-773-1111

LOCAL ARREST RECORDS



Find out what's happening in your local area at...

WESTSACRAMENTONEWSLEDGER.COM

ARREST LOGS UPDATED DAILY

CALL 916-773-1111 • WESTSACRAMENTONEWSLEDGER.COM

Sen. Dodd: Get Free Tax Help, Credits

Office of Senator Bill Dodd News Release

SACRAMENTO, CA (MPG)

- With this year's April 15 tax filing deadline approaching, Sen. Bill Dodd, D-Napa, reminds taxpayers of two key benefits they may take advantage of to ensure they get back any money they earned:

Free preparation assistance is available from California's Franchise Tax Board's Volunteer Income Tax Assistance program and a Tax Counseling for the Elderly program to help individuals with limited incomes complete their tax returns.

And families should apply for the California Earned Income Tax Credit, a benefit worth thousands of dollars for working people who earn low or moderate incomes. Starting this year, Cal EITC has

expanded eligibility to low-income workers aged 18-24 and individuals 65 and up.

"I want to make sure every eligible person is able to receive the benefits provided by the state's Earned Income Tax Credit, which I was proud to help create," Sen. Dodd said. "It's easy to become lost in the maze of forms and rules when you are filing your taxes. Fortunately, there are teams of qualified volunteers out there ready to help."

People seeking help with their taxes can visit <https://www.ftb.ca.gov/help/free-tax-help/index.html>.

Assistance is available through April 15 and is limited to full-year residents. The VITA program specializes in assisting disabled taxpayers, those with low to limited income and non-English speaking taxpayers. The TCE program

provides free income tax assistance for middle- or low-income taxpayers, giving special attention to those 60 and older.

The Cal EITC program can be a game-changer for many low-income families. Those who are eligible may also be eligible for other programs including Medi-Cal, CalFresh and CalWORKS.

For an online calculator to determine your benefit, visit <https://caleite4me.org/>. In addition, the IRS has its Taxpayer Advocate Service, which provides an independent system to ensure unresolved tax problems are handled promptly and fairly. For information go here <https://www.irs.gov/taxpayer-advocate>.

Free tax preparation programs are also supported by nonprofit groups like the United Way at <https://www.yourlocalunitedway.org/free-tax-preparation> ★

February New Home Sales Were the Best in Region for Month Since 2005

North State Building Industry Association News Release

SACRAMENTO REGION, CA (MPG)

- Sacramento-area new home sales continued at a fast pace in February as area homebuilders recorded the region's highest February sales totals since 2005, the North State Building Industry Association reported today.

BIA members sold 762 homes during the month, the best February sales volume since 2005 when 908 homes were sold during the height of the housing boom. The average sales total for the month is 504.

February's sales were up 31% from January and 37% from February 2023. During the first two months of the year, 1,342 homes have sold – 28% higher than last year's total for the same period.

Chris Norem, the BIA's political director and senior policy advisor, said the continued strong demand was fueled by the benefits of new homes, the fact relatively few existing homes are on the market and gradually decreasing mortgage interest rates. He added the scarcity of existing homes for sale is likely to continue.

"The latest inflation report actually



Homebuilders recorded the region's highest February sales totals since 2005. Photo by Paul Brennan from Pixabay

ticked upward, which will likely cause the Federal Reserve to hold off on interest rate cuts," Norem said. "That will likely mean that the number of existing homes on the market will continue to be well below normal, making the availability of new homes a great choice for prospective homebuyers."

As usual, the most sales took place in Roseville with 184, followed by Elk Grove, Sacramento, Folsom and Rancho Cordova. (See charts below.) The BIA's sales figures cover 190 active new home communities in Sacramento, Placer, Yolo, Yuba, El Dorado, Amador and Sutter counties. ★

Alexandra Yakovleva says to experience art

Continued from page 1

realizing that life isn't always paradise, I learned that every decision comes with its own price. As my thoughts started to conflict and create unproductive chaos, I turned to art sketching that came out compartmentalized. My first sketch was a segmented drawing of 'Girl with a Pearl Earring' in pencil. Later, I began incorporating chess figures and profiles into my artwork."

Yakovleva paints oil paintings that she describes as "selected images that are infused with personal meaning or memories and then dissected into harmonious segments."

Yakovleva focuses on color and on texture. Within each segment of the piece, she builds texture with a pallet knife and then fills in the segments with rich, bold colors. Her desire is to ensure visual attractiveness by allowing the eye an assortment of depths to enjoy.

The inspiration for segmented abstract painting can be traced back to a trip to Germany that she took some 20 years ago. While sightseeing, she visited beautiful cathedrals.

"I was mesmerized by the breathtaking

beauty of stained-glass windows. They were stunning and unique," Yakovleva said. "Each color occupied its own designated space on the panel, resembling a harmonious mosaic."

Yakovleva considered the beautiful stained-glass windows as a life lesson as she learned to compartmentalize feelings and emotions in her everyday life. "

Each color is separated, just like feelings, conflicting thoughts, experiences," Yakovleva said.

Yakovleva's work is on display from April 4 through April 26 at Gallery 1075 in the West Sacramento Community Center, 1075 West Capitol Ave. The public is invited and encouraged to visit this free art display. Yakovleva's artwork can also be viewed on her website at www.alexandrayakovleva.art. To contact Yakovleva, message her on Instagram at @alexandra_yajovleva_art

Her message to the community, in part, is "Don't deprive yourself from the joy of art. The world of art is incredibly rich, and one doesn't need to know how to draw or have extensive knowledge about art to explore it. Just open yourself up to it and express curiosity about." ★

Ben Ali Shrine Band to Present Free Concert at California Automobile Museum

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 voluntary.

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 ★

Serial Sex Offender Sentenced to Multiple Life Sentences

Yolo County District Attorney News Release

WOODLAND, CA (MPG) - On March 25, Miguel Garcia, a 30-year-old Woodland man was sentenced for the sexual assaults of four minor female victims.

The victims were abused at the home of a family member over a period of many years and ranged in age from 5 to 11 years old at the time they were abused. Judge Samuel T. McAdam sentenced Garcia to two indeterminate life sentences in state prison, totaling 30 years plus an additional term of 10 years after his lifer sentence is served.

Statements written by the victims were read in court at the sentencing hearing. The court that they were sad, angry and scared that Garcia would get out of prison and hurt them again.

After hearing from

the victims, McAdam remarked how brave each of them was to come forward to tell what happened and reassured each victim that they had done the right thing by speaking up. The victims were supported throughout this legal process by the Yolo County Multi-Disciplinary Interview Center and victim advocates from the Yolo County District Attorney's Office.

Garcia pled guilty on Jan. 29, on the morning of trial as opening statements were set to begin. As to the first victim, Garcia pled guilty to committing a Sexual Act with a Child 10 years of age or Younger. As to the second victim, Garcia pled guilty to committing a Lewd or Lascivious Act Upon a Child Under 14. As to the third victim, Garcia pled guilty to committing a Lewd or Lascivious Act Upon a Child Under 14. As to the fourth victim, Garcia pled guilty

to committing a Lewd or Lascivious Act Upon a Child Under 14. Garcia admitted a special allegation to committing Lewd or Lascivious Acts upon more than one victim. Garcia also admitted the victims were particularly vulnerable.

District Attorney Jeff Reisig said, "Today, four young victims faced their abuser and bravely shared how sexual abuse can tear a family apart. Each victim endured years of abuse behind closed doors while Garcia took advantage of a position of trust, committing his crimes through secrecy and deceit. We stand with the victims in deep gratitude that the court sentenced Garcia to a term indicative of the seriousness of his offenses. We hope that the bravery of these young victims here serves as a sign of hope and encouragement for other survivors to come forward to report their own abuse." ★

Vegan Outreach News Release

YOLO COUNTY, CA (MPG)

- There has never been a better time to try vegan as the inaugural Yolo County Vegan Chef Challenge is here for the entire month of April. Local chefs will compete for your votes with creative and delicious plant-based menu options. Veganism is on the rise and you're invited to see why.

In honor of Earth Month, Vegan Outreach encourages everyone to try vegan for the environment. Animal agriculture is one of the largest contributors of human-made

greenhouse gas emissions, deforestation, water pollution and air pollution. With so many alternatives available, it's easier than ever to make choices that help the environment. The Yolo Vegan Chef Challenge is here to provide more vegan options to community residents.

Visit the Yolo County Vegan Chef Challenge website at veganchefchallenge.org/Yolo to see the list of participating restaurants and menu items this month. Then sample the unique vegan dishes being offered by your favorite local restaurants.

Vote for your favorites

either at the restaurants or by April 30 on the Yolo County Vegan Chef Challenge Website.

The Vegan Chef Challenge invites diners to experience the many benefits of a plant-based diet by signing up for the free 10 Weeks to Vegan program. This guided challenge gives participants everything they need to get started with eating vegan. Each week, participants learn to replace one animal product with a vegan version, while receiving nutritional tips, product recommendations and recipes. To learn more, visit www.10weeks.org ★

Nonprofit Sector Report Released

Continued from page 1
not collaborate for collective impact.

Other themes are that Yolo County nonprofits need improved outreach and communication channels to effectively reach and serve communities; and organizational stability is crucial for Yolo County nonprofits' long-term sustainability and effective service delivery.

Based on the themes that emerged from this year's State of the Sector survey and interviews with executive directors, Yolo

Community Foundation has assembled a call to action for local donors, elected officials and community members.

Recommendations include learning about the Yolo nonprofits by reading the Yolo Community Foundation's Yolo County Nonprofit Directory, which will be released before the annual Big Day of Giving on May 2. The directory includes insights on participating nonprofits, their missions and how you can support them.

To read the full report,

including the rest of the call to action, visit <http://bit.ly/YCFStateoftheSector2024>.

The Yolo Community Foundation offers donor-advised funds and other philanthropic vehicles, donates to local nonprofits, fosters volunteerism and supports local giving. The foundation currently has more than 100 philanthropic funds valued at nearly \$11 million and is an affiliate of the Sacramento Region Community Foundation. For more information, visit www.yolocf.org ★



Yolo County is Working to Empower Socially Disadvantaged Farmworkers

County of Yolo News Release

WOODLAND, CA (MPG) -

The Yolo County Board of Supervisors is deeply committed to supporting and empowering socially disadvantaged local farm workers. In line with this commitment, the county recently collaborated with the Ujamaa Farmer's Collective, in partnership with the Centers for Land Based Learning (CLBL), to address the needs of underserved individuals passionate about agriculture. Through an agreement with Yolo County, utilizing \$1.25 million in state funds, the collective procured local farmland and essential equipment for the operations of an educational farm.

"Many facets of Yolo County collaborated to make this possible, including the General Services Department and County Counsel, who worked with the California Department of Parks and Recreation," explained Yolo County Supervisor Jim Provenza. "This agreement underscores our dedication to promoting education and empowerment among socially disadvantaged farmworkers to ensure a more equitable agricultural landscape."

After the conclusion of several pandemic-era programs intended to mitigate the disproportionate

impact of the COVID-19 pandemic on local farmworkers, leadership across the county intensified efforts to enhance support for the local farming community. This initiative led to the creation of the YoloWorks! Agricultural Labor Program, through which dedicated county staff identify and offer educational, financial, housing, and nutritional resources to local farmers, ensuring their stability, with a particular emphasis on support at regional migrant centers.

Last August, Yolo County proudly hosted the inaugural Yolo County Farmworker Day Resource Fair, a significant event celebrating local farmworkers and providing essential resources to their families. Additionally, the program supports local farmworkers' professional development through initiatives like the Northstar Digital Literacy Program and community engagement activities such as the Long Sleeve Shirt Drive. By addressing farmworkers' needs and empowering them to thrive in Yolo County, the program plays a crucial role in nurturing a resilient agricultural community.

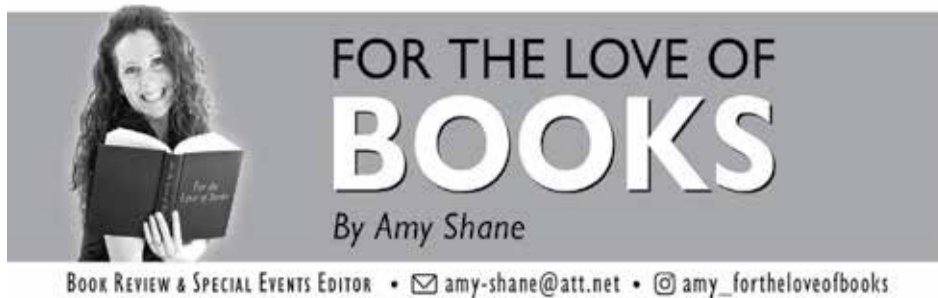
Yolo County Supervisor Angel Barajas expressed appreciation for the collaborative efforts aimed at supporting the local farmworker community. "Our ongoing initiatives

demonstrate our commitment to standing in solidarity with our farmworkers, acknowledging their invaluable contributions to our agricultural sector," remarked Supervisor Barajas.

The Yolo County Board of Supervisors encourages community engagement and invites residents to stay informed about the progress of these initiatives as the county works towards empowering socially disadvantaged local farmworkers. Additionally, the board is excited to announce that YoloWorks! Agricultural Labor Program has partnered with the California Employment Development Department to host a Farmworker Resource Fair this April. Residents of Mutual Housing at Spring Lake can expect support from an array of community resources, including career guidance, agricultural rights and safety information, support from local service providers, refreshments, a raffle, and much more.

For information about farmworker assistance programs and resources, please visit www.YoloWorks.org.

Additionally, residents are welcome to call 2-1-1, which is a resource to access vital health and human services, information, and community resources. ★



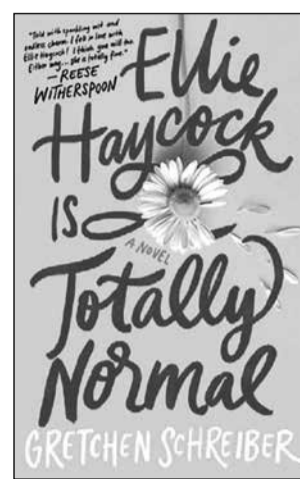
Ellie Haycock is Totally Normal by Gretchen Schreiber

"The Breakfast Club meets Five Apart."

Ellie Haycock's life has never felt normal, even though it's her greatest desire. Torn between two lives'- one as a typical teenager at high school with her friends and the other at the hospital and living in the Coffman Family Care home. Ellie knows where she would rather be.

Just when Ellie thinks everything is perfect, between her high school debate team and her boyfriend, Jack, Ellie's lungs bring everything crashing down. Now, back at Coffman Home, Ellie spends her time between doctors she doesn't trust, her hospital friends, and trying to hide from her mom's constant updates and posts on her blog. However, this stay suddenly becomes different when Ellie meets first-timer Ryan, whose optimism is nauseating. What starts as open banter quickly becomes the thing she needs most.

As Ellie tries to juggle all the aspects of her so-called "normal" life, she realizes she can't do it alone, but not before everything falls apart. Now Ellie is left with a choice. Ellie can take the advice of her hospital friends Ryan and Caitlyn



◆ Publisher: Wednesday Books
◆ Intended Audience: Young Adult
◆ Release Date: March 5, 2024

to stand up for herself and voice how she is feeling, or allow everyone else, including her parents, to have control. Then, of course, there is what to do about Jack, her upcoming surgery, and her new friendship with Ryan. Whatever she chooses, Ellie will indeed find out that life is anything but ordinary.


Filled with wit, candor, and real-life feelings, Ellie Haycock is Totally Normal is the story readers have been waiting for. Gretchen Schreiber brings real-life feelings, emotions, and vulnerability to a teenager living with the unknowns of a mysterious illness and the disabilities that come from it. In a story that follows a

real-life timeline along with real emotions and reactions, even if they aren't the "right" ones. Refreshing, unique, and well-thought-out characters add to the story, lending a realistic view to teenagers dealing with medical issues and cancer. Ellie Haycock is not reserved, doesn't always say the right things, and is even emotional, which allows readers an inside peek at what life may look like for the teens who get the outside stares. While Ellie has found security with her hospital friends, nothing makes them immune from their overwhelming feelings, fears, and how others look at them.

Gretchen Schreiber wonderfully highlights the relationship between daughter and mother and the powerful feelings that come from making a personal medical journey into a public one. Schreiber showcases the range of emotions along with the negative effects of social media delicately displaying the balance between empowering and healing versus detrimental and invasive. A stand-out story full of honesty and heart, Ellie Haycock is Totally Normal is a story readers can't help but fall for. ★

WE SUPPORT FIRST RESPONDERS  

SERVING FAMILIES IN WEST SACRAMENTO SINCE 1962 FD #1082



RIVER CITIES FUNERAL CHAPEL

916-371-4535 • www.RiverCitiesFuneralChapel.com

◆ Complete Funeral Services • Cremation or Burial • We Use All Cemeteries • World Wide Shipping • Insurance Funded • Pre-Need Plans With Price Guarantee

Our funeral home is owned, managed and cared for by the Daniel family of West Sacramento, representing five generations of funeral service.

910 SOULE STREET • WEST SACRAMENTO CA 95691

MOXIE SALON



DONOVAN BLAZAK
your professional hairstylist

1029 Jefferson Blvd
West Sacramento, CA. 95691

916-371-4906
916-747-5201
hairbydonovan@gmail.com

CHURCH DIRECTORY

Looking for a place to worship?

Check here first!
To find out how to list your place of worship in this directory, call (916) 371-8030 for more information.

<p>Seventh Day Adventist Church Sasa Andelkovic, Senior Pastor</p> <p>2860 Jefferson Blvd., W. Sac. PO Box 447, W. Sac. 95691</p> <p>Sat. Sabbath School 9:30 a.m. Worship 11 a.m. (916) 372-6570</p>	<p>Community Lutheran Church <i>Join us for a positive, uplifting message!</i> We welcome all!</p> <p>Sunday Service at 10 a.m. 920 Drever St. (916) 317-8804 Facebook.com/ CommunityLutheranWestSacramento</p>
<p>New Seasons Church <i>Your Church in West Sacramento</i> Pastor Ron Jackson</p> <p>Sunday Service 9:30 a.m. 2124 Michigan Blvd., West Sacramento, CA 95691 (916) 265-4025 pastorron@newseasons.ws.com www.newseasons.ws.com</p>	<p>Trinity Presbyterian Church 1500 Park Blvd. W. Sacramento (916) 371-5875 www.TrinityWestSac.org info@trinitywestsac.org Pastor Jamie Crook</p> <p>Spanish Ministry Pastor: Miryam Osorio Sunday Worship Services: 10 a.m. Blended/Traditional Noon Spanish Language</p>
<p>West Sacramento Baptist Church Sun. School - 9:30 a.m. Sun. Worship - 11 a.m. Wed. Prayer Meeting & Bible Study - 6:30 p.m. 2124 Michigan Blvd. (916) 371-2111</p>	<p>Our Lady of Grace Catholic Church 911 Park Blvd, West Sacramento Office: (916) 371-4814 Fr. Mathew Rappu, Pastor Mass: Mon, Tues, Wed 8:30 a.m. Fri 8:30 a.m. at OLG school during school year Sat: 5:30 p.m. vigil, Sun: 9 a.m., 11 a.m.</p>
<p>Center for Spiritual Awareness <i>The church love is building</i> 1275 Starboard Dr. W. Sac. 95691 (916) 374-9177 Sun. Services: 9 am and 10:45 am Meditation: 10:30 am Youth Programs & Jr. Church Rev. Rick Harrell www.csasacramento.org revrick@csasacramento.org</p>	<p>Lighthouse Church of West Sacramento Pastor Rosendo Lara Sundays Service - 10:30 a.m. 3605 Gregory Ave. West Sacramento, CA 95691 (916) 371-6706</p>

Matsui Statement on New Tailpipe Emission Standards

Office of Rep. Doris Matsui

WASHINGTON, D.C. (MPG) - Congresswoman Doris Matsui (CA-07) released the following statement in response to the Environmental Protection Agency (EPA) finalizing new light-duty vehicle tailpipe emission standards for cars and SUVs, model years 2027 and beyond.

The transportation sector is the largest source of greenhouse gas emissions in the United States, accounting for 27% of all greenhouse gas emissions. Congresswoman Matsui has been one of the foremost voices in Congress calling for new, stronger emission standards for passenger cars and light-duty trucks. In March of 2023, the Congresswoman led 54 lawmakers in urging EPA to issue and swiftly finalize a new emissions rule for light-duty vehicles. In July of 2023, after EPA proposed a new rule, the Congresswoman again led 91 colleagues in urging EPA to swiftly finalize a strong

emissions rule.

"Today's announcement by the Biden Administration is an unprecedented step toward a cleaner, safer, and more resilient future," said Congresswoman Matsui. "The new emissions rule for light-duty vehicles announced today will cut emissions from passenger cars and trucks by more than 50%, helping America and the world avoid the worst consequences of climate change and delivering \$13 billion annually in public health benefits. I have fought for years to see this day, and I applaud the President and the EPA for taking this historic leap forward."

As co-chair of the Sustainable Energy and Environment Coalition (SEEC), Congresswoman Matsui has long been a champion of bold climate action and the adoption of ambitious vehicle emission standards. In addition to light-duty vehicles, last September, Congresswoman Matsui led a letter urging EPA to finalize the strongest heavy-duty vehicle emission standards. ★

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. ★

Teens Who Use Both Cannabis and Tobacco Have Lower Grades, More Absences

UC Davis Health News Release

SACRAMENTO, CA (MPG)

- More and more states in the U.S. are legalizing recreational cannabis, leading to concerns that teen use will increase. Tobacco consumption among high school students, including vaping and e-cigarettes, is a concerning 12.6%, although trending downward.

Researchers at UC Davis were interested in learning how the combined use of these two products — cannabis and tobacco — might impact high school students in California.

In a new study published in *The Journal of Pediatrics*, they found high school students who use both tobacco and cannabis products miss more school and have lower grades compared to students who don't use either product or who use the products individually (tobacco or cannabis) but don't combine them.

"Substance use is a main predictor of educational outcomes, including absenteeism," said Melanie Dove, an assistant adjunct professor in the Department of Public Health Sciences and first author of the paper. "These results highlight the need for comprehensive efforts to prevent and reduce substance use from both cannabis and tobacco products among youth."

California survey reveals students' tobacco and cannabis use

The researchers analyzed data from the 2021-22 California Healthy Kids Survey. The anonymous, confidential survey administered by the California Department of Education asks questions about wellness, resiliency, school climate and safety. The study reviewed responses from 287,653 high school students in ninth and 11th grade.

The researchers found

that among high school students in California:

-3.7% use tobacco and cannabis

-3.7% use cannabis only

-1.7% use tobacco only

Students who used both tobacco and cannabis reported the highest percentage of absenteeism. On average, they missed three days of school in the past month — almost one and a half more days of absenteeism than teens who didn't use both products.

Students who co-used tobacco and cannabis were also more likely to have lower grades than students who did not use either product.

Using an 8-point scale with an 8 representing mostly A's and 1 representing F's, they found the average grade for students who did not use cannabis or tobacco was 6.24, or mostly B's.

By comparison, average grades for students who used both cannabis and tobacco were about half a grade lower, at 5.08 or mostly B's and C's.

Students who used either cannabis or tobacco, but not both, also had slightly lower grades than nonusers: students who only used tobacco had an average grade of 5.61 (mostly B's), and students who only used cannabis had an average grade of 5.54 (mostly B's).

Harmful effects on student health

The U.S. Surgeon General released a report describing the health risks of e-cigarettes on youth and young adults. It explains how habits formed in youth, when the brain is still developing and learning, can result in teens getting addicted more easily.

"We know that using tobacco and cannabis puts young people at risk for longer-term addiction, behavioral issues and respiratory health problems," said Elisa Tong, a co-author of the study. Tong is a physician at UC Davis Health

and director of the Tobacco Cessation Policy Research Center. "For young people who are not current users but are exposed to use by others, the aerosol from these products is not harmless, and contains potentially harmful chemicals, heavy metals and fine particulates," Tong said.

Schools and parents can help prevent tobacco use

The researchers noted some limitations of their study. The survey is not representative of all high school students in California. Students who were absent on the day of the survey were not included. Another limitation is that the data is based on students' self-reported responses; even though the survey was anonymous, students may feel uncomfortable sharing their actual substance use or absence patterns and may have underreported them.

Another consideration is that the percentage of California high school students who report using any tobacco product is 6.6%, according to the 2022 California Youth Tobacco Survey. This percentage is well below the national average (12.6%) and may reflect California's rigorous anti-smoking campaigns and the adoption of non-smoking public spaces dating back to the mid-1990s.

"While certain school factors — like peer pressure — can contribute to teen tobacco and cannabis use, schools also play a critical role in prevention, especially in partnership with families," said Kevin Gee, a professor at the UC Davis School of Education and senior author of the paper. "One important tool available to California's schools is the Tobacco Use Prevention Education program that, when strategically invested in intervention and cessation activities, has shown promise in reducing tobacco use among teens." ★



Court Upholds Flows Plan for San Joaquin River Tributaries

A state plan that requires leaving unimpaired flows of 30% to 50% in each of three San Joaquin River tributaries—the Stanislaus, Tuolumne and Merced rivers—can move forward, according to a court ruling. More than a dozen lawsuits, including one filed by the California Farm Bureau, challenged different aspects of the state's first phase of the water quality control plan update. Water districts, farmers and residents in the region protested the plan, saying it would do little to restore salmon and other fish populations, while cutting water supplies to the northern San Joaquin Valley.

California Water Chief: State Must Manage for Weather Extremes

The state's water chief last week emphasized the need to better manage flood flows and groundwater during wet periods to improve water supply reliability during dry periods. During the California Farm Bureau Capital Ag Conference in Sacramento, California Department of Water Resources Director Karla Nemeth highlighted work underway and outlined long-term plans to help the state adapt more broadly. She also acknowledged that investments in water infrastructure—which farmers have urged for years—have been slow coming.

Farm Delegation Advocates at State Capitol

Farmers and ranchers gathered at the state Capitol in Sacramento last week to advocate on policies impacting agriculture, from groundwater management to wildfires to technology. As they met with lawmakers and staff during the annual Capital Ag Conference, which marks the start of the legislative year, the delegation of California Farm Bureau members focused particular energy on trying to rescue a program that provides financial compensation to ranchers whose livestock are impacted by wolves. Amid the state budget deficit, money ran out for the pilot program.

Study Results are Unclear on Whether Grass-fed Beef is More Sustainable

With California set to become a leader in grass-fed beef production and demand, researchers at University of California, Davis, reevaluated grass-fed production systems in the western U.S. The results? There was neither a clear winner nor loser. According to their study published in the *Journal of Animal Science*, the conventional beef system had the lowest greenhouse gas footprint but the highest energy-use and smog footprints. "This study illustrated the complexities underpinning beef sustainability," the report concluded. The findings were outlined at a recent UC Davis field day. ★

Be a part of something important

Local Writers Wanted

We are looking for local Freelance Writers to provide great coverage.



Call us today at 916-773-1111



LEGAL ADS FOR YOLO COUNTY?

We Can Do That!

Call to place your legal advertising

916-773-1111

All Legal Ads Published by Messenger Publishing



TO ADVERTISE CALL 916-773-1111

LOCAL ARREST RECORDS

CARMICHAELTIMES.COM

Find out what's happening in your local area

Arrest Logs updated daily

Be a part of something important Local Writers Wanted

We are looking for local Freelance Writers to provide great coverage.



Call us today at 916-773-1111

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

LEGAL ADVERTISING

News-Ledger Adjudicated For and By the County of Yolo, Adjudication No. CV PT 09-1432 – September 4, 2009

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

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240061
The following person(s) is doing business as: Tax Pro Solutions, 840 Sacramento Avenue Apt 139, West Sacramento, CA 95605.
Lance C LeClair, PO Box 1383, West Sacramento, CA 95605. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on January 22, 2024.
This statement was filed with the County Clerk of Yolo County on January 22, 2024.
By: Jesse Salinas, Deputy
Publish: March 15, 22, 29, April 5, 2024
TAX 4-5-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240232
The following person(s) is doing business as: Pakpour Banks Divorce Lawyers, 1712 Picasso Avenue Suite B, Davis, CA 95618.
Brian Pakpour and Keith Banks, 1712 Picasso Avenue Suite B, Davis, CA 95618. This business is conducted by A General Partnership. The registrant commenced to transact business under the fictitious business name or names listed above on January 1, 2024.
This statement was filed with the County Clerk of Yolo County on March 12, 2024.
By: Jesse Salinas, Deputy
Publish: March 22, 29, April 5, 12, 2024
PAKPOUR 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240219
The following person(s) is doing business as: Muffler Express, 2415 West Capitol Avenue, West Sacramento, CA 95691.
Anthony Sargetti, 2415 West Capitol Avenue, West Sacramento, CA 95691. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on February 1, 2023.
This statement was filed with the County Clerk of Yolo County on March 7, 2024.
By: Jesse Salinas, Deputy
Publish: March 22, 29, April 5, 12, 2024
MUFFLER 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240203
The following person(s) is (are) doing business as: LIFETIME GREEN COATINGS 041 042 CA, 1757 Cannery Loop, Davis, CA 95616 County of YOLO Mailing Address: 1757 Cannery Loop, Davis, CA 95616 SILICON VALLEY ECO FLOOR COATINGS LLC, 3400 COTTAGE WAY, STE G2, SACRAMENTO, CA 95825 This business is conducted by a limited liability company The registrant(s) commenced to transact business under the fictitious business name or names listed above on N/A. SILICON VALLEY ECO FLOOR COATINGS LLC S/ Raymond Kung, Managing Member, This statement was filed with the County Clerk of Yolo County on 03/05/2024. Jesse Salinas, County Clerk/Recorder KQUAM, Deputy 3/22, 3/29, 4/5, 4/12/24
CNS-3787406# 4-12-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240222
The following person(s) is doing business as: Dos Gringos, 1605 Meadow Road, West Sacramento, CA 95691.
Joseph Montana Gonzales GP, and Gilbert Louis Cota GP, 1605 Meadow Road, West Sacramento, CA 95691. This business is conducted by A General Partnership. The registrant commenced to transact business under the fictitious business name or names listed above on N/A. This statement was filed with the County Clerk of Yolo County on March 6, 2024.
By: Jesse Salinas, Deputy
Publish: March 29, April 5, 12, 19, 2024

DOS 4-19-24
FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240272
The following person(s) is doing business as: Alliance Tree Care, 109 Colby Lane, Winters, CA 95694.
Alejandro Lopez, 109 Colby Lane, Winters, CA 95694. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on N/A. This statement was filed with the County Clerk of Yolo County on March 22, 2024.
By: Jesse Salinas, Deputy
Publish: March 29, April 5, 12, 19, 2024
ALLIANCE 4-19-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240262
The following person(s) is doing business as: MANNA BEVERAGES, 2150 STONE BLVD. WEST SACRAMENTO, CA 95691, County of YOLO.
Mailing Address: 3309 COLLINS LN LOUISVILLE, KY 40245 MBV-CA, LLC, 3309 COLLINS LN LOUISVILLE, KY 40245
This business is conducted by LIMITED LIABILITY COMPANY. The registrant commenced to transact business under the fictitious business name or names listed above on N/A
/s/ KEVIN R. ATKISSON
This statement was filed with the County Clerk of Yolo County on 03/19/2024.
Jesse Salinas, County Clerk/Recorder
By: MELISA VERA, Deputy
Publish: 3/29, 4/5, 4/12, 4/19/24
CNS-3795940# 4-19-24
NEWS-LEDGER 4-19-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240234
The following person(s) is (are) doing business as: Pik Stop Photo Booths, 813 HARBOR BLVD. 122, WEST SACRAMENTO, CA 95691 County of YOLO
Pik Stop Co. LLC, 813 HARBOR BLVD. 122, WEST SACRAMENTO, CA 95691
This business is conducted by a limited liability company
The registrant(s) commenced to transact business under the fictitious business name or names listed above on N/A.
Pik Stop Co. LLC
S/ Geneve Reyes, Member
This statement was filed with the County Clerk of Yolo County on 03/12/2024.
Jesse Salinas, County Clerk/Recorder
Jesse Salinas, Deputy
Publish: 3/29, 4/5, 4/12, 4/19/24
CNS-3796651# 4-19-24
NEWS-LEDGER 4-19-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240284
The following person(s) is doing business as: Petras Cleaning Services, 154 Oak Avenue, Woodland, CA 95695.
Petra Olivera, 154 Oak Avenue, Woodland, CA 95695. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on N/A. This statement was filed with the County Clerk of Yolo County on March 26, 2024.
By: Jesse Salinas, Deputy
Publish: April 5, 12, 19, 26, 2024
PETRAS 4-26-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240174
The following person(s) is doing business as: YY'S Accounting, 532 Short Street, West Sacramento, CA 95605.
Yelena Yavorstskaya, 532 Short Street, West Sacramento, CA 95605. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on December 1, 2018. This statement was filed with the County Clerk of Yolo County on February 26, 2024.
By: Jesse Salinas, Deputy
Publish: April 5, 12, 19, 26, 2024

YYS 4-26-24
FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240271
The following person(s) is doing business as: LCL Consulting, 544 S Campus Way, Davis, CA 95616.
Brett Lee, 544 S Campus Way, Davis, CA 95616. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on N/A. This statement was filed with the County Clerk of Yolo County on March 22, 2024.
By: Jesse Salinas, Deputy
Publish: April 5, 12, 19, 26, 2024
LCL 4-26-24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO
ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2024-0536
Sunshine Elise Faiad has filed a petition with this court for a decree changing the name(s) of Sunshine Elise Faiad to Sunshine Elise Flores.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 30, 2024, at 9:00 a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.
Dated: March 1, 2023
Daniel M. Wolk, Judge of the Superior Court
Publish: March 22, 29, April 5, 12, 2024
FAIAD 4-12-24

ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2024-0455
Tatyana M Amautova aka Tanya Mikhailovna Amautov and aka Tatyana Amautov has filed a petition with this court for a decree changing the name(s) of Tatana M Amautova aka Tanya Mikhailovna Amautov and aka Tatyana Amautov to Tanya Mikhailovna Osipov.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 1, 2024, at 9:00 a.m. in Department 11, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.
Dated: February 21, 2024
Timothy L. Fall, Judge of the Superior Court
Publish: March 29, April 5, 12, 19, 2024
ARNAUTOVA 4-19-24

ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2024-0650
Kimberly Souza has filed a petition with this court for a decree changing the name(s) of Kimberly Christina Souza to Domonique Christina Souza.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 9, 2024, at 9:00 a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.
Dated: March 21, 2024
David W. Rosenberg, Judge of the Superior Court
Publish: March 29, April 5, 12, 19, 2024
SOUZA 4-19-24

ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2024-704
Selena Marie Martinez has filed a petition with this court for a decree changing the name(s) of Selena Marie Martinez to Selena Marie Anderson.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 21, 2024, at 9:00

a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.
Dated: March 21, 2024
David W. Rosenberg, Judge of the Superior Court
Publish: April 5, 12, 19, 26, 2024
MARTINEZ 4-26-24

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE NO. F20240216
The person(s) or entity listed below are abandoning the use of the following fictitious business name(s): Redwood Tree Apartments, 607 East Eighth Street, Davis, CA 95616.
The fictitious business name was originally filed in Yolo County on August 12, 2019, and is being abandoned by the registrant(s) listed below: Bart Connolly, 1949 Farndon Avenue, Los Altos, CA 94024, and Brooke C Brandow, 1528 Brown Drive, Davis, CA 95616.
The business was conducted by: A Limited Partner.
This statement was filed with the County Clerk of Yolo County on March 7, 2024.
By: Jesse Salinas, Deputy
Publish: March 29, April 5, 12, 19, 2024
REDWOOD 4-19-24

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF PETE AGRAAN, JR. CASE NO. PR2024-0075
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Pete Agraan, JR.
A Petition for Probate has been filed by Alicia Agraan, in the Superior Court of California, County of Yolo, requesting Alicia Agraan 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: May 9, 2024, 9:00 a.m. in Dept 11. Superior Court of California, County of Yolo, 1000 Main Street, Woodland, CA 95695.
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.
YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Petitioner is: Alicia Agraan, 3429 Martineque Street, West Sacramento, CA 95691; 916-372-3298
Publish: April 5, 12, 19, 2024
AGRAAN 4-19-24

LIEN SALE

NOTICE OF LIEN SALE
Notice is hereby given pursuant to California Business and Professional Codes #21700-217 Section 2328 of the UCC of the Penal Code, Section 535 the undersigned, StorQuest Express Self Storage/Ramco St. of West Sacramento, will sell at public sale by competitive bidding the personal property of: JACQUELYN DIFIORI D122
Property to be sold: Misc. Items. Household Items
Auctioneer Company: www.storagetreasures.com
The Sale will end at 10:00 AM, April 18th, 2024. Goods must be paid in CASH at site and removed at completion of sale. Sale is subject to cancellation in the event of settlement between the owner and obligated party. **3005 Ramco St. West Sacramento, CA 95691 (916)241-8600 4/5, 4/12/24**
CNS-3799192# 4/12/24
NEWS-LEDGER 4/12/24

TRUSTEE SALE

T.S. No.: 23-10323
Notice of Trustee's Sale
Loan No.: '9077 You Are In Default Under A Deed Of Trust, Security Agreement And Fixture Filing (With Assignmnet Of Rents And Leases) Dated 6/9/2023. Unless You Take Action To Protect Your Property, It May Be Sold At A Public Sale. If You Need An Explanation Of The Nature Of The Proceeding Against You, You Should Contact A Lawyer. On 4/30/2024 at 12:45 PM, Prestige Default Services, LLC, as duly appointed Trustee under and pursuant that certain Deed Of Trust, Security Agreement And Fixture Filing (With Assignmnet Of Rents And Leases) dated 6/9/2023 ("Deed of Trust") recorded on 6/15/2023, as Document No. 2023-0009575 in book , page , of Official Records in the Office of the Recorder of Yolo County, California, executed by Michael J. Moser and Kim Sik Yee Yu Co-Trustees Of The Yu Family Trust, Dated May 7, 2018 And Its Amendments ("Trustor"), as trustor, to secure obligations in favor of Center Street Lending VIII SPE, LLC, A Delaware Limited Liability Company, as beneficiary. Will Sell At Public Auction To The Highest Bidder For Cash (payable at time of sale in lawful money of the United States), by Cash, a Cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). Checks must be made payable to Prestige Default Services. At: north (rear) entrance to City Hall, 1110 West Capitol Avenue, West Sacramento, all right, title and interest conveyed to and now held by it under the Deed Of Trust in the property situated in said County, California, describing the land therein: Lot 166, Elkhorn Village No. 1, in the City of West Sacramento, County of Yolo, State of California, according to the Official Plat thereof, filed for record in the Office of the Recorder of Yolo County, California, on November 3, 1950, in Book 4 of Maps, at Pages 30 and 31. A.P.N.: 014-571-006-000 The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 809 Fremont Blvd , West Sacramento, California 95605 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warrant, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed Of Trust with interest (including, without limitation, default interest) and late charges thereon, the prepayment premium, legal fees and other costs, fees, expenses and charges, and advances, and interest thereon, and the fees, charges and expenses of the undersigned trustee ("Trustee") as

provided in the note, loan agreement and other loan documents secured by the Deed Of Trust, at the time of the initial publication of this Notice of Trustee's Sale reasonably estimated to be \$293,657.04. The amount may be greater on the day of sale as accrued interest, costs and fees, and any additional advances, will increase the figure prior to sale. The current beneficiary under the Deed Of Trust (the "Beneficiary") hereby elects to conduct a unified foreclosure sale pursuant to the provisions of California Commercial Code Section 9604(a)(1)(B) and to include in the non-judicial foreclosure of the estate described in this Notice of Unified Trustee's Sale all of the personal property and fixtures described in the Deed Of Trust. The Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed Of Trust and this Notice of Unified Trustee's Sale. The personal property which was given as security for trustor's obligation as described in the Deed Of Trust. No warranty is made that any or all of the personal property and/or fixtures still exists or is available for the successful bidder and no warranty is made as to the condition of any of the personal property and/or fixtures, which shall be sold "as is" "where is". The Beneficiary heretofore executed and delivered to the undersigned, a written Declaration of Default and Demand for Sale, and a Written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located, and more than three months have elapsed since such recordation. Notice To Potential Bidders: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. Notice To Property Owner: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (877) 440-4460 or visit this internet website https://mkconsultantsinc.com/trustees-sales/, using the file number assigned to this case 23-10323. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. Date: 3/27/2024 Prestige Default Services, LLC 1920 Old Tustin Ave. Santa Ana, California 92705 Questions: 949-427-2010 Sale Line: (877) 440-4460 Tina Suikkonen, Vice President of Operations and Compliance
Published 4/5, 4/12, & 4/19, 2024
News Ledger 4-19-24

PUBLIC LIEN SALE
Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to satisfy Extra Space's lien, by selling personal property described below belonging to those individuals listed below at the location indicated. 19389 County Rd 102, Woodland, CA, 95776 on 4/17/24 @ 2pm: Zhiyi Huang 975 F St, West Sacramento, Ca, 95605 on 4/17/24 @ 11am: William Johnson: Clarence Redic The auction will be listed and advertised on www.storageexpress.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. 4/5/24 CNS-3798994#
NEWS-LEDGER 4-5-24

TRUSTEE SALE

TRUSTEE SALE
T.S. No.: 23-10323
Notice of Trustee's Sale
Loan No.: '9077 You Are In Default Under A Deed Of Trust, Security Agreement And Fixture Filing (With Assignmnet Of Rents And Leases) Dated 6/9/2023. Unless You Take Action To Protect Your Property, It May Be Sold At A Public Sale. If You Need An Explanation Of The Nature Of The Proceeding Against You, You Should Contact A Lawyer. On 4/30/2024 at 12:45 PM, Prestige Default Services, LLC, as duly appointed Trustee under and pursuant that certain Deed Of Trust, Security Agreement And Fixture Filing (With Assignmnet Of Rents And Leases) dated 6/9/2023 ("Deed of Trust") recorded on 6/15/2023, as Document No. 2023-0009575 in book , page , of Official Records in the Office of the Recorder of Yolo County, California, executed by Michael J. Moser and Kim Sik Yee Yu Co-Trustees Of The Yu Family Trust, Dated May 7, 2018 And Its Amendments ("Trustor"), as trustor, to secure obligations in favor of Center Street Lending VIII SPE, LLC, A Delaware Limited Liability Company, as beneficiary. Will Sell At Public Auction To The Highest Bidder For Cash (payable at time of sale in lawful money of the United States), by Cash, a Cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). Checks must be made payable to Prestige Default Services. At: north (rear) entrance to City Hall, 1110 West Capitol Avenue, West Sacramento, all right, title and interest conveyed to and now held by it under the Deed Of Trust in the property situated in said County, California, describing the land therein: Lot 166, Elkhorn Village No. 1, in the City of West Sacramento, County of Yolo, State of California, according to the Official Plat thereof, filed for record in the Office of the Recorder of Yolo County, California, on November 3, 1950, in Book 4 of Maps, at Pages 30 and 31. A.P.N.: 014-571-006-000 The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 809 Fremont Blvd , West Sacramento, California 95605 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warrant, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed Of Trust with interest (including, without limitation, default interest) and late charges thereon, the prepayment premium, legal fees and other costs, fees, expenses and charges, and advances, and interest thereon, and the fees, charges and expenses of the undersigned trustee ("Trustee") as

INVITATION TO BID

Sealed proposals will be received and submitted **electronically** through the City's Procurement system at <https://www.cityofwestsacramento.org/business/invitation-to-bid> until **2:00 PM local time on Friday, April 19th, 2024**, at which time and place results will be posted and available for public review for the:

CITY HALL GALLERIA CONCRETE FLOOR REFINISHING PROJECT

This Invitation To Bid is for the preparation and refinishing of the Galleria floors at City Hall. The City is seeking a qualified contractor to provide all labor and materials necessary.

TENTATIVE CITY SCHEDULE:

Mandatory Bid Walk: April 9, 2024 10:00am City of West Sacramento City Hall 1110 West Capitol Ave West Sacramento, CA 95691			
Bid Release Date		March 29, 2024	
Cutoff for Pre-Bid RFIs	no later than	April 12, 2024	
Bids Due	no later than	April 19, 2024	

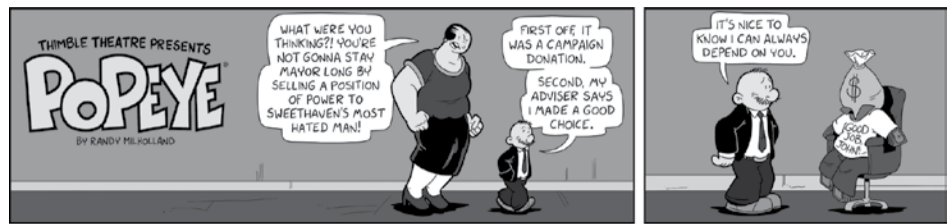


COMICS & PUZZLES

The Spats



by Jeff Pickering



Amber Waves



by Dave T. Phipps

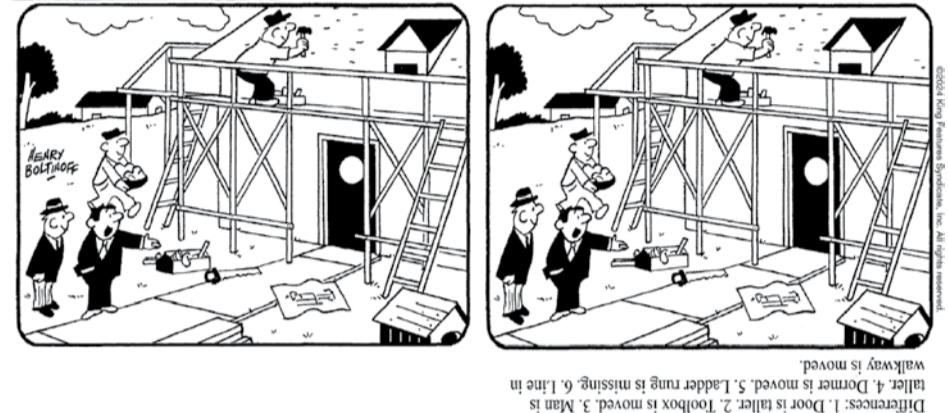


Out on a Limb



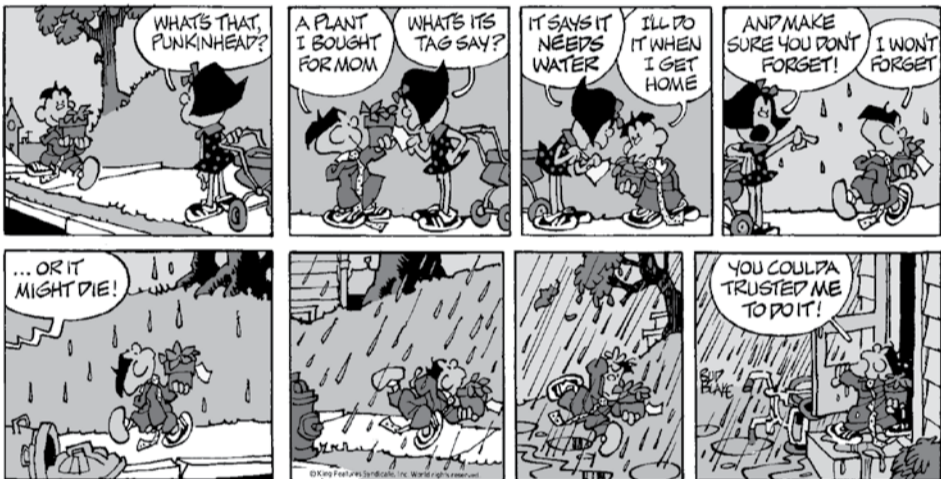
by Gary Kopervas

HOCUS-FOCUS



Differences: 1. Door is taller. 2. Ladder is moved. 3. Main is taller. 4. Corner is missing. 5. Ladder rung is missing. 6. Line in doorway is moved.

TIGER



by Bud Blake



Just Like Cats & Dogs by Dave T. Phipps

"For 10 bucks more, he's even taller, darker and more handsome!"

O	B	I	T	S		C	B	S		A	G	R	A		
E	R	N	I	E		H	A	H		A	G	U	E	S	
R	E	C	A	P		E	R	A		W	O	R	T	H	
		W	A	R	S	A	W			P	R	A	G	U	E
		A	I	D		B	E	A	K						
P	E	A		S	O	D	A		P	E	K	I	N	G	
A	R	M	S		P	U	R	R		N	Y	L	O	N	
R	E	E	K		T	A	R	O	S		I	L	I	A	
I	C	E	U	P		L	I	M	A		V	E	S	T	
S	T	R	A	I	T		E	E	L	S		R	E	S	
				G	E	A	R		V	I	A				
		V	I	E	N	N	A		L	O	N	D	O	N	
V	I	R	T	U		R	U	E		G	A	G	E	S	
A	N	E	N	T		G	S	A		E	G	R	E	T	
R	O	S	A			H	E	N		R	E	E	D	Y	

STATEPOINT CROSSWORD • EUROPEAN CAPITALS

- CLUES**
- ACROSS**
- Parting words
 - Broadcasting acronym
 - Taj Mahal city
 - Ernest, to mommy
 - "Fat chance!"
 - Fits of shivering
 - Rundown
 - Historical period
 - "... its weight in gold"
 - *Namesake of famous pact signed in 1955
 - **"The City of a Hundred Spires"
 - Financial assistance
 - Bird's groomer
 - Pod nugget
 - Fountain order
 - Duck dish a certain way
 - Picture on a coat
 - Feline vibration
 - Stocking fiber
 - Stink to high heaven
 - Cocoyam, pl.
 - Pelvic bones
 - Frost over (2 words)
 - Stew bean
 - Sleeveless garment
 - Predicament
 - Snakelike fish
 - Hi-... monitor
 - Toothy wheel
 - *Street, in capital city in #38 Down
 - *On the Danube
 - *On the Thames
 - Virtue, in Italian
 - *Street, in capital city in #25 Down
 - Dashboard instruments
 - Beside, archaic
 - Geological Society of America
 - Type of heron
 - Parks or Luxemburg
 - Pecking mother
 - Like oboe's sound
- DOWN**
- "... the land of the free ..."
 - Cold one
 - Peruvian Empire
 - Miss America topper
 - Blood infection
 - Prepare to swallow
 - *Dublin's cultural quarter neighborhood, "Temple ..."
 - Parallelogram, e.g.
 - All excited
 - Spiritual leader
 - Network of nerves
 - Certain something in a tray
 - Rouse
 - Take puppy from a pound
 - "Hamilton: An American Musical" singing style
 - Great ... Reef
 - *On the Seine
 - Not slouching
 - Arabian chieftain
 - Like Roman god Janus
 - *Also the most populous city in Ukraine
 - More ill
 - Neil Diamond's "Beautiful ..."
 - Annoying tiny biters
 - Arctic jaeger
 - *Located in boot-shaped country
 - Sound of artillery
 - Kind of hickory nut
 - Jack's inferior
 - Like a Grammy nominee
 - Frustration, in print
 - "A bird in hand is worth two in the bush," e.g.
 - Source of veritas
 - Wraths
 - Parallelogram in Sicily
 - Ground beef description
 - Fairytale giant
 - "All You ... Is Love"
 - Variable, abbr.
 - Put to work
 - Hog heaven

1	2	3	4	5		6	7	8		9	10	11	12
13						14				15			
16						17				18			
19						20			21	22			
					23				24				
25	26	27			28	29			30	31	32	33	34
35			36		37			38		39			
40					41			42		43			
44					45			46		47			
48					49			50		51		52	
					53			54		55		56	
	57	58	59					60		61	62		
63						64	65			66			67
68						69				70			
71						72				73			

SWITCH & GET \$25

Off First Month of New Service! USE PROMO CODE: GZ590

Consumer Cellular

CALL CONSUMER CELLULAR 888-804-0913

© 2023 Consumer Cellular Inc. For promo details please call 888-804-0913

Classified Advertising

Sell Your Stuff! Reach 1000's of Readers Every Week!

MPG

916.773.1111

1	4	6	2	9	5	7	3	8
9	7	3	6	8	4	2	1	5
8	2	5	7	3	1	4	6	9
5	9	7	3	4	8	6	2	1
4	8	2	1	5	6	9	7	3
3	6	1	9	2	7	5	8	4
2	1	8	4	6	9	3	5	7
7	3	9	5	1	2	8	4	6
6	5	4	8	7	3	1	9	2

LEGAL ADS FOR SACRAMENTO COUNTY?

We Can Do That!

Call to place your legal advertising **916-773-1111**

All Legal Ads Published by Messenger Publishing MPG

SUDOKU

Call today and receive a **FREE SHOWER PACKAGE PLUS \$1600 OFF**

SAFE STEP WALK-IN TUB 1-855-576-5653

		6	2					
	7			4			1	5
				3	1			9
5			4					
	8	2	1		6	9	7	
				2				4
2			4	6				
7	3		5				4	
					3	1		

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.

CALL A PRO BUSINESS DIRECTORY

GET TO KNOW GREINER!
 New customers take **\$50 OFF** your first service

- Heating & A/C maintenance, repair & replacement
- Water heater repair & replacement
- Solar installation
- Home performance, efficiency & comfort

Call Us Today!
(916) 545-1784
 www.iTrustGreiner.com
 NP-0120 CA #365955

CREST JEWELERS

- Jewelry
- Watches
- Sales
- Repair

WE BUY SCRAP GOLD!!
 Family-owned with pride by the Macias family since 1967!

1296 West Capitol Ave (at Safeway Center) • 371-6440

CASH PAID FOR DIABETIC TEST STRIPS
 Do you have extra diabetic test strips left over that you do not need?
Sell them to us for CASH! We will get them to someone who can use them!
 One Touch Ultra Blue, Freestyle Lite, Bayer Contour, Accu Check and most other brands bought.

WE PAY UP TO \$30 PER BOX CASH ON THE SPOT
 (prices vary depending on brand, quantity and expiration date)
 We offer **FAST PICKUP** at a location that is conveniently located near you.
 Boxes must be opened and unexpired
 For Prompt Attention Please Call Rachel at:
(916) 505-4673

LYTLE CONSTRUCTION INC.
 Award-Winning Design/Build Firm
 Remodeling and Design
 Serving Sacramento for more than 25 years

Certified Kitchen & Bath Remodeler

- Additions
- Kitchens
- Bathrooms
- Custom Cabinetry

FREE Consultation
916-422-6639

www.lytleconstruction.com

Cont. Lic. #552529

Emergency?
J & J PLUMBING
(916) 761-4990

PLUMBING & REMODELING
 SEWER & DRAINWORK
 John & Ed Yeargin 371-4151

360 SHOW YOUR BUSINESS FROM THE INSIDE OUT
 Get more Customers To See Inside with a Google Virtual Tour

- Want more customer revenue?
- Put your space to work for you online
- High quality, 360° Panoramic Tours
- Business affordable starting at \$99

CALL OR VISIT US ONLINE FOR MORE INFORMATION
(916) 905-932 seeit360.biz

Bobby's Seven Day Barber Shop

Open Everyday!
 1040 West Capitol Ave Suite E (Behind Subway)
 West Sacramento, CA 95691

Bobby Luna
(916) 371-4676

Next to City Hall
 Corner of West Capitol and Merkley

Whitey's Jolly Kone

- Tacos • Burgers • Shakes

GREAT FOOD.
 FRIENDLY FOLKS.
 A West Sacramento Tradition!
 1300 Jefferson Blvd.
 371-3605

RETIRED COUPLE
 HAS \$1MIL TO LEND ON CA. REAL ESTATE*

V.I.P. TRUST DEED COMPANY
 Buys T.D.s and Buys/Lends on Partial Interests

OVER 40 YEARS OF FAST FUNDING
 Principal **(818) 248-0000** Broker
 WWW.VIPLAN.COM *Sufficient equity required - no consumer loans

Real Estate License #01041073 CA Department of Real Estate, NMLS #339217
 Private Party loans generally have higher interest rates, points & fees than conventional discount loans

DUDEPRESSURE
 DUDE. THAT IS CLEAN!

Pressure Washing Services
 License Number SPB12021-00112

Robert Beard
 916-825-0999
 DUDEPRESSURE@GMAIL.COM
 DUDEPRESSURE.SIMDIF.COM

HOME SERVICES
 DRIVEWAYS
 PATIOS
 SIDING
 ROOF
 AUTO SERVICES
 CAR WASH
 CARPET
 SEATS
 WAX
 UV PROTECTANT

AFFORDABLE TRENCHLESS & PIPE LINING

Install a Water/Electric line under your existing driveway!

SEWER PROBLEMS? WATCH OUR VIDEO.
 www.ydig.com

We're #1 in the #2 business
 Off (916) 488-1215 Lic #754886

All American Pro Construction
 Family-owned & operated.
 We offer Veterans & Senior Discounts
 Great Craftsmanship & Customer Service
 Specializing in Kitchen & Bath Remodels, plus Much More
 BIG or SMALL, We Do It All. Give Us a Call.

LOCAL ARREST RECORDS

CRIME SCENE DO NOT CROSS

Find out what's happening in your local area at...

WESTSACRAMENTONEWSLEDGER.COM

ARREST LOGS UPDATED DAILY

Kings Korner
 By V.G. Harris

SACRAMENTO KINGS

Wow, I am hearing fans and pundits alike talking about how the Kings will fare in the Play-in. What happened to just making the playoffs?

I am still firmly in the camp that the Sacramento Kings can make a run that lands on 48 wins and puts them in the playoffs without having to go through the Play-in system.

Without a doubt, the loss, temporarily, of Malik Monk is a gut punch and not to be overlooked, but what a blessing to have both Sasha Vezenkov and Trey Lyles back on the hardwood the very next game after Malik was sadly injured. That is fortuitous for certain, and Lyles looked as though he hadn't missed a game. Trey's three-point shooting should not be overlooked, and will help mitigate the loss of Malik's contribution that this team has come to rely upon.

Eight games to go, and if the Kings can find a way to win five of those games, I for one believe they make the enviable top six, and go into the playoffs with their heads held high.

Losing two games back-to-back to the Dallas Mavericks was, for many, the low moment of the season, and without a doubt made the trip to the playoffs a difficult one. Having said that, hold onto your seats, because these cardiac kids have a way of making believers out of you.

Domantas Sabonis continues his vaunted double-double streak, and Harrison Barnes seems to be finding some of the old magic that made the Kings feel he was someone that had to be signed in the off season. Although many believed the price was too high, all will be forgotten if Harrison can continue contributing 20 points per game as he just did in the victory over the Utah Jazz.

Pay attention to the victory over the Jazz, because it sends a message to all Sacramento Kings fans, that just when you want to count them out, their game rises to the top once again. Don't let mendacious pundits steal your zeal for this team. Yogi Berra

said, "It's not over till it's over," and I'm with Yogi.

For the first time this season, both Keegan Murray and Harrison Barnes scored 20 points in a contest. Yes, the very first time, and if that is a dose of what's to come, bring it on.

Is anyone paying attention to Davion Mitchell, and his consistent outside shooting contribution? Davion continues to be a threat from the perimeter, and can take it to the hole with the best of our players.

The return of Trey Lyles looms large, and perhaps Coach Brown will realize what he's got in this under-appreciated talent. Lyles could be starting for this team, and at the very least has deserved many more minutes than he has received throughout the season.

The sudden loss of Malik Monk will no doubt create a need for more minutes on the court for Trey, and if ever there was a time to show what you've got, now is that time.

The same can be said for Keon Ellis, who has been looked upon much more favorably by Coach Brown, and with Kevin Huerter out for the season, has been granted the starting job.

Keon needs to keep up the tough defense, and add just enough offense to keep the defense honest. Ellis has game, and I believe, like Trey Lyles, that we haven't yet seen the ceiling of what he is capable of doing on the court.

Eight huge games to go, and fans are all over the board as to where the Kings will be at the end of this stretch. I say, for all of you die-hard Kings fans that have lived through a dozen years-plus of languishing on the sidelines, watching other teams in the playoffs every year, enjoy this enigmatic but ultimately dynamic group of basketball players that truly love taking the hardwood together.

If you're not on the edge of your seat now, you never will be.

Your thoughts are always welcome at vgharriskingsfan@gmail.com
 Enjoy this team! ★

West Sacramento News Ledger
 Serving West Sacramento and Yolo County since 1964

It is the intent of the *News-Ledger* to strive for an objective point of view in the reporting of news and events. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

The *News-Ledger* is not responsible for unsolicited manuscripts or materials. The entire contents of the *News-Ledger* are copyrighted. Ownership of all advertising created and/or composed by the *News-Ledger* is with the publishing company and written permission to reproduce the same must be obtained from the publisher.

Subscriptions should be mailed to:
 West Sacramento News-Ledger
 1040 West Capitol Avenue, Suite B
 West Sacramento, CA 95691
 Subscription rate is \$42 per year within West Sacramento and \$62 outside of West Sacramento.

Main Office Address: 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA, 95608. Call 916-773-1111 for more information. The *News-Ledger* is published weekly on Friday.
 We are proud members of these newspaper associations.

MPG **ENRPA** **CIRCULATION VERIFICATION COUNCIL**

Publisher, Paul V. Scholl

News-Ledger is a member of Messenger Publishing Group

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@MPG8.com. Be sure to place in the subject field "Attention to Publisher." If you do not have email access, please call us at (916) 371-8030.

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 resort.

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 concerns.

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 homeowners, 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 renewing policies for 30,000 California homeowners, as well as refusing 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 year.

"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 thousands of homeowners.

Joyce Kaufman, a retiree in June Lake in Mono County,

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 insurance.

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-distressed underserved areas."

That provision is nowhere in the text of Lara's unveiled regulations so far — an omission not lost on consumer groups or former 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 industry.

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. ★