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Carmichael Times

VOLUME 43 • ISSUE 42 Serving Carmichael & Sacramento County since 1981

OCTOBER 21, 2022

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Jazz Legend Comes to Carmichael



Jazz legend Wynton Marsalis congratulates Rio Americano High School students after their performance with the Jazz at Lincoln Center Orchestra. Left to right: Liam Wasylkiw, Sienna Amador, Wynton Marsalis, Brady Kerr and Livia Bacchi. Photo courtesy of SJUSD

SJUSD News Release

CARMICHAEL, CA (MPG) - Not many students have the ability to meet a jazz legend, and even less have the opportunity to perform with one. Rio Americano High School's AM jazz ensemble students received the experience of a lifetime on Sept. 11 when jazz great, Wynton Marsalis, and the Jazz at Lincoln Center Orchestra spent the afternoon on campus mentoring students, followed by a special evening performance.

"It's been such an amazing experience for me, I grew up here in Carmichael watching the Rio jazz band as a kid and I was so inspired



Rio Americano High School's AM jazz ensemble students prepare for a rigorous performance. Photo courtesy of SJUSD

and wanted to be a part of it," said 11th-grade student Paloma Cobbs Silva. "I learned clarinet and saxophone and I taught myself how to play jazz so I would be able to play here."

This event is the first time Jazz at Lincoln Center band has put on this kind of partnership with a single high school, giving the students something to look forward to after a year and a half of COVID-19 restrictions.

"Being able to experience teaching at such a high level with people that know jazz so intimately, it's such an experience, not only for the band as a whole but on an individual level as well," said 12th-grade student Nate Heron.

The AM ensemble spent the first half of the afternoon rehearsing as Jazz at Lincoln Center members were there to give feedback and

Continued on page 3

Medicare Open Enrollment Period Lasts Until Dec. 7

HICAP Outreach News Release

SACRAMENTO COUNTY, CA (MPG) - Medicare's Open Enrollment period begins Oct. 15 and ends Dec. 7. During that period, Medicare recipients are allowed to change their Medicare health plans and prescription drug coverage for the following year.

Medicare health and drug plans can make changes each year, including such things as cost, coverage and what providers and pharmacies are in their networks. If you have a Medicare health or prescription drug plan, you should review the materials your plan sends you and make sure your plan will continue to meet your needs in the coming year.

If you need help understanding your plan and other options available to you, there is a free, state-registered nonprofit organization in your area that can help. It is HICAP (the Health Insurance Counseling & Advocacy Program).

HICAP's volunteer counselors can help you decide whether you want to:

Switch from Original Medicare to Medicare Advantage; Switch from Medicare Advantage to Original Medicare; Switch from one Medicare Advantage plan to another; Switch from one Medicare Part D prescription drug plan to another; Enroll in a Medicare Part D plan if you didn't enroll when you first were eligible for Medicare.

HICAP is administered by the California Department of Aging. Its trained volunteer counselors are available in person, by phone or by video-conferencing to answer questions and help seniors and other eligible recipients understand their Medicare rights and benefits.

HICAP counselors can provide information about Medicare supplemental insurance (Medigap policies); Medicare Advantage plans; employee and retiree coverage; long-term-care insurance and how to appeal coverage denials.

To schedule a free, one-hour appointment with a state-registered HICAP Medicare counselor in Sacramento County:

Call - (916) 376-8915 or email - hicap@lscnc.net

Once your appointment is scheduled, you will receive an appointment reminder by phone, email or text prior to your appointment. If you need to cancel an appointment for any reason, you are asked to call (916) 375-3763.

For more information, go to www.HICAPservices.net.

Stake Holders for Cool Schools



Volunteers assemble to plant trees at Cameron Park Elementary School.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Green-fingered volunteers have planted new trees to enhance playground shade and air quality at Cameron Ranch Elementary School, Carmichael.

The effort was part of the Carmichael Kiwanis Clubs' Giving Tree project, which aims to augment

Sacramento's green canopy by establishing trees in schools and public places. Club members completed their recent dig-in, helped by school staff, student families and San Juan Unified School District boosters.

Twelve oak and zelkova saplings were donated by the Sacramento Tree Fountain. Their location promises future shade in an area used for sport and student gatherings.

School Principal Aliceon Sloss said pupils were committed to the new trees. "Each grade level will adopt one and be its guardian," explains Sloss. "They'll make sure their tree is watered and looked after, as it matures. We have a Garden of Learning Program so students understand the benefits trees provide. They've already thought of great names for the saplings - like Tree of

Wisdom and Tree of Hope.

"We're all excited to know the volunteers' efforts will benefit many generations of our school community."

Giving Tree Project Sponsors include SMUD, Coalition for Clean Air, the Kiwanis Club of Carmichael and San Juan Unified School District. Learn about the program at www.kiwanisclubofcarmichael.com

De'Aaron Fox Surprises Local Breast Cancer Survivors

By Shaun Holkko, sports editor

SACRAMENTO, CA (MPG) - Sacramento Kings sixth year guard De'Aaron Fox recently partnered with the Albie Aware Breast Cancer Foundation to surprise local breast cancer survivors.

Fox and Albie Aware were joined on the surprise squad by Kaiser Permanente and the Sacramento Metropolitan Fire District on October 7.

"The Sacramento Kings, Kaiser Permanente, Metro Fire and Albie Aware have come together to celebrate breast cancer survivors," said Courtney Quinn, breast cancer survivor and executive director of Albie Aware Breast Cancer Foundation. "Also, we are creating awareness as many individuals missed their breast cancer screenings throughout the pandemic and Albie Aware is here to provide this support in the greater Sacramento area."

According to Albie Aware, Sacramento County has a higher death rate due to breast cancer than state and national averages.



Sacramento Kings guard De'Aaron Fox and breast cancer survivors with their families pose for a photo in front of the Sacramento Metro Fire Cancer Engine on Friday, October 7 in Sacramento. Photo courtesy of the Albie Aware Breast Cancer Foundation

Additionally, the county did not reach its Healthy People 2020 goals for mammograms in the past two years for women ages 50-74.

"A cancer diagnosis can be life-changing for so many, and Kaiser Permanente South Sacramento is committed to providing our patients with high-quality, compassionate care," said Claudia De Young, MD, an internal

medicine physician at the Kaiser Permanente South Sacramento Medical Center, who also runs the breast clinic and breast cancer survivorship program. "We are proud to partner with Albie Aware as we support our patients on their breast cancer journey, and provide them with this joyful, fun experience."

In recognition of Breast Cancer Awareness Month,

Fox and the crew surprised breast cancer survivors with tickets to the Kings Breast Health Awareness game against the Los Angeles Lakers on October 14. Fox arrived on the scene in Metro Fire's Cancer Engine, which was covered in pink and blue to raise awareness of breast and prostate cancer.

"We are honored and proud to work alongside

the Sacramento Kings and Albie Aware to honor these breast cancer survivors," said Sacramento Metro Fire Captain Parker Wilbourn. "The Sacramento Metro Fire Cancer Engine is a 46,000-pound billboard traveling throughout Sacramento County raising awareness and reminding everyone to get their breast and prostate cancer screenings."

Breast cancer is a personal subject for Fox, whose mother Lorraine was diagnosed with the disease in 2000 when he was only 2 years old. Now today, Lorraine is celebrating over 20 years as a survivor and her son is making a significant impact in his community both on and off the court.

"It's great to be out here, just to see all of these smiling faces," Fox said Friday. "Not only the moms, but the kids, the husbands – everyone who is out here to support them. It's definitely a great day."

Inspired by his mom's perseverance, De'Aaron and his family established the Fox Whole Family Foundation to help women whose lives have been affected by breast cancer and to strengthen the leadership skills of underprivileged youth. Albie Aware and Fox's foundation have partnered to provide financial assistance to individuals dealing with breast cancer across the greater Sacramento region.

To learn more about both foundations, visit albieaware.org and dearonfox5.com/fox-whole-family-foundation. ★

General Tree Squirrel Season Underway



Eastern fox squirrel. Photo courtesy of GDMatthews/Adobe Stock photo

CDFW News Release

SACRAMENTO REGION, CA (MPG) - California's 2022-2023 general tree squirrel season is open from Saturday, Sept. 10, 2022, through Sunday, Jan. 29, 2023.

Tree squirrels may be taken only in open zones during the open season and in observance of the shooting hours for resident small game, which is one half hour before sunrise to one half hour after sunset. A map of the state's tree squirrel hunt zones can be found on the California Department of Fish and Wildlife (CDFW) website, along with the full tree

squirrel regulations.

Four types of tree squirrels are game species in California. The Western gray squirrel and the Douglas squirrel are both native to California while the Eastern fox squirrel and the Eastern gray squirrel have been introduced and not native to the state. These tree squirrels can be hunted under authority of a hunting license in California and no other validations are required. To learn more about how to hunt for these squirrels and their distributions, habitat and patterns, watch the "Hunting California Tree Squirrels" recorded webinar on CDFW's

YouTube channel.

A fifth species of tree squirrel, the Northern flying squirrel, is not a game species and may not be taken. Northern flying squirrels are small tree squirrels that are native to the boreal forests of North America and can be found as far south as the Sierra Nevada. They are seldom encountered due to their nocturnal nature and preference for mature forest habitats with complex canopy structure.

Tree squirrel population levels fluctuate from year to year based on prevailing weather conditions and the annual production of nuts, acorns and seeds for forage.

National forests provide some of the best opportunity to hunt tree squirrels in California. Bureau of Land Management lands and CDFW wildlife areas may also provide opportunity for squirrel hunting. As a friendly reminder, nonlead shot is required when taking any wildlife with a firearm anywhere in California.

Please plan accordingly. For more information, please see the CDFW nonlead ammunition page. ★

Pooches on Parade in Park



Insurance broker and Labradoodle owner Katie Pexa and Abi show off fall fashions in preparation for Carmichael's Barktober Festival. Photo courtesy of Rosie Buck

Story by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Carmichael will go to the dogs on Sunday, October 23.

In the first local event of its kind, dogs and owners will celebrate friendships, fashions and fancy footwork at the Barktober Festival. Partly a fundraiser for Carmichael Dog Park, the day of dogs will also give pet-friendly businesses a chance to strut services.

"We hope to begin a tradition for pets and pet owners," says event organizer Rosie Buck. "Carmichael needs an autumn-themed event; what better way to celebrate fall than with Fido?" Proud owner of a rescued black lab, Buck visits the park regularly and feels its dog enclosure could benefit from TLC. "Unfortunately, improvements cost money and Carmichael Park District is strapped for cash," she says. "In my role as a board director of the Carmichael Improvement District, I found sponsors, to make this

day special for the community."

The free October 23 festival kicks off with a "doggie and me" line dancing class at 11:15 am.

A teacher from Arthur Murray Dance Studio will lead a class incorporating moves with her own dog as partner. "Don't think your pet has to be Fred Astaire," says Buck, "It's just fine to dance with your dog in your arms or by your side."


Obedience training techniques will be demonstrated by an All Stage Canine Development instructor at noon. A "musical sit" game follows, to showcase obedient pets. The Aloha Dance group will perform hula dancing at 1 pm.

The main event, a pet costume contest begins at 1:45 pm. Categories include: best-owner-and-dog duo; most unique outfit. A "Tiny but Mighty" category will give center-stage to small breeds and – so other species are not forgotten – a "best dressed pet" division will invite pets of any kind to the catwalk.

A pumpkin patch, live music, merchant and craft booths and craft sales will be part of the event. The Nor Cal Car Culture organization will exhibit classic automobiles. Refreshments may be purchased from food trucks.


Barktober is presented by The Carmichael Improvement District, in partnership with CRPD.

Other sponsors include: Buck Family Automotive; McElroy's Repair and Restoration; 916 Doo Doo Squad; Bowen Law Firm; Incredible Pets; Western Feed; Carmichael Chamber of Commerce. ★



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All voters will be mailed a ballot

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You can return your ballot starting October 10th

- By mail, no postage necessary
- At a Ballot Drop Box
- At a Vote Center (starting October 29th)


You can find a full list of Ballot Drop Box and Vote Center locations in your County Voter Information Guide, in your mail ballot packet, or at www.elections.saccounty.gov

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Every ten years districts are redrawn using the U.S. Census data. This means your voting districts may have been changed and the candidates or contests on your ballot may be different than prior elections. You may look up your new voting districts online by scanning this QR code, or call toll free (800) 762-8019.



Visit www.elections.saccounty.gov or Call Toll Free (800) 762-8019



Jazz Legend Comes to Carmichael

Continued from page 1
 direct, then parents and community members filled up Rio's Performing Arts Center to watch the students that evening as they opened for the Jazz at Lincoln Center band.
 At only a month into the school year, this experience

will likely be hard to top, and many students have noted the lasting impression the Rio band has left on them.
 "One thing about jazz is the interconnectedness between the whole band and I really enjoy the environment that we're able

to bring together," said Heron. "You're not just playing for yourself, but you're playing for each other and you're playing for the audience, and that really allows us to create strong relationships between each member of the band." ★

A Feast of Nature

Photo report by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Native and exotic wildlife was on display at the Effie Yeaw Nature Center's recent autumn open day. 'NatureFest' featured live exhibits of reptiles, mammals, insects and birds. More exhibitors provided information on Native American skills, waterway protection, beekeeping and wildlife preservation. More than 800 visitors enjoyed the educational opportunity.

The Effie Yeaw Nature Center is located in Ancil Hoffman Park, Carmichael. ★



Xavier Quintero (3) learns about a forest inhabitant straight from the bear's mouth. Fish and Wildlife Department staffer is Stephanie Ambrosia.



Animal exhibitor Gabe Kerschner introduces red-tailed hawk Tawny to NatureFest guest Autumn Van Sickle (11).



South American Kinkajou Nike enjoys a snack from the hand of Avery Kaplan (8) during a stage presentation of rescued exotic and native animals.

PUBLIC SAFETY ALERT: Rainbow Fentanyl in Sacramento!

Sac County DA News Release

SACRAMENTO COUNTY, CA (MPG) - District Attorney Anne Marie Schubert warns the public that rainbow fentanyl pills are now in the Sacramento community. Law enforcement has recently made the first significant rainbow fentanyl fake M30 pill seizure in the Sacramento region.

These colorful fentanyl pills look exactly like Smarties candies, and they are designed to attract kids and teens.

With Halloween coming up, DA Schubert urges parents, guardians, educators and community leaders to talk to kids and teens about the fentanyl epidemic, how they're being targeted with rainbow pills and how to avoid



With Halloween coming up, District Attorney Anne Marie Schubert urges parents, guardians, educators and community leaders to talk to kids and teens about the fentanyl epidemic, how they're being targeted with rainbow pills and how to avoid becoming a victim of fentanyl poisoning. Courtesy photo

becoming a victim of fentanyl poisoning. Quick facts include: Fentanyl is deadly: just a few grains can kill; Fentanyl is everywhere: fake pills, powders, party drugs, now rainbow pills disguised as candy; 99% of Oxycodone M30 pills seized and tested in Sacramento County contain fentanyl; It's virtually

impossible to tell if a pill, or any form of a drug, is fake and contains fentanyl; If a drug didn't come from a pharmacy, assume it contains fentanyl.

More information on the fentanyl epidemic and resources to help prevent fentanyl deaths can be found at ipillcankillsac.com. ★



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Carmichael

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Carmichael Improvement District and Carmichael Recreation and Parks District Present the first Annual

BARKTOBER FESTIVAL

Pet-related Business Booths

Hula Dancers and Hula Lesson

Doggy and Me Line Dancing

Pumpkin Patch

Demonstrations

Live Music

Car Show and more!

Sunday October 23, 2022

11:00am - 3:00pm

Carmichael Park

5750 Grant Ave



Vendor booths and sponsorship opportunities available!

<https://www.eventbrite.com/e/carmichaels-first-annual-barktober-festival-registration-418132975987>

PET COSTUME CONTEST WITH PRIZES!






Jesuit Remains Unbeaten in League with Win at Cosumnes Oaks



Jesuit junior quarterback Trenton Dewar throws a pass during a 22-21 loss to Folsom on Nov. 20, 2021, in Carmichael. The Marauders won 28-7 at Cosumnes Oaks on Friday, October 14. Photo courtesy of Allene Salerno/Lenie's Pictures™ leniespictures.smugmug.com

By Shaun Holkko,
sports editor

ELK GROVE, CA (MPG) - The No. 6 ranked Jesuit High School varsity football team continued to roll in Delta League play on Friday night with a 28-7 victory at Cosumnes Oaks.

The Marauders are now 7-1 overall and 4-0 in the DL with their only loss coming on October 1 at home against Clayton

Valley Charter of Concord. Jesuit got on the scoreboard quickly on Friday as junior running back Caleb Dixon returned the opening kickoff for a touchdown.

Following a turnover on downs from the Wolfpack (3-6, 2-3 DL), junior quarterback CJ Lee completed a 55-yard pass to Dixon for the score. Senior Anthony Seibles ended Cosumnes Oaks' next drive, as he intercepted senior

quarterback Ranvir Malhi. The Marauders kept their foot on the metaphorical gas pedal to begin the second quarter with Seibles dashing into the end zone to complete the scoring opportunity that he created. Cosumnes Oaks turned the ball over again midway through the third period, leading to a 28-yard TD pass from Lee to senior Trenton Dewar. Junior tight end/

defensive end George Hemmen nailed the extra point kick, as he successfully did four times on Friday night, to give Jesuit a commanding 28-0 lead. The Wolfpack avoided the shutout with a one-yard rushing score from sophomore running back Brandon Lambert in the fourth quarter. Senior kicker Anu Vigneswaran knocked through the PAT. The Marauders ultimately

defeated Cosumnes Oaks 28-7.

Lee completed 9-of-15 pass attempts for 149 yards and two TDs. The junior also rushed five times for 17 yards. Seibles finished with a game-high nine carries for 76 yards and a score. Dixon led all receivers in yardage with two catches for 63 yards and a TD.

On defense, senior outside linebacker Tatum Pappas had a team-high

seven tackles with four solo and one for a loss of yards. Junior strong safety Drew Vassar recorded the only sack. Seibles and senior cornerback Cormac O'Flaherty each had an interception.

Jesuit has arguably its toughest matchup of the season this upcoming Friday, on the road at No. 7 ranked Elk Grove (5-3, 4-0 DL). Kickoff is scheduled for 7:15 p.m. ★

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Social Security Matters

How Do Social Security Survivor Benefits Work?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: Social Security is confusing in itself and gets even more confusing when you receive multiple answers to the same question from multiple sources. During my research I came across your organization, and I hope you can assist me in making educated choices regarding my Social Security benefits.

My husband of 20+ years passed away in 1998 and I have not remarried. I will be turning 65 next month (born in 1957), and my full retirement age is 66 years and 6 months. I work full-time, have not made any specific retirement plans, and my current gross salary is over \$60,000. So, my questions are: Can I collect any of my late husband's social security? If yes, when, and how?
Signed: Confused Widow

Dear Confused Widow: From the facts you provided, you are eligible to collect a survivor benefit from your deceased husband, but because you are working full time earning over \$60,000 you will not be able to collect those benefits at this time. Here's why:

Social Security imposes an "earnings test" for anyone

who collects benefits before reaching their full retirement age. The penalty for exceeding the earnings limit is \$1 for every \$2 you are over the limit (which is \$19,560 for 2022). With \$60,000 in earnings, you would be \$40,440 over the limit, for which SS would impose a penalty of \$20,220. That essentially means that your survivor benefit would be entirely (or almost entirely) offset by the penalty for exceeding the earnings limit, leaving you unable to collect a survivor benefit at this time. The earnings test is in effect until you reach your full retirement age (FRA), after which your earnings will no longer affect your Social Security benefits.

There are also other nuances you should know about. Claiming any SS benefit before reaching your FRA will result in a permanently reduced benefit. If claimed at your FRA, your survivor benefit would be 100% of the amount your husband was receiving (or entitled to) at this death but claimed at age 65 your survivor benefit would be reduced to about 93% of his benefit entitlement. Also, you will be eligible for your full widow's benefit at 66 years and 2 months of age because – in your specific case – your "widow's FRA" is less than your normal full retirement age. However, the earnings test previously described is still in effect until you reach your normal FRA of 66 years and 6 months.

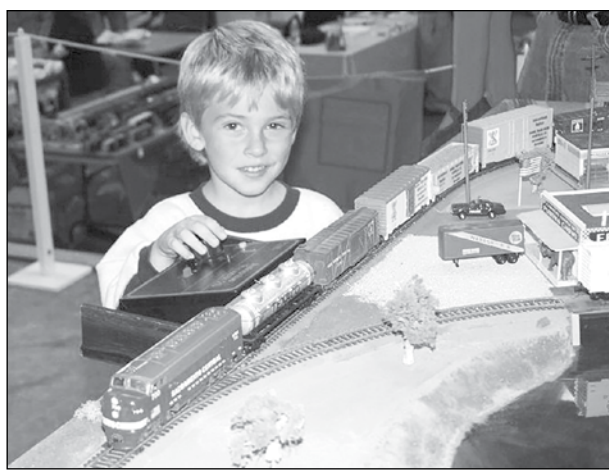
In the year you reach your normal full retirement age, the earnings limit (for the months prior to reaching your

FRA) increases by about 2.5 times. You'll reach your normal FRA in February 2024 and, at your current earnings level, wouldn't exceed the higher earnings limit in 2024. That means the earnings test shouldn't affect your SS benefits in 2024 at your current income level, so you could claim your full survivor benefit effective January 2024 without penalty.

You will also have the option, if desired, to claim only your survivor benefit and permit your personally earned SS retirement benefit grow. It would be wise to do that if your personally earned SS retirement benefit at maximum will be more than your maximum survivor benefit as a widow. After reaching your FRA, your personal benefit will grow by .667% for each month you wait to claim it, up to age 70 when your own benefit would be 28% more than it would be at your normal FRA. So, you could collect your full survivor benefit at your normal FRA, continue to work if desired, and switch to your higher personal benefit at age 70 (and collect that for the rest of your life). If you expect to achieve at least average longevity (about 87 for a woman your current age), and your own maximum benefit will be more than your benefit as a widow, that is an option you may wish to consider.

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. ★

International Railfair Returns



Share your joy and childhood memories with your family and new generations of kids and enthusiasts at the International Railfair. Photo courtesy of IRF

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - It's 'All Aboard' for Northern California's largest model railroad exhibition, International Rail Fair 2022 (IRF) which returns after a two-year absence to The Grounds in Roseville at 700 Event Center Drive on Saturday, October 22 and Sunday, October 23.

Remember the thrill you felt when, as a child, you looked in wonder at an operating model railroad layout? Share that joy and make new memories with your family at the International Railfair.

Enthusiasts can enjoy a 'county fair' worth of model railroad activities and see operating model railroads in different scales and shop vendors who sell model railroad and railfan products. Learn about model railroading, railroad history, and prototypical railroad operations.

IRF is run by members of the Sacramento Modular Railroaders, the Sacramento chapter of the European Train Enthusiasts, Roseville Roundhouse Model Railroad Association, and the Sierra Division of the Pacific Coast Region of the NMRA, all of whom have been putting on

model railroad shows for over 40 years.

Operating layouts include the Sacramento Modular Railroaders - Sacramento Central (HO scale), European Train Enthusiasts with two layouts one in HO and one in N scale, Gold Country Model Railroaders (HO scale), Sacramento FreeMo-N (N scale), Sacramento Brick Builders - (LEGO 1:48), BAZ BoyZ (Z scale) and the Sacramento Valley Garden Railway Society (G scale).

Children will enjoy exploring a special starter 'layout' and have an opportunity to operate a train on a finished model railroad. Members of the Sacramento Modular Railroaders club provides experienced members to demonstrate to each child how to operate a train on the layout and then turn over the controls to the 'student engineer.' After operating the train, the student engineer is promoted to 'junior engineer' and given a 'Junior Engineer' badge to wear.

New this year is the 'One Foot Challenge' inviting the public to create a scale model diorama in a 12"x12" square space. Think you're up to the challenge?

Dioramas must arrive at the IRF Fall Square Foot Challenge Table by noon on the Saturday of the show, October 22nd. The public will be able to vote until 3:45 pm. on Saturday. The votes will be tabulated, and the winner(s) announced at 4 pm.

"There's no restriction on what scale can be used, it just needs to be a scale model. Just create a big scene in a square foot," said Tom Campbell, who's overseeing the contest. "Entrants must have at least one element that's related to railroads, and it must have at least one element that is related to the fall season which has a lot of creative possibilities."

The diorama can be entered for either exhibition or a contest to win the People's Choice Award and receive a custom trophy. For information on the "One Foot Challenge, contact Tom Campbell at: tom.c.irf@gmail.com

Hot food and drinks are available at the snack bars during the show and seating is available for those who wish to enjoy lunch.

International Rail Fair 2022 (IRF) will be held at The Grounds in Roseville at 700 Event Center Drive on Saturday, October 22 from 10 am to 5 pm and Sunday from 10am to 4 pm.

Purchase advance tickets online at ticketor.com/internationalrailfair. Cash admission at the gate on the day of the show. Cost: Adult admission is \$10, and children ages 12 and under are free. Sunday only, kids ages 13 to 17 is \$5. A reminder that parking at The Grounds in Roseville is \$10. For additional information visit: www.internationalrailfair.com

FEMA Updates Flood Maps in Sacramento County and Select Cities

FEMA News Release

OAKLAND, CA (MPG) - The Federal Emergency Management Agency (FEMA) has delivered preliminary flood maps for Sacramento County and the cities of Citrus Heights, Folsom and Sacramento. The maps identify revised flood hazards along Arcade Creek, Cripple Creek, Hinkle Creek, Humbug Valley Basin and Alder Creek tributaries. These new maps will help building officials, contractors and homeowners make effective mitigation decisions, thereby contributing to safer and more disaster resilient communities.

Before the new Flood Insurance Rate Maps (FIRMs) become effective, there is a 90-day appeal period from Oct. 6, 2022 to Jan. 4, 2023. During that time, residents or businesses with supporting technical and scientific information, such as detailed hydraulic or hydrologic data, can appeal the flood risk information on the preliminary maps, which can be viewed at fema.gov/preliminaryfloodhazarddata.

Flood hazards are dynamic and change frequently for many reasons, including weather patterns, erosion and community development. Officials from FEMA, Sacramento County and the cities

of Citrus Heights, Folsom, and Sacramento worked together to provide updated information that accurately reflects the flood risk. These changes may also affect future building standards or insurance requirements.

The local mapping project is part of a national effort led by FEMA to increase local knowledge of flood risks and support actions to address and reduce the effects of flooding on new and improved structures. FEMA encourages residents to review the preliminary flood maps to learn about local flood risks, potential future flood insurance requirements and identify any concerns or questions about the information provided.

Risk of flooding affects almost every corner of the nation. In total, 98% of counties have experienced a flood event, which makes floods the most common and widespread of all weather-related natural disasters.

For more information, contact Sacramento County at (916) 874-8646 or johnsonm@sacounty.gov. Other community information is available for the cities of Citrus Heights at (916) 727-4770 or GeneralServices@citrusheights.net, Folsom at (916) 461-6212 or dwolfe@folsom.ca.us, and Sacramento at (916) 808-5061 or floodinfo@cityofsacramento.org. ★

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We are located at 7801 Rosswood in Citrus Heights on the corner of Rosswood and Antelope
Questions: craftsmessiah@gmail.com

SHARING THE BLESSINGS AND LOVE OF GOD

Community Gives High Grades to Local Bus Service



SacRT held an Open House which surveyed bus stop feedback from residents for Citrus Heights routes in Carmichael Library on October 11, 2022.

Story and photo by Bill Bird

SACRAMENTO REGION, CA (MPG) - It's often said that a ride on the local bus can determine how good or bad a day is going to be. In the case of bus service provided by the Sacramento Metropolitan Transit District (SacRT), it's been a series of good days.

That's the feedback that resulted from a public meeting hosted by SacRT at the Carmichael Library on October 11, 2022. Anyone who had complaints or issues about local bus service in Citrus Heights or Carmichael was invited to show up. Not many did.

"A lot of what we do to improve bus stops and bus stop access (in Sacramento County) is work with our partners with the cities and counties," said SacRT's James Drake during the meeting. "We're out here tonight to check our work a little bit. We've done our own evaluations, but we're holding these open houses to take any questions about how we are doing."

Drake is a Principal Planner with SacRT. He told Messenger Publishing that his agency is holding five

public hearings on bus service in the county. Additional meetings have been or will be held in South Sacramento, Rancho Cordova, North Sacramento and virtually as well.

"The overall goal of the project is to find the bus service or bus stop improvements that people want," Drake said. "SacRT has about 3,000 bus stops in Sacramento County, and we have customers who want more service, more neighborhoods and more stops in those neighborhoods."

The recent meeting did attract a small handful of SacRT customers like Jessica Williams of Citrus Heights. She uses the bus religiously to commute to her job at American River College.

"I feel safer riding the bus," she confided to Messenger Publishing. "I was in a car accident four years ago. Ever since then it's been easier and safer for me to take the bus."

Williams gave SacRT glowing reviews, but did indicate that improvements could be made at some of the bus stops located on San Juan Ave. near Greenback. She also mentioned that she would like

to see SacRT service extend east of Sunrise Ave. in Citrus Heights.

Citrus Heights is home to three distinct SacRT bus routes. The number one bus serves riders on Auburn and Greenback. The #21 bus serves all of Sunrise Ave. from the northern border south to Rancho Cordova. The #23 bus serves a portion of Fair Oaks Blvd., San Juan Ave., and Greenback Ave. to the Sunrise Mall.

Drake confirmed there is no regular bus route service east of Sunrise Ave. in Citrus Heights or SacRT routes in the Orangevale area. He told Messenger Publishing that there isn't much demand for regular bus routes east of Sunrise, but customers in those areas can still get service from Smart Ride Shuttles that offer curb-to-curb service.

The results from a SacRT Community Survey held earlier this year should be released soon, according to the SacRT website. In addition, SacRT is hosting Community Walk Audits to gather additional feedback from residents, and identify issues with bus stops and other problems.

SacRT has partnered with a community organization called Civic Thread to help raise awareness about bus services and future open houses. Formerly known as Walk Sacramento, Civic Thread works at the regional and local level to elevate the needs of underserved communities.

More information about future SacRT open house meetings can be found at the Civic Thread website (<https://civictread.org/our-work/sacrt-bus-stop-improvement-plan/>). ★

Defendant Sentenced for Robbery with Firearm

Sac County DA News Release

SACRAMENTO COUNTY, CA (MPG) - The Honorable Matthew Gary sentenced Marquess Wilson to 37 years to life in prison.

On December 14, 2021, a jury convicted Wilson of two counts of first-degree robbery with use of a firearm, first-degree residential burglary and felon in possession of a firearm.

The Court found true allegations that Wilson has a prior 2011 strike conviction for assault with a firearm and a prior 2014 strike conviction for battery with serious bodily injury.

On December 11, 2020, Wilson confronted the victim on her driveway, pointed a gun at her and demanded she let him into her house. While inside the house,

Wilson stole items totaling more than \$30,000. Wilson then went into the victim's 9-year-old son's room while he was playing video games. Wilson stole the son's video game console and phone. Law enforcement recovered some of the stolen property from the trunk of Wilson's wife's car. Wilson was arrested, but the firearm was never recovered. ★

Pair Convicted of Arson in Insurance Scheme

Sac County DA News Release

SACRAMENTO COUNTY, CA (MPG) - On August 31, 2022, David Bailey pled no contest to felony arson and was sentenced by the Honorable Ken Brody to 280 days in county jail, 2 years formal probation and a restitution order to the Sacramento Fire Department (SFD). Co-defendant Rajdeep Singh previously pled no contest to felony arson on February 1, 2022 and was previously sentenced to 310 days in county jail, 2 years probation and ordered to pay restitution to the insurance carrier. Bailey and Singh must register as a

convicted arsonist for life.

On June 24, 2019, the SFD responded to a vehicle on fire. SFD was able to extinguish the fire and prevent it from spreading. SFD investigators determined the fire started in the passenger compartment of the vehicle, and that it was set intentionally. A joint investigation was conducted by SFD and the California Department of Insurance. Investigators determined the arson was part of an insurance fraud scheme in which Singh offered to pay Bailey to set the vehicle on fire. Singh then filed a fraudulent insurance claim on the vehicle. ★

Fatal Hit and Run

CHP News Release

SOUTH SACRAMENTO, CA (MPG) - On September 20 at 12:15 a.m., California Highway Patrol (CHP) Dispatch advised CHP South Sacramento units of a solo vehicle rollover collision with a possible ejection on I-5 Northbound, south of Hood-Franklin Road.

CHP South Sacramento units responded and arrived on scene. Cosumnes Fire Department arrived before CHP and pronounced one party deceased.

A gray Toyota Camry was traveling northbound on I-5, approaching Hood-Franklin Road in the # 2 lane at approximately 70 miles per hour (speed obtained by two surviving passengers). The cause is still under investigation, but we believe the right-side tires of the Toyota crossed the solid white line between the # 2 lane and the shoulder, coming into contact with the rumble strip. The driver of the Toyota over corrected to the left, and the vehicle lost traction on the

wet roadway. After swerving some more, the vehicle went off the east shoulder, into the dirt/grass shoulder area, and began overturning several times. Based on the damage to the vehicle, it appears to have cartwheeled at least once as well.

Three of the four occupants were ejected, including the driver. The left rear passenger remained in the vehicle, crawled out, and called 911. This is the only call on the CHP log, and we have no independent witnesses. The right rear passenger was ejected and declared deceased at the scene by elements of Cosumnes Fire Department. The driver was declared deceased at a local hospital.

The driver was identified as the driver by independent statements from the two living occupants. They corroborated each other's version of seating positions.

Upon inspection of the occupant restraint system, it is obvious that no seatbelts were worn. We do not believe alcohol or drugs to be a factor in this collision. ★

Flood Insurance Industry Undergoing Massive Regulatory Change

Commentary by Mac Armstrong

In this age of extreme weather and worsening natural disasters, it is crucial that we refresh and modernize our approach to disaster mitigation and recovery. A good place to start would be floods, which cost our nation approximately \$17 billion in damages each year.

Californians who live in a 'mandatory' flood zone as defined by FEMA are required by lenders to obtain flood insurance before purchasing their home. Residents in such zones must acquire flood insurance as a condition of the home purchase, and they have historically purchased insurance from the federal government through the National Flood Insurance Program (NFIP). Pending regulatory changes would allow private insurers to better compete with government insurance, but for the moment the NFIP enjoys an effective monopoly in mandatory zones. However, it's important to understand that damaging floods occur outside these 'mandatory' zones every year. Approximately 20% of NFIP claims, for example, come from flood events in FEMA's 'moderate' and 'low' risk zones, where residents are not required to purchase flood insurance. According to the NFIP's own flood calculator, just one inch of standing water due to flooding can cause \$25,000 dollars of damage to a home.

Consumers deserve choice, especially considering government-mandated

changes to NFIP that will dramatically increase the cost of government flood insurance to cover program losses. How big a change? According to analysis by Redfin, 81% of the NFIP flood policyholders are seeing an increase in their premium as of April 1 of this year. In California, 79% of NFIP policyholders are now paying more for their government insurance. The NFIP price hike impacts all types of communities but is most pronounced in majority-Hispanic neighborhoods, where 84% of residents have seen their premiums increase.

The combination of under-insurance and price hikes raises troubling questions about our collective resilience to flood damage. According to the First Street Foundation, our country's annual losses from flood – currently at \$17 billion – could grow to \$32 billion by the year 2051. Of course, this figure does not include the cumulative cost of tornadoes, hurricanes and other wind events, fires, and earthquakes. Over the past five years, the average annual cost for all natural disasters in the United States was \$51 billion. If policyholders facing premium hikes discontinue NFIP coverage, the costs of uninsured losses will be borne by American communities and threaten the ability of government entities at all levels to finance needed repairs and recovery efforts.

In short, we need to stop depending solely on government to restore our

communities after disaster strikes. We envision a chain of community resilience where government, NGOs, community leaders and insurers work seamlessly to maximize available resources in support of Americans in need. A property that lacks adequate protection against flood or other events creates costs that are shifted to other links in the chain of resilience – government aid, or NGOs and philanthropies. In an era of tightening budgets and worsening weather, this is not sustainable.

The urgent order of business is to ensure that Californians are aware of their risk from flood damage and have multiple affordable options to protect their families. Private flood insurance is now an even more attractive alternative for California families and businesses, especially in an age of higher prices for everything from gasoline to housing. It's crucial that Californians educate themselves about their options and potential alternatives to the NFIP. Above all, it's crucial that vulnerable homes and businesses obtain coverage so that costs of recovery are not transferred to the federal government or to NGOs. The time to update our approach to disaster response is here, and we must seize the moment.

Mac Armstrong is Chairman and CEO of Palomar Holdings, a specialty insurer active in metro Sacramento and throughout California. For more information please visit Plmr.com ★

Defendant Convicted of Charges Stemming from Robbery

Sac County DA News Release

SACRAMENTO COUNTY, CA (MPG) - Russell James was convicted by a jury of robbery, two counts of attempted robbery, two counts of assault with a firearm, felon in possession of a firearm and resisting arrest. The jury also found true personal use of a semi-automatic firearm allegations.

On October 3, 2020, James entered a Quick Shop Market, pointed a semi-automatic handgun with a red laser at the store clerk and demanded money. The clerk handed over cash and James fled on foot. On October 11, 2020, the victim was sitting in his parked vehicle outside of a Smart & Final waiting for his wife. James approached the vehicle and pointed the same semi-automatic handgun at the victim while demanding money. When the victim said he had no money or property on him, James struck the victim in the face before fleeing the scene.

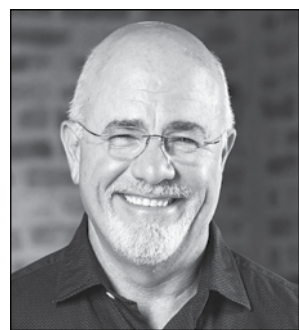
On October 15, 2022, another victim was sitting in a parked car waiting for her friend. James approached the car, flung the door open and began assaulting the victim while demanding she give him money or

property. James again pointed a semi-automatic handgun with a laser at the victim's head and eventually hit her in the face with the butt of the weapon before fleeing. In each incident, James wore a hat and a neck gator to conceal his identity. The Sacramento Police Department received an anonymous tip that the robbery suspect was possibly parolee, Russell James. The Sacramento Area Apprehension Team conducted surveillance on James. When officers attempted to stop the vehicle James was riding in, James exited the vehicle and ran into a Walmart where he was soon apprehended. It was determined James hid a Taurus .380 caliber semi-automatic handgun inside a store shelf. Further inspection of the firearm revealed it was the same weapon used in all three incidents and was unregistered.

Allegations that James has two prior strike convictions for robbery in 1999 and 2014 will be determined at the sentencing hearing.

James faces a maximum sentence of 136 years and 4 months to life in prison. Sentencing is set for November 18, 2022, at 9:00 a.m. in Department 21 before the Honorable Shelleyanne Chang. ★





Dave Ramsey Says

try not to get into a lot of unnecessary stuff, but if there's any doubt, I'm going to over-share rather than leave them fearful, uninformed or confused.

Think about it this way. If the roles were reversed, and you were in their shoes, when would you want to know? If you'd worked for someone a few years, would you feel betrayed if you didn't know about something like this? It might sound simple, but I think that's a good, fair way to process the situation.

If I make a mistake with my team, it's always going to be in terms of over-communication. I expect and trust them to be mature adults in the workplace, and they know this ahead of time. Still, I try to make sure I'm very transparent about how we're doing as a team and as a company. No small business owner can be successful unless they have great people around them. Your team needs to hear that once in a while,

too, in addition to knowing you're always going to keep them in the loop and shoot straight with them.

Human beings just want to be treated with dignity and respect. They want to know what's going on where they work. When it's something that impacts their day-to-day lives – and potentially their livelihoods – they deserve to know the facts as quickly as possible.

– Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

Keep Them in the Loop

Dear Dave,

I am getting older, and health issues over the last year have made me begin thinking about selling my small business. I have spoken with a couple of potential buyers recently, and one of them seems to be the kind of person who would handle the company very well. How and when do I tell my employees about what is going on and what may happen?

– Marjorie

Dear Marjorie,

In my mind, to be a good, effective leader you have to be willing to share and discuss things with your team – whether they're good or bad. When talking to the folks at my company, I

New Study Proves Breastfeeding Sheds COVID Shot mRNA



A new study published on September 26 by the Journal of the American Medical Association (JAMA) warned women who received the COVID shot regarding breastfeeding their infants younger than six months. Courtesy photo

Liberty Counsel News Release

WASHINGTON, D.C. (MPG)

A new study published on September 26 by the Journal of the American Medical Association (JAMA) warned women who received the COVID shot regarding breastfeeding their infants younger than six months.

The study included 11 healthy lactating women who were asked to collect and immediately freeze samples of their breast milk after receiving either the Moderna or Pfizer shot within six months of delivering their newborn babies. Of the 11 volunteers, six received Pfizer and five received Moderna injections during lactation. After vaccination, breast milk was analyzed for the presence of mRNA nanoparticles. Seven samples from five women were positive for the

presence of mRNA with the samples appearing in higher concentrations than whole milk. The participating women also provided breast milk samples before vaccination and for five days post vaccination.

The study said, however, that no vaccine mRNA was detected in pre-vaccination or post-vaccination samples beyond two days of collection.

The study warns, "Caution is warranted about breastfeeding children younger than 6 months in the first 48 hours after maternal vaccination until more safety studies are conducted. In addition, the potential interference of COVID-19 vaccine mRNA with the immune response to multiple routine vaccines given to infants during the first 6 months of age needs to be considered. It is critical that lactating individuals be included in

future vaccination trials to better evaluate the effect of mRNA vaccines on lactation outcomes."

In addition, page 12 of the Pfizer documents that were released by the FDA as part of a court-ordered disclosure schedule stemming from an expedited Freedom of Information Act (FOIA) request reveals that out of 133 breastfeeding vaccinated mothers reported, there were 17 cases of adverse events in breastfed infants. Three of them were "serious." These adverse events included pyrexia, rash, infant irritability, vomiting, diarrhea, insomnia, etc.

Liberty Counsel Founder and Chairman Mat Staver said, "The evidence continues to unfold that these COVID shots are neither safe nor effective, and babies are now victims in this massive cover-up. This is a crime against humanity." ★

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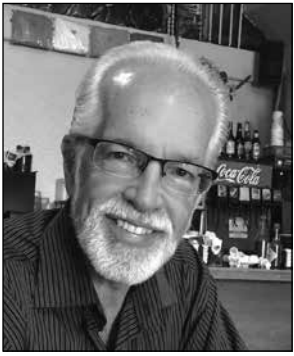
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Something We Can All Agree On — We All Hate Measure A



Bruce Lee

From Sacramento Taxpayers Association

We live in a time of extreme polarization, even more obvious during the run up to an election. But there is one issue on the Sacramento County ballot this November where almost everyone seems to agree. Organizations across the political spectrum urge a “NO” vote on Measure A.

Measure A would impose a countywide half percent sales tax increase that Sacramento area taxpayers would pay for the next 40 years, raising the sales tax in Folsom and Elk Grove to 8.25%, Sacramento City and Rancho Cordova to 9.35% - almost \$1 on every \$10 spent, \$10 on every \$100. The Measure is bankrolled

by wealthy special interests like the Cordova Hills Development Corporation, who want taxpayers to pay hundreds of millions of dollars to build new roads that will enable them to profit or “line their pockets” by developing the surrounding land.

The proponents claim that the new tax will provide funding for needed roadway infrastructure, and these proponents primarily include developers and construction labor unions, as well as politicians who are indebted to them. Developers will benefit because road construction opens up new development opportunities.

Measure A includes 26 new capacity building projects that will exceed the 2020 “Metro Transportation Plan & Sustainable Communities Strategy” produced by the Sacramento Area Council of Governments (SACOG) after years of analysis and negotiated agreement among the six counties (El Dorado, Placer, Sacramento, Sutter, Yolo and Yuba). The big prize is the Capital Southeast Connector, a

34-mile highway between Interstate 5 in Elk Grove and Highway 50 in Folsom. This idea was defeated in 2016, withdrawn at the last moment in 2020, and now tossed onto the ballot along with 25 other projects.

But look at who is opposing Measure A!

The Sacramento Taxpayers Association opposes Measure A because it exploits the “citizens’ initiative,” which only requires a majority vote, by using a loophole that would normally require a new special tax to require a two-thirds vote. The special interests who are sponsoring Measure A spent \$1.7 million (or \$22.25 per signature) to buy the signatures for it to qualify as a “citizens’ initiative.

The Sierra Club and Save the American River Association oppose Measure A because it will promote sprawling development, create more traffic, and destroy hundreds of acres of open lands, wildlife habitat, and farmland, all of which help to take carbon out of our atmosphere and keep it there. The Sacramento County

Farmers Bureau is against it because it will destroy valuable agricultural land.

Environmental groups like ClimatePlan and 350 Sacramento urge a no vote on Measure A because it will exacerbate climate change and worsen our air quality. According to the American Lung Association, Sacramento consistently ranks in the top ten worst cities in the country for its poor air quality. Analysis by the Sacramento Area Council of Governments (which was peer reviewed) concluded that if the Measure passes, the region will likely fall short of meeting its state mandated climate goals, which in turn will jeopardize the region’s ability to compete for billions of critical state and federal funding for affordable housing, infrastructure, and transportation.

Transit riders and the Sacramento Area Bicycle Advocates oppose Measure A because it heavily favors roads and cars over other options like transit, walking, and biking. Only 3% of the tax dollars raised would be spent on seniors

and the disabled.

And the biggest surprise of all? Republicans and Democrats alike oppose the Measure. The Sacramento County Republican Party urges a no vote. On the other side of the aisle, the Environmental Democrats of Sacramento County, the Town and Country Democratic Club, Queer Democrats, and the American River Democrats are in opposition. The nonpartisan League of Women Voters, Sacramento, urges a no position.

And the list of strange bed fellows continues! Former Sacramento Mayor Heather Fargo (2000 to 2008); Michael McKeever, former Executive Officer of the Sacramento Area Council of Governments; the Libertarian Party of Sacramento County; the Howard Jarvis Taxpayers Association; and others from across the political spectrum have lined up to consistently oppose Measure A as there seems to be something for everyone to hate!

W. Bruce Lee, President of the Sacramento Taxpayers Association comments,

“They aren’t concerned that this new tax will hit low and middle income households and seniors the hardest, at a time when we are already being crushed by inflation. This is why the NAACP and the National Action Network worked with us previously to stop this measure. Developers or land speculators aren’t concerned about the fact that more cars and traffic will lead to more air pollution and health problems, or that more greenhouse gas emissions will worsen climate change.”

Even the Sacramento Bee, which is generally pro-labor, says that “voters must reject Measure A.” In their opinion, “The proposal was sponsored and dishonestly crafted by political operatives, mega-developers, and other special interests seeking to benefit from more than \$8.5 billion in taxpayer money. They concocted an initiative loaded with pet projects that will make them rich, counting on voter apathy in a midterm election and understandable frustration with the condition of local roads and infrastructure.” ★

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LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294 - February 7, 1984
Rancho Cordova Adjudicated For and By the County of Sacramento, Adjudication No. 195380 - September 18, 1969
Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535 - March 12, 2020
The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 - March 21, 1988

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

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06964 All American Operators, Inc., 2215 K Street, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Benjamin Franklin Plumbing of Sacramento" 2215 K Street, Sacramento, CA 95816. Filed with the Clerk of Sacramento County September 16, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 BENJAMIN 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07044 Victorious Osagwimaro, Samuel Osagwimaro, and Nelson Osagwimaro, 15 Benoit Court, Sacramento, CA 95823 are doing business under the Fictitious Business Name(s) "Cienna Home Care" 15 Benoit Court, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 20, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 CIENNA 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07017 Juan Carlos Padilla, 6541 Pearson Lane, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Titan Painting Co." 6541 Pearson Lane, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 19, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 TITAN 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06740 Anderson & Sinclair, P.C., 5207 Sunrise Boulevard, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Stawicki Anderson & Sinclair" 5207 Sunrise Boulevard, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County September 8, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 ANDERSON 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06710 Andrew Joseph Hoffmann, 8445 Misty Oak Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Hoffalez Web Marketing Consulting / Hoffalez Web Marketing" 8445 Misty Oak Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County September 6, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 ANDREW 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06931 Falafel Corner Folsom, LLC, 2791 E Bidwell Street, #900, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Falafel Corner" 2791 E Bidwell Street, #900, Folsom, CA 95630. Filed with the Clerk of Sacramento County September 14, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 FALAFEL 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06984 Quality First Logistics LLC, 1959 Nicolaus Avenue, Nicolaus, CA 95659 is doing business under the Fictitious Business Name(s) "Highlands Radiator" 2745 Elkhorn Boulevard, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 16, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 HIGHLANDS 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06897 Tyler Pepper, 1510 Thurman Way, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Tyler Pepper Enterprise," 1510 Thurman Way, Folsom, CA 95630. Filed with the Clerk of Sacramento County September 13, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 TYLER 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06456 Kawana D. Carter M.D. Inc., 3659 Kiekebusch Court, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Folsom Neurological Surgery" 3659 Kiekebusch Court, Carmichael, CA 95608. Filed with the Clerk of Sacramento County August 26, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 KAWANAA 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06969 Noah's Auto Inc., 2541 Albattross Way, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Noah's Autos" 2541 Albattross Way, Sacramento, CA 95815. Filed with the Clerk of Sacramento County September 16, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 NOAH'S 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06756 Meadowbrook Investors, Heritage Funding IV and Heritage Funding Corporation, 9152 Greenback Lane, Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "Meadowbrook Mobile Home Park" 5700 Antelope Road, Sacramento, CA 95842. Filed with the Clerk of Sacramento County Sept. 8, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 MEADOWBROOK 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06759 Rancho Grande Investors, Heritage Funding Corporation

and Heritage Funding IV, 9152 Greenback Lane Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "Galt Mobile Estates" 820 No. Lincoln Way, Galt, 95632. Filed with the Clerk of Sacramento County Sept. 8, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 RANCHO 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06829 Renee Rachael Bey, 15400 Murieta South Parkway, Rancho Murieta, CA 95683 is doing business under the Fictitious Business Name(s) "Five Star Canvassing" 15400 Murieta South Parkway, Rancho Murieta, CA 95683. Filed with the Clerk of Sacramento County September 12, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 FIVE 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06114 Keven Cull, 3140 Merrywood Drive, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "KC Water Truck Service" 3140 Merrywood Drive, Sacramento, CA 95825. Filed with the Clerk of Sacramento County August 15, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 KEVEN 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07008 Starseed Glow LLC, 8336 Cutler Way, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Starseed Glow" 8336 Cutler Way, Sacramento, CA 95828. Filed with the Clerk of Sacramento County September 19, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 STARSEED 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07086 OK Tire Stores, Inc., 4715 Auburn Boulevard, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "OK Tire and Automotive Tirepros" 4715 Auburn Boulevard, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 21, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 TIRE 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06862 Trong D Nguyen, 880 Larch Lane, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Homebrewer LAB / HomebrewerLAB.com" 880 Larch Lane, Sacramento, CA 95864. Filed with the Clerk of Sacramento County September 12, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 HOMEBREWER 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06741 LFC Folsom, Inc., 2333 Arden Way, Suite A, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Leatherby's Family Creamery" 2455 Iron Point Drive, Folsom, CA 95630. Filed with the Clerk of Sacramento County September 8, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 LEATHERBY 10-21-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07184 Sari J Haider, 7916 Wildridge Drive, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Lanas Whole Sale" 7916 Wildridge Drive, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County September 26, 2022. Publish: Oct. 7, 14, 21, 28, 2022 LANAS 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07270 Minh Ngoc Thi Nguyen, 9808 Woodhollow Way, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Candies Nails & Spa" 2720 Arden Way, Suite 170, Sacramento CA 95825. Filed with the Clerk of Sacramento County September 28, 2022. Publish: Oct. 7, 14, 21, 28, 2022 CANDIES 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07084 Timothy Martin and Kristyn Martin, 4117 Hancock Drive, Sacramento, CA 95821 are doing business under the Fictitious Business Name(s) "Inspired Digital Solutions" 4117 Hancock Drive, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 21, 2022. Publish: Oct. 7, 14, 21, 28, 2022 INSPIRED 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07133 Hafizullah Mohammadi, 4141 Palm Avenue, Apt. 24 Sacramento, CA 95842 & Obaidullah Mohammadi, 5119 Hillsdale Boulevard, Apt. 16, Sacramento, CA 95842 are doing business under the Fictitious Business Name(s) "HM Media Group" 4141 Palm Avenue, Apt. 24, Sacramento, CA 95842. Filed with the Clerk of Sacramento County September 23, 2022. Publish: Oct. 7, 14, 21, 28, 2022 HM 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07111 Josef John Holguin, 6020 Covewood Court, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Everly Forestry" 6020 Covewood Court, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 22, 2022. Publish: Oct. 7, 14, 21, 28, 2022 EVERLY 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07063 Richard Ward Mason, 6509 Hickory Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Pioneer Feed and Pet Supply" 7831 Rio Linda Boulevard, Rio Linda, CA 95626. Filed with the Clerk of Sacramento County

September 20, 2022. Publish: Oct. 7, 14, 21, 28, 2022 PIONEER 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07121 Paul Alfredo Gonzalez, 2266 Argent Court, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "PG Capital Consulting" 2266 Argent Court, Folsom, CA 95630. Filed with the Clerk of Sacramento County September 22, 2022. Publish: Oct. 7, 14, 21, 28, 2022 PG 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07055 Rise and Shine Movers LLC, 6724 Old Oak Court, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Rise and Shine Movers" 6724 Old Oak Court, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 20, 2022. Publish: Oct. 7, 14, 21, 28, 2022 RISE 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07277 Vincent G. Harris and Brandon J. Harris Insurance Agency, 5211 Madison Avenue, Sacramento, CA 95841 are doing business under the Fictitious Business Name(s) "Homer Insurance Agency" 5211 Madison Avenue, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 28, 2022. Publish: Oct. 7, 14, 21, 28, 2022 HARRIS 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07087 Bhumitra LLC, 3440 Klevner Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Dear Earth" 3440 Klevner Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 21, 2022. Publish: Oct. 7, 14, 21, 28, 2022 DEAR 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06273 Excel Managed Care & Disability Services, Inc., 3840 Watt Avenue, #C200, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Excel Managed Card & Disability Services, Inc.," 3840 Watt Avenue, #C200, Sacramento, CA 95821. Filed with the Clerk of Sacramento County August 19, 2022. Publish: Oct. 7, 14, 21, 28, 2022 EXCEL 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07274 Tinki Hardy Castillo, 7660 Denise Street, Sacramento, CA 95832 is doing business under the Fictitious Business Name(s) "ElementalZ" 7551 Freepoint Boulevard, #1049, Sacramento, CA 95832. Filed with the Clerk of Sacramento County September 28, 2022. Publish: Oct. 7, 14, 21, 28, 2022 TINKI 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07085 Local Auto Insurance and Tax Services LLC, 4501 Auburn Boulevard, Suite 103, Sacramento, CA 95841, is doing business under the Fictitious Business Name(s) "Local Auto Insurance and Tax Services LLC" 4501 Auburn Boulevard, Suite 103, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 21, 2022. Publish: Oct. 7, 14, 21, 28, 2022 LOCAL 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07200 WT Dispatch, 1109 Kingsford Drive, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Arden Dispatch" 3575 Arden Way, Sacramento, CA 95864. Filed with the Clerk of Sacramento County September 27, 2022. Publish: Oct. 7, 14, 21, 28, 2022 ARDEN 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07097 Cynthia Moseley and John Gonzales, 7255 Roca Way, Sacramento, CA 95842 are doing business under the Fictitious Business Name(s) "NCA Consultants" 7255 Roca Way, Sacramento, CA 95842. Filed with the Clerk of Sacramento County September 27, 2022. Publish: Oct. 7, 14, 21, 28, 2022 NCA 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07285 A.R.S. Holding, Inc., 2931 Sunrise Boulevard, #125, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Hookafee" 2931 Sunrise Boulevard, #125, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County September 29, 2022. Publish: Oct. 7, 14, 21, 28, 2022 HOOKAFAEE 10-28-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07356 All Stage Canine Development, Inc., 5948 Auburn Boulevard, Suite F, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "All Stage Animal Services," 5948 Auburn Boulevard, Suite F, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 3, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 ALL 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07158 Country Club Investors, Heritage Funding Corporation and Heritage Funding IV, 9152 Greenback Lane, Orangevale, CA 95662 are doing business under the Fictitious Business

Name(s) "Mobil Country Club," 2473 Sunrise Boulevard, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 23, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 MOBIL 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06859 Potocki Family Chiropractic and Laser Center, Inc., 5150 Sunrise Boulevard, Suite F1, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Pinched Nerve?," 711 East Bidwell, #15, Folsom, CA 95630. Filed with the Clerk of Sacramento County September 12, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 PINCHED 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07319 Proccuroc Gudino Ramos, 1805 Jamestown Drive, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Fermin Auto Repair," 6807 30th Street, Suite F, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 30, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 FERMIN 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07202 Jessica Jean Ott, 6801 San Joaquin Street, Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "H.E.R.O.E.S. Therapy," 6801 San Joaquin Street, Sacramento, CA 95820. Filed with the Clerk of Sacramento County September 27, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 HEROES 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07099 Lambrdar Transportation, Inc., 3113 Longboat Key Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "LTI," 3113 Longboat Key Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County September 22, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 LTI 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07260 Ahmad Jawid Sadat, 2201 Northview Drive, Apt. 21, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "John Pro Handyman Services," 2201 Northview Drive, Apt. 21, Sacramento, CA 95833. Filed with the Clerk of Sacramento County September 28, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 RIVER 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06745 Parker Creative, Incorporated (CA), 5225 Overbrook Way, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "River City Sticker Works," 5225 Overbrook Way, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 8, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 RIVER 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07211 Latoya T. Skinner, 97 Moonlit Circle, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Lola Earl," 97 Moonlit Circle, Sacramento, CA 95831. Filed with the Clerk of Sacramento County September 27, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 LOLA 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07338 Keith D. Peacock and Carrie A. Peacock, 4113 Tenaja Way, Rancho Cordova, CA 95742 are doing business under the Fictitious Business Name(s) "Montana Realty," 4113 Tenaja Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County September 30, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 MONTANA 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07256 Vartan Minasyan, 3330 Spanna Court, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "The Bee Medical Supplies," 11082 Coloma Road, #10, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 28, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 BEE 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06972 Robert Anthony DeSomber, 5223 Harrison Street, Linden, CA 95236 is doing business under the Fictitious Business Name(s) "Grasons of Sacramento County," 5223 Harrison Street, Linden, CA 95236. Filed with the Clerk of Sacramento County September 16, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 GRASONS 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06800 Spencer FJ Serratos, 9361 Pershing Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Cliffside Auto," 9361 Pershing Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County September 9, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 CLIFFSIDE 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07464 Ryan Hicks, 7026 Cross Drive, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Ryan Does Pools," 7026 Cross Drive, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County October 6, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 RYAN 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07472

EZ Floors, Inc., 909 Fee Drive, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Tile Outlet," 909 Fee Drive, Sacramento, CA 95815. Filed with the Clerk of Sacramento County October 6, 2022. Publish: Oct. 14, 21, 28, Nov 4, 2022 TILE 11-4-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07456 Crecynthia McLucas, 2040 63rd Avenue, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Paper & Herbs" 2040 63rd Avenue, Sacramento, CA 95822. Filed with the Clerk of Sacramento County October 6, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 McLUCAS 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07249 DroneAviate UAS Group LLC, 13363 Peninsula Drive, Auburn, CA 95602 is doing business under the Fictitious Business Name(s) "DroneAviate UAS Pilot Training" 338 Highland Springs Road, Walland, TN 37886. Filed with the Clerk of Sacramento County September 28, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 DRONE 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07476 Audie Goode, 6936 7th Avenue, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Half Pints Daycare" 6936 7th Avenue, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County October 6, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 HALF 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07500 Athena Wallis, 8200 Madison Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Creative Aura Studios" 8200 Madison Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 7, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 CREATIVE 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07115 Harpreet Kaur, 7937 Orchard Woods Circle, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "SAAZ CO" 7937 Orchard Woods Circle, Sacramento, CA 95828. Filed with the Clerk of Sacramento County September 22, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 HARPREET 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07392 Stacey Pinoski, 3900 Marshall Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Sweet P Salon" 7411 Winding Way Suite P, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 4, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 SWEET 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06856 Pur 7le LLC, 636 Tailwind Drive, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Pur-7le Hair Care" 9719 Lincoln Village Drive #504, Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 12, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 PUR 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-06926 Ahmed Mahmoud Alhaj, 5128 Stoneglen Way Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "ADEPTUS Security Operations" 5128 Stoneglen way Elk Grove, CA 95758. Filed with the Clerk of Sacramento County September 14, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 ADEPTUS 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07355 Treats and More LLC, 4420 Pasadena Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Cookie Plug" 4420 Pasadena Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 3, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 TREATS 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07577 Dhaj Jhai Homsby, 2498 Boxwood Street, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Dhaj Jhai Boutique" 2498 Boxwood Street, Sacramento, CA 95815. Filed with the Clerk of Sacramento County October 12, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 DHAI 11-11-22

FICTITIOUS BUSINESS NAME STATEMENT FBNF2022-07581 Zarlakhta Salarzai, 2201 Northview Drive Apt 94, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Turning Point Solutions" 2201 Northview Drive Apt 94, Sacramento, CA 95833. Filed with the Clerk of Sacramento County October 12, 2022. Publish: Oct. 21, 28, Nov 4 & 11, 2022 ZARLAKHTA 11-11-22

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME. FILE NO. FBNF2021-03244. The following person(s) has/have abandoned the use of the Fictitious Business Name of: Lively & Lively Spirits, 3750 52nd Street, Sacramento, CA 95820 Greenshore Solutions, LLC, 3700 52nd Street, Sacramento, CA 95820 The Fictitious Business Name Statement referred to above was

filed on: April 5, 2021. This business was conducted by: a limited liability company, s/Matthew Cohen. Manager Date filed in Sacramento County: September 15, 2022. Publish: Sept. 30, Oct. 7, 14 & 21, 2022 LIVELY 10-21-22

ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00326788 Maya Alexandria Pescatore has filed a petition with this court for a decree changing the name(s) of Maya Alexandria Pescatore to Maya Alexandria. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00 a.m. on November 29, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: Sept 16, 2022 Christopher E. Krueger, Judge of the Superior Court Publish: Sept. 30, Oct. 7, 14 & 21, 2022 MAYA 10-21-22

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00326844 Josias Nadal has filed a petition with this court for a decree changing the name(s) of Josias Nadal to Josias Vivancos. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00 a.m. on December 6, 2022, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: Sept 19, 2022 Christopher E. Krueger, Judge of the Superior Court Publish: Sept. 30, Oct. 7, 14 & 21, 2022 JOSIAS 10-21-22

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00326969 Yulia Nikolayevna Gusinskaya has filed a petition with this court for a decree changing the name(s) of Yulia Nikolayevna Gusinskaya to Yulia Nikolaevna Gusinskaya. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30 p.m. on December 8, 2022, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 21, 2022 Richard K. Sueyoshi, Judge of the Superior Court Publish: Sept. 30, Oct. 7, 14 & 21, 2022 YULIA 10-21-22

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00319611 Stephanie Cook has filed a petition with this court for a decree changing the name(s) of Liam Oliver Cook to Liam Oliver Valdez. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30 p.m. on December 7, 2022, in Department 53, located at 813 6th Street, Sacramento, CA

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LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294 - February 7, 1984
Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380 - September 18, 1969
Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535 - March 12, 2020
The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 - March 21, 1988

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

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Alyssa L. Bolan, 2270 Douglas Blvd., Suite 120, Roseville, CA 95661; 916-786-7515
Publish Oct 7, 14 & 21, 2022
MOE 10-21-22

SUMMONS

SUMMONS (FAMILY LAW)
CASE NUMBER (NUMERO DEL CASO):
SDR0062699

NOTICE TO RESPONDENT
(Name): AVISO AL DEMANDADO (Nombre):
Bethany E. Radakovitz

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

You have 30 CALENDAR DAYS after this Summons and Petition are served on you to file a response (form FL-120) at the court and have a copy served on the petitioner. A letter, phone call or court appearance will not protect you. If you do not file your response on time, the court may make orders affecting your marriage or domestic partnership, your property & custody of your children. You may be ordered to pay support and attorney fees and costs. For legal advice contact a lawyer immediately. Get help finding a lawyer at the California Courts Online Self-Help Center (www.courts.ca.gov/selfhelp), at the California Legal Services website (www.lawhelpca.org) or by contacting your local county bar association.

Usted tiene 30 DÍAS CALENDARIO después de que se le presente esta Citación y Petición para presentar una respuesta (formulario FL-120) en el tribunal y tener una copia notificada al peticionario. Una carta, llamada telefónica o comparecencia ante el tribunal no lo protegerá. Si no presenta su respuesta a tiempo, el tribunal puede hacer órdenes que afecten su matrimonio o pareja de hecho, sus bienes y la custodia de sus hijos. Es posible que se le ordene pagar la manutención y los honorarios y costos de los abogados. Para obtener asesoramiento legal, póngase en contacto con un abogado de inmediato. Obtenga ayuda para encontrar un abogado en el Centro de Autoayuda en Línea de los Tribunales de California (www.courts.ca.gov/selfhelp), en el sitio web de Servicios Legales de California (www.lawhelpca.org) o comunicándose con el colegio de abogados de su condado local.

NOTICE: RESTRAINING ORDERS ARE ON PAGE 2: These restraining orders are effective against both spouse or domestic partners until the petition is dismissed, a judgment is entered or the court makes further orders. They are enforceable anywhere in California by any law enforcement officer who has received or seen a copy of them.

AVISO: LAS ÓRDENES DE RESTRICCIÓN ESTÁN EN LA PÁGINA 2: Estas órdenes de restricción son efectivas contra ambos cónyuges o parejas domésticas hasta que se desestime la petición, se dicte una sentencia o el tribunal dicte más órdenes. Son exigibles en cualquier lugar de California por cualquier oficial de la ley que haya recibido o visto una copia de ellos.

FEE WAIVER: If you cannot pay the filing fee, ask the clerk for a fee waiver form. The court may order you to pay back all or part of the fees and costs that the court waived for you or the other party.

EXENCIÓN DE TARIFAS: Si no puede pagar la tarifa de presentación, pídale al secretario un formulario de exención de tarifas. El tribunal puede ordenarle que devuelva la totalidad o parte de los honorarios y costos que el tribunal renunció para usted o la otra parte.

The name and address of the court are: (El nombre y dirección de la corte es): Superior Court of California, County of Placer, 10820 Justice Center Drive, Roseville, CA 95678.

The name, address and telephone number of the petitioner's attorney, or the petitioner without an attorney are: (El nombre, dirección y número de teléfono del abogado del peticionario, o del peticionario sin abogado es.): Robert A. Radakovitz, 417 Farmington Circle, Roseville, CA 95678; 916-298-4488
Date: (Fecha) 8-11-2022
By: Jake Chatters, Clerk of Court
A. Schicke, Deputy

STANDARD FAMILY LAW RESTRAINING ORDERS
Starting immediately, you and your spouse or domestic partner are restrained from:

1. removing the minor children

of the parties from the state or applying for a new or replacement passport for those minor children without the prior written consent of the other party or an order of the court;

2. cashing, borrowing against, canceling, transferring, disposing of, or changing the beneficiaries of any insurance or other coverage, including life, health automobile & disability, held for the benefit of the parties and their minor children;

3. transferring, encumbering, hypothecating, concealing, or in any way disposing of any property, real or personal, whether community, quasi-community, or separate, without the written consent of the other party or an order of the court, except in the usual course of business or for the necessities of life; and

4. creating a nonprobate transfer or modifying a nonprobate transfer in a manner that affects the disposition of property subject to the transfer, without the written consent of the other party or an order of the court. Before revocation of a nonprobate transfer can take effect or a right of survivorship to property can be eliminated, notice of the change must be filed and served on the other party.

You must notify each other of any proposed extraordinary expenditures at least five business days prior to incurring these extraordinary expenditures and account to the court for all extraordinary expenditures made after these restraining orders are effective. However, you may use community property, quasi-community property, or your own separate property to pay an attorney to help you or pay court costs.

NOTICE: ACCESS TO FFORDABLE HEALTH INSURANCE:

Do you or someone in your household need affordable health insurance? If so, you should apply for Covered California. Covered California can help reduce the cost you pay towards high quality affordable health care. For more information, visit www.coveredca.com. Or call Covered California at 1-800-300-1506

WARNING: IMPORANT INFORMATION

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

Publish: Oct 7, 14, 21 & 28, 2022
RADAKOVITZ 10-28-22

SUMMONS (FAMILY LAW)
CASE NUMBER (NUMERO DEL CASO): FAMS2103047

NOTICE TO RESPONDENT
(Name): AVISO AL DEMANDADO (Nombre): Jorge Ulises Huerta Blancas

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

You have 30 CALENDAR DAYS after this Summons and Petition are served on you to file a response (form FL-120) at the court and have a copy served on the petitioner. A letter, phone call or court appearance will not protect you. If you do not file your response on time, the court may make orders affecting your marriage or domestic partnership, your property & custody of your children. You may be ordered to pay support and attorney fees and costs. For legal advice contact a lawyer immediately. Get help finding a lawyer at the California Courts Online Self-Help Center (www.courts.ca.gov/selfhelp), at the California Legal Services website (www.lawhelpca.org) or by contacting your local county bar association.

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The name and address of the court are: (El nombre y dirección de la corte es): Superior Court of California, County of Placer, 10820 Justice Center Drive, Roseville, CA 95678.

The name, address and telephone number of the petitioner's attorney, or the petitioner without an attorney are: (El nombre, dirección y número de teléfono del abogado del peticionario, o del peticionario sin abogado es.): Robert A. Radakovitz, 417 Farmington Circle, Roseville, CA 95678; 916-298-4488
Date: (Fecha) 8-11-2022
By: Jake Chatters, Clerk of Court
A. Schicke, Deputy

STANDARD FAMILY LAW RESTRAINING ORDERS
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1. removing the minor children

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EXENCIÓN DE TARIFAS: Si no puede pagar la tarifa de presentación, pídale al secretario un formulario de exención de tarifas. El tribunal puede ordenarle que devuelva la totalidad o parte de los honorarios y costos que el tribunal renunció para usted o la otra parte.

The name and address of the court are: (El nombre y dirección de la corte es): Superior Court of California, County of San Bernardino, 351N. Arrowhead Avenue, San Bernardino, CA 92415; San Bernardino District

The name, address and telephone number of the petitioner's attorney, or the petitioner without an attorney are: (El nombre, dirección y número de teléfono del abogado del peticionario, o del peticionario sin abogado es.): Angelique Huerta, 1838 N. Vineyard Avenue, #F, Ontario, CA 91764; 909/258-6338
Date: (Fecha) 8-16-2021
By: Yulio Orozco, Deputy

STANDARD FAMILY LAW RESTRAINING ORDERS
Starting immediately, you and your spouse or domestic partner are restrained from:

1. removing the minor children of the parties from the state or applying for a new or replacement passport for those minor children without the prior written consent of the other party or an order of the court;

2. cashing, borrowing against, canceling, transferring, disposing of, or changing the beneficiaries of any insurance or other coverage, including life, health automobile & disability, held for the benefit of the parties and their minor children;

3. transferring, encumbering, hypothecating, concealing, or in any way disposing of any property, real or personal, whether community, quasi-community, or separate, without the written consent of the other party or an order of the court, except in the usual course of business or for the necessities of life; and

4. creating a nonprobate transfer or modifying a nonprobate transfer in a manner that affects the disposition of property subject to the transfer, without the written consent of the other party or an order of the court. Before revocation of a nonprobate transfer can take effect or a right of survivorship to property can be eliminated, notice of the change must be filed and served on the other party.

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WARNING: IMPORANT INFORMATION

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

Publish: Oct 7, 14, 21 & 28, 2022
HUERTA 10-28-22

SUMMONS

SUMMONS (CITACION JUDICIAL)
CASE NUMBER: 34-2022-00317949
NOTICE TO DEFENDANT:

Damien Hall and DOES 1 through 10, inclusive

YOU ARE BEING SUED BY PLAINTIFF: Stephen T. Conley, Jr.

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may

lose the case by default & your wages, money & property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Website (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. **NOTE:** The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. **AVISO!** Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le de un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin mas advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 o mas de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

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

The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la dirección y el número de telefono del abogado del demandante, o del demandante que no tiene abogado, es): Andrew Greenfield (#147109), 7825 Fay Avenue, #200, La Jolla, CA 92037; (858) 581-1400
Date: (Fecha) 4/11/2022
Clerk (Secretario) A. Penn, Deputy (Adjunto)

Publish Oct 7, 14, 21 & 28, 2022
GREENFIELD 10-28-22

TRUSTEE SALE

NOTICE OF TRUSTEE'S SALES
NO. CA-21-896992-NJ ORDER NO.: DEF-351878

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/15/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU

NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the accrued principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): EDWARD R. HUBBARD AND DELORES HUBBARD, HIS WIFE, AS JOINT TENANTS Recorded: 9/21/2007 as Instrument No. x, Book 20070921, Page 0061 of Official Records in the Office of the Recorder of SACRAMENTO County, California; Date of Sale: 11/4/2022 at 2:00 PM Place of Sale: At the main entrance to the County Courthouse, located at 720 9th Street, Sacramento, CA 95814 Amount of accrued balance and other charges: \$258,424.12 The purported property address is: 10401 BUENA PLAZA CIR, RANCHO CORDOVA, CA 95670 Assessor's Parcel No.: 077-0172-022-0000 Legal Description: Please be advised that the legal description set forth on the Deed of Trust is in error. The legal description of the property secured by the Deed of Trust is more properly set forth and made part of Exhibit "A" as attached hereto.

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF RANCHO CORDOVA COUNTY OF SACRAMENTO, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS: LOT 31, AS SHOWN ON THE "PLAT OF CORDOVA MEADOWS UNIT NO. 12", RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, ON SEPTEMBER 13, 1960 IN BOOK 62 OF MAPS, MAP NO. 23.

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 916-939-0772 for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the trustee: CA-21-896992-NJ. 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 Web site. The best way to verify postponement information is to attend the scheduled sale.

NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 916-939-0772, or visit this internet website <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: CA-21-896992-NJ to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase.

NOTICE TO PROSPECTIVE OWNER-OCCUPANT: Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to Quality Loan Service Corporation by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. The undersigned trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the mortgagee, the mortgagee, or the mortgagee's attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders' rights against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Date: Quality Loan Service Corporation 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318 Quality Loan Service Corp. TS No.: CA-21-896992-NJ

IDSPub #0181302 10/14/2022
10/21/2022 10/28/2022
QLSC_302 10-28-22

NOTICE OF PUBLIC LIEN SALE SELF STORAGE AUCTION

Notice is hereby given that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to the California Storage Act (Sections 21700-21716 of the Business & Professions Code.)

ARMOR MINI STORAGE: Property is located at 5714 Auburn Blvd., Sacramento, CA 95841. The auction will be conducted entirely online at: <https://bid13.com/>

Auctioneer: Bid13.com 1-844-348-2776; agent for Owner. Contents for the following lien units will be sold: **Unit #B017 Bryana Lowe, Unit #B116 Arthur Haygood, Unit# C030 Karen Luther, Unit #D010 Jessi Sullivan, Unit #D024 Karen Luther, Unit #D036 Steve Monday, Unit #E025 Dacona Hodder, Unit #E028 John Jones, Unit #H121 Krystal Gregersen, Unit #J001 Jonathan Miller, Unit #J042 Andrew Weik.**

Pictures of the contents of the storage space can be seen online. Bids must be entered online beginning **Thursday 10/20/22 at 10am PST** and ending **Thursday 10/27/22 at 10am PST.** Payment must be made at the time of purchase. All items in the unit are **sold as is** and must be removed within three days of the time of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party.

Carmichael Times 10-14, 10-21-2022



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California Faces a Housing, Wildfire Conundrum



By Dan Walters, CALMatters.org

California must ramp up housing construction to reduce the ever-widening gap between supply and demand and ease the high shelter costs that drive families into poverty and contribute to the state's homelessness crisis.

However, given the seemingly nonstop series of uber-destructive wildfires California is experiencing, prudence dictates that we should also avoid housing construction in what's called the "wildland urban interface" where fires are most likely to have cataclysmic impacts.

The friction between those two imperatives is played out in the political arena, where officialdom makes land use policy.

A case in point: Two years ago, by overwhelming bipartisan majorities, the Legislature passed a bill that would have required local governments to make fire safety a major factor in approving housing developments in fire-prone areas by compelling developers to include protective features.

The measure was passed in response to a wave of killer fires, including the Camp Fire that destroyed the rural community of Paradise in 2018, killing 86 people.

Gov. Gavin Newsom vetoed the bill, saying

that while he supported its aims it "creates a loophole for regions to not comply with their housing requirements."

"Wildfire resilience must become a more consistent part of land use and development decisions. However, it must be done while meeting our housing needs," Newsom wrote.

In the absence of clear policy from the Legislature and the governor on limiting construction in fire-prone areas of the state, Attorney General Rob Bonta has intervened.

This year he joined forces with environmental groups to stall a huge housing and golf resort project in Lake County, where wildfires are a constant threat. A Lake County judge declared that local authorities and the developer had not paid sufficient attention to the Guenoc Valley project's vulnerability to fires.

The ruling "affirms a basic fact: Local governments and developers have a responsibility to take a hard look at projects that exacerbate wildfire risk and endanger our communities," Bonta said. "We can't keep making shortsighted land use decisions that will have impacts decades down the line. We must build responsibly."

This week, Bonta took another step, issuing a set of guidelines that local authorities should follow in assessing the potential wildfire dangers of proposed developments.

It declares that it's "imperative that local jurisdictions making decisions to approve new developments carefully consider wildfire impacts

as part of the environmental review process, plan where best to place new development, and mitigate wildfire impacts to the extent feasible."

Unveiling the policy in San Diego County, whose fast-growing inland communities are in constant peril from wildfire, Bonta said, "This is the new normal. When it comes to development, we can't continue business as usual. We must adjust. We must change."

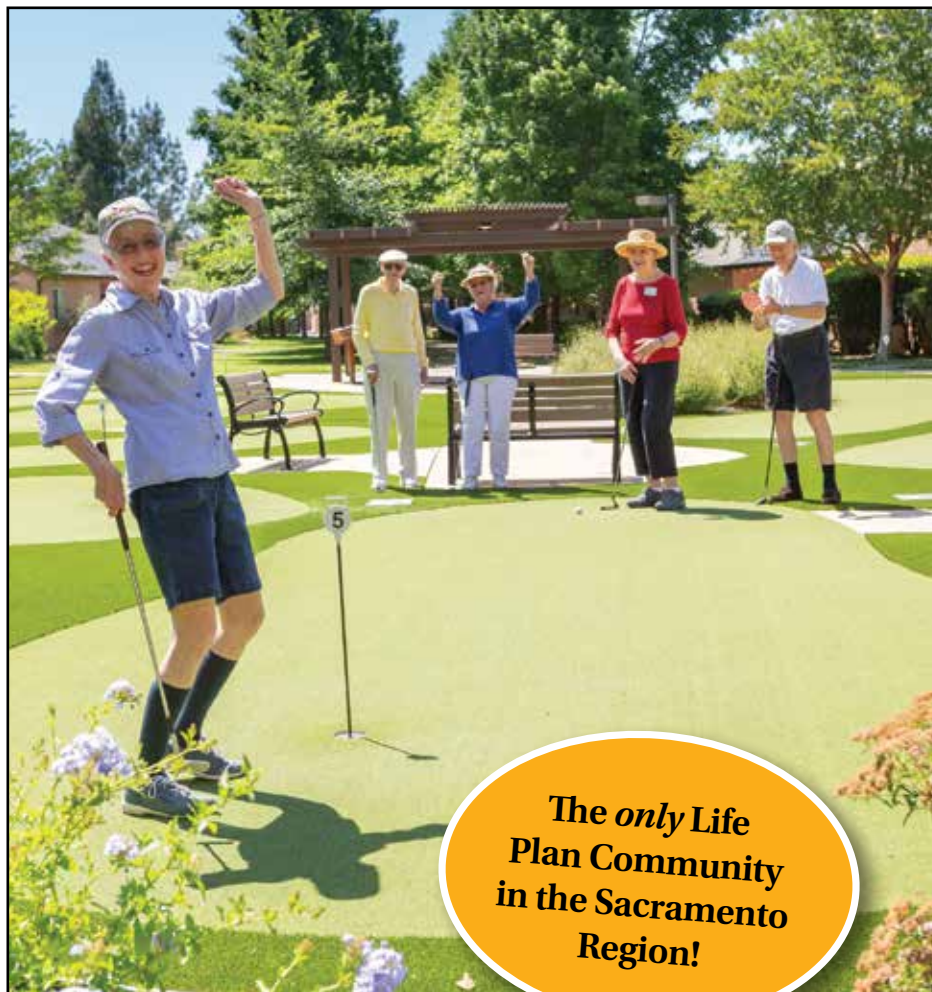
Bonta's guidelines don't have the force of law, but they contain the implicit threat that his office will intervene if they are ignored, as it did with Guenoc Valley.

Avoiding housing in areas of extreme fire danger would seem to be common sense, but except for a narrow strip of land fronting the Pacific Ocean, the flatlands of the Central Valley and the deserts of Southern California, the state is mostly a tinderbox.

Moreover, Californians prefer, if they can, to live in single-family homes in scenic locales and therefore developers want to comply with those preferences, which is why they propose projects such as Guenoc Valley.

The issue demands something more definitive than a document from the attorney general. Newsom and the Legislature should, as they ramp up pressure for more housing construction, also delineate where it should — and should not — occur.

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



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DWR Takes Actions to Support State's Future Water Supply Strategy

DWR News Release

SACRAMENTO, CA (MPG) - On September 29, the Department of Water Resources (DWR) announced new steps that, if approved, could save enough water to supply 4.7 million Californians annually while making conservation more affordable through financial assistance and tax exemptions. The actions improve long-term water conservation and reduce wasteful outdoor water use as California adapts to a hotter, drier future driven by climate change.

The new actions will build on California's ongoing long-term efforts to make water conservation a way of life while advancing water efficiency efforts outlined in California's Water Supply Strategy: Adapting to a Hotter, Drier Future. DWR will be implementing and supporting actions that include:

Outdoor Water Use Recommendations

To help prepare for a hotter and drier future, DWR has submitted outdoor water use efficiency recommendations to the State Water Resources Control Board. With outdoor water use accounting for 50 percent of urban residential water use on average, the recommendations outline standards that would provide urban retail water suppliers with a framework to support more efficient outdoor residential water use. The framework will also include standards for the irrigation of large commercial, industrial, and institutional (CII) landscapes in their service areas.

DWR's outdoor water use recommendations combined with indoor residential water use recommendations submitted in November 2021 would result in expected long-term water savings of 450,000 acre-feet per year starting in 2030 — enough water to supply about 1.6 million homes or about 4.7 million residents for both indoor and outdoor annual needs. The recommendations would also result in near-term savings of 100,000 acre-feet a year starting in 2023. DWR's recommendations will be evaluated by the State Water Resources Control Board through a formal rulemaking process, which will include additional analysis, engagement, and opportunity for public comment.

Indoor Water Use Legislation Signed

California also recently took additional steps to increase indoor water use savings with Governor Newsom's signing of Senate Bill 1157 (Hertzberg), which adopts recommendations made by DWR and the State Water Board last year to reduce indoor water use targets to 47 gallons per day by 2025 and 42 gallons by 2030. By adjusting indoor water use standards to reflect the joint recommendation of DWR and the State Water Board, the legislation will help increase water conservation and water use efficiency, ensuring a more water-resilient future for California.

Financial Assistance for Turf Transition and Conservation

DWR has developed a set of funding programs that will help build resiliency in all communities including underrepresented communities and Tribes. The funding programs include financial assistance for projects that strengthen resiliency in urban communities, turf transition for residential and commercial landscapes and water conservation programs for urban water suppliers. DWR's programs will help to clear some of the hurdles that underserved communities face with direct install programs and support for local water agencies, while also helping build resiliency with equity in mind. DWR plans to release these grant programs in October. These new programs will build on the momentum created by the millions of dollars in grant funding that has been distributed by DWR in 2022.

Turf Tax Exemption

For those making smart water decisions to replace their lawns now and, in the future, Governor Newsom signed Assembly Bill 2142 (Gabriel), which will exempt from state income tax calculations any grant, rebate or additional financial assistance awarded from a state or local agency for turf transition. The law will provide the exemption through tax year 2027.

For more information on water use efficiency and the recommended standards, visit DWR's Urban Water Use Efficiency Standards webpage. For information about other DWR and State drought response efforts and funding programs, visit drought.ca.gov. ★



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Sac State Football Runs Away from Eastern Washington, 52-28

No. 5 Hornets Equal Best Start in School History at 6-0

**Sac State Athletics
News Release**

CHENEY, WA (MPG) - Sacramento State rushed for a season-high 385 yards to pull away from Eastern Washington, 52-28, on Saturday at Roos Field.

The fifth-ranked Hornets improved to 6-0 overall and 3-0 in the Big Sky Conference. The six consecutive wins to start a season matches the school record, which was set in 1991, and is the best start in the Div. I era (1993-pres.). The Eagles, who have endured a brutal early season schedule, fell to 1-5 overall and 0-3 in league.

Sacramento State jumped out to a 21-0 lead only to have EWU tie the contest with 21 unanswered points of its own. The Hornets then closed the first half with a pair of touchdowns in the final five minutes and never looked back. The two teams combined for 56 points in the first half as Sacramento State entered the break with a 35-21 lead.

After the Hornet defense forced a 3-and-out on the opening drive of the game, the offense went to work with a methodical touchdown drive. Sacramento State rushed nine times during the series, and the points came on a 1-yard rush from Asher O'Hara.

The Hornets quickly added to that advantage when Brock Mather picked off Gunner Talkington and weaved his way into the end zone for a 22-yard touchdown. The TD was the second pick six for the Hornet defense this season, following Caleb Nelson's 98-yard return in the season opener against Utah Tech.

A wild sequence of events saw the Sacramento State throw an interception of its own and was followed by a big pass play from the Eagles to take the ball deep into Hornet territory. However, EWU had to settle for a field goal



Sacramento State quarterback Asher O'Hara scores a touchdown during a 52-28 win at Eastern Washington on Saturday, October 15 in Cheney Washington. Photo courtesy of Sacramento State Athletics

attempt which was blocked by Jett Stanley and returned by Cameron Broussard across midfield.

Shortly after, Cameron Skattebo caught a screen pass on the left side of the field, hurdled a defender, juked another, and then ran through a third would-be tackler for a 37-yard touchdown reception. That touchdown gave the Hornets a 21-0 lead at the end of the first quarter and a 71-7 edge in the opening period this year.

Eastern Washington got on the board with a touchdown on the opening drive of the second quarter. The big play came on a 31-yard strike from Talkington to Jakobie James which took the ball to the 2-yard line. After being stopped on its next two plays, Talkington hit Jett Carpenter for a touchdown in the front right corner of the end zone.

The Eagles kept the momentum by forcing a fumble and then scoring two plays later on

a 26-yard pass to Efton Chism. After a forcing a 3-and-out, Eastern Washington drew even on a 15-yard end around from Justin Jackson.

Sacramento State was able to thwart the run with an 8-play, 75-yard drive to move ahead, 28-21. The team had three plays of at least 10 yards during the drive and also drew a pass interference call in the end zone. O'Hara scored his second TD of the game with a 1-yard leap over the pile.

After a defensive stop, the Hornets provided the final points of the first half when Jake Duniway hit Marshel Martin for an 11-yard touchdown to give the team a 35-21 lead at the break. The 35 first-half points tied Sacramento State's season best which previously came against Utah Tech.

The second half began with the Hornets piecing together a drive which abruptly ended when the

Eagles picked off a pass in the end zone. However, EWU gave the ball back when a pass on a fake punt fell incomplete giving Sacramento State the ball at the Eagle 38.

A 28-yard run from Skattebo moved the ball to the 10-yard line before O'Hara scored his third touchdown of the game with a 5-yard scramble. The game marked the second time this season that O'Hara has rushed for three touchdowns, and he now has 11 TD's this season.

Less than two minutes later, Eastern found the end zone again to make it a two-score game, but any hopes of a comeback were dashed when Kyle Sentkowski converted a 36-yard field goal and Parker Clayton caught an 8-yard TD pass for the only score of the fourth quarter. The Hornets outscored EWU, 17-7, in the second half.

Sacramento State's 385 rushing yards were the third most in the

school's Div. I era, and the most since rushing for 392 against Cal Poly in 2000. Skattebo led the way with a career high 201 rushing yards (29 carries, 6.9 yards per tote) while O'Hara added 94 and Elijah Tau-Tolliver had a 57 yards on six carries.

The quarterbacks combined to complete 13-of-19 passes for 140 yards and three touchdowns. Skattebo, Pierre Williams and Marshel Martin tied for the team lead with three receptions.

Armon Bailey paced the Hornet defense with nine tackles, including two for loss and a pass breakup. Fellow linebacker Jeremy Harris had eight stops. Mather had five tackses (three solos) and a quarterback hit to go along with his pick six.

Sacramento State returns home for its next two games. The first coming on Oct. 22 against Montana. The game will start at 8 p.m. and air nationally on ESPN2. ★

PAID POLITICAL ADVERTISEMENT

Re-Elect Assemblyman Ken Cooley

ABOUT

Assemblyman Ken Cooley and his wife of 47 years, Sydney, have made their home in eastern Sacramento County since 1977. They raised their sons here and passed their love of camping and hiking in California's mountains, rivers and lakes. As a young man, Ken worked in



the Legislature and today he is the only sitting lawmaker who has run a multi-year program of active executive branch oversight and also supported a successful veto override. Both are vital to fulfilling the Legislature's role as a co-equal branch of government.

Ken's experience and skill have earned him leadership duties in the State Capitol as Chair to both the Assembly Rules Committee and the Joint Senate and Assembly Rules Committee. As a strong advocate for the communities he represents, in recent budgets he helped local projects access about \$50 million dollars in state funds.

Ken believes the most uniquely "American method" in problem-solving – seen in churches, service clubs and PTA's – is based on listening, so that all are encouraged to speak up so a sense of the group can emerge, often reflecting parts of all the ideas shared. Ken thinks this "American method" is how all governments should make decisions.

RANCHO CORDOVA CITY FOUNDER

Ken was elected to Rancho Cordova's first City Council and in that role he and his 4 colleagues established the City of Rancho Cordova. He was Mayor twice, first in 2005 when its City Hall was built and again in 2010 when Rancho Cordova won



national recognition as an All America City by the National Civic League. Ken ran for the City Council because he was tired of the crime and drug dealing that hurt his community and held back its future. He felt the city should strive to copy Citrus Heights which was renowned for its conservative fiscal policies. As Mayor and Councilman, Ken balanced budgets, worked on public safety and focused on creating jobs. Rancho Cordova is now a hub for jobs in the county.



Read more at
www.kencooley.com

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3840 Valle Vista Road, Carmichael | \$829,000

This 1.8 acre horse property is tucked away in a fantastic Carmichael neighborhood! This is a possible development property but is presently perfect for your horses or personal hobbies with plenty of land for animals to roam, a fenced backyard, a 700 square feet workshop and a huge detached garage. Enjoy beautiful stone siding and thoughtful updates inside including all new flooring, a beautifully updated kitchen complete with a breakfast bar, and recently remodeled bathrooms. Open open-concept floor plan, dual pane windows that offer great natural lighting, recessed ceilings, and much more!



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3582 Bardolino Way, Rancho Cordova | \$545,000

This turn-key home is tucked away in a fantastic newer community in Rancho Cordova. The spacious single-story floor plan includes 3 bedrooms and 2 full baths with open living, dining and kitchen. Enjoy beautiful flooring throughout, dual pane windows, bright and airy living areas and so much more! The kitchen/dining combo is appointed with granite countertops and offers tons of storage space. The adjoining family room has a cozy fireplace for those cold winter nights ahead. The large living room has room for a formal dining area. The spacious master features a bay window, two large closets and his-and-her-sinks. Relax in the peaceful backyard with a patio and low maintenance landscaping. RV access and two-car garage. Steps away from the local park, walking trails and close to schools, shopping and dining! Must see!



4922 Thor Way, Carmichael | \$749,000

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