



New Chamber Leaders Readied

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Carmichael Times

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DECEMBER 31, 2021

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What You Need to Know

Redistricting Final Maps Approved



Trying to meet all the criteria — equal population, Voting Rights Act compliance, communities of interest and compact districts — in a state with California's diverse population and geography made the task difficult. Photo: MPG file

By Sameea Kamal, CalMatters.org

California voters have the brand new districts they'll use to elect their members of Congress and state legislators, after the state's independent redistricting commission voted unanimously Monday (December 20, 2021) night to approve its final maps.

These districts take effect with the June 2022 primaries and continue for the next decade. Redistricting happens once every 10 years, after every census, to ensure that each district has the same amount of people. It's the second time that California's redrawing is being done by a 14-member independent commission.

But it hasn't been easy, or without contention.

In addition to balancing population numbers, the commission must comply with the federal Voting Rights

Act, ensuring that no minority group's vote is drowned out. And to create fair maps, the commission didn't consider current district lines and isn't supposed to weigh partisan politics. In some cases, it puts incumbents into the same district, or forces others to appeal to new voters to be re-elected.

Particularly on the congressional level, that could help shift the balance of power between Democrats and Republicans. In the U.S. House, three California Democrats are among the 23 Democrats nationally who have already opted not to run for re-election in 2022. Combined with redistricting done by Republican-led legislatures in other states, that could tip the House in favor of the GOP.

Some California Democrats have blasted the "unilateral disarmament" of their power, though an initial analysis by the Cook Political Report says the new congressional map helps

Democrats.

The commission was under the pressure of a court-ordered deadline to submit the maps to the secretary of state by Dec. 27 despite a nearly six-month delay in the release of census data. In the last few weeks, the panel held a number of marathon sessions late into the night to hear public comment and try to incorporate competing testimony into the maps.

Commission chairperson Alicia Fernández acknowledged that there were constraints and disagreements along the way, but said she was proud of the commission's work given the rules they were under.

"There was robust discussion in terms of how these maps should be drawn. We know that not everyone will be happy, but I feel that they are fair maps for Californians," she told CalMatters.

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Stay Safe as Temperatures Dip Near Freezing

Sacramento County Press Release

SACRAMENTO, CA (MPG) - Check on elderly family members, friends, or neighbors. Seniors and those with serious medical conditions are at risk. Check on community members that might be vulnerable to ensure they are safely keeping warm.

Where to get help. For information on warming centers and shelter services, call 2-1-1 or go to the 211 Sacramento website.

Sign-up for Emergency Alerts. The Sacramento Region Emergency Notification System alerts residents about emergency events and other important public safety information quickly in a variety of situations, such as severe weather, unexpected road closures, missing persons and evacuations of buildings or neighborhoods.

Heat your home safely - carbon monoxide is a silent killer. It is not OK to heat the inside of your home with any kind of BBQ, propane heater, or any other fuel-fired equipment due to the risk of carbon monoxide poisoning. Only use heaters installed with your home and those designed to be used indoors. Make sure that your natural gas furnaces and other appliances are in good, clean working order.

Insulate outdoor pipes that lead into your home to prevent freezing. Seal with caulk around the pipes that lead into and out of your home. Inside your home, leave the bathroom and under-sink cabinets open to help warm the water. If your pipes freeze, leave your tap on and call a plumber. You can defrost your pipes using a hair-dryer on a low setting, working your way slowly from the faucet to where your pipe enters the wall. County residents who need to have their water turned off in order to make repairs to their lines can go to 311 Sacramento Connect or download the mobile app or call 3-1-1 (or 916-875-4311 if calling from out of the area).

Ensure proper drainage by scooping up leaves and debris. Keeping storm drains clear can prevent street flooding and black ice from forming.

When raining, reduce your vehicle speed. Wet roads increase the distance and time needed to stop your vehicle. Be extra cautious on roads, bridges, and overpasses when temperatures are 32 degrees or below due to black ice - slow down and give yourself extra spacing between vehicles in front of you.

Watch for tree limbs. As temperatures dip, trees become vulnerable to limbs
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Save Mart Store Joins Chamber



Manager John Buckman (with scissors) joins Save Mart staff and Carmichael Chamber of Commerce members for a ribbon cutting at the Carmichael grocery store.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Long-established at Crestview shopping Center, the Save Mart grocery recently affirmed community support by joining the Carmichael Chamber of Commerce. The store celebrated the occasion with a ribbon cutting and free cakes and

coffee for customers and visitors.

Part of a California and Nevada chain, the store offers 62,000 square feet of fresh fruit, vegetables, meat and staples. It also provides a pharmacy. With a staff of 65, the operation is a substantial local employer and has a track record of assisting community fundraisers.

Congratulating staff and

management, Carmichael Honorary Mayor Izzy DeLancey praised grocery employees as heroes during the pandemic. "It's thanks to workers like you that I had food on my table," she said. "We appreciate your importance to our community."

Save Mart is located at 4708 Manzanita Avenue, at the Winding way intersection. ★

Named Worst 'Judicial Hellhole'

CALA Press Release

CORONA DEL MAR, CA (MPG) - California is the worst "Judicial Hellhole®" in the country, according to a new report.

The American Tort Reform Foundation (ATRF), in its 20th anniversary edition of the annual report, says the state's atrocious litigation environment and government officials' determination to expand liability across the board are to blame for its return to the top.

California has been in the Top 3 worst Judicial Hellholes® for a decade and was named an "Everlasting Judicial Hellhole" this summer.

"We have received this unfortunate honor, not once, but 16 times over the past 20 years," said Victor Gomez, executive director, California Citizens Against Lawsuit Abuses. "The result? Californians pay for lawsuit abuse and excessive tort costs in the form of an annual "tort tax" of nearly \$575 per person. The costs of this litigation also result in nearly 200,000 jobs lost each year.

"I was a franchise owner on the central coast for 17 years. My community was always supporting me, my business, and other locally owned businesses. That's what makes a community strong. Yet, we are often the targets of these type of shakedown lawsuits. I feared the threat of a lawsuit. There was nothing to protect me."

According to Tiger Joyce, President, American Tort Reform Association, "Although still referred to as the "Golden State, California is just about the worst place in the country to be a small business owner. Between frivolous lawsuits abusing state and federal laws and onerous business regulations that create nearly endless opportunities for unscrupulous trial lawyers, it's easy to see why business owners are making a mass exodus out of the state."

California's Private Attorneys General Act (PAGA) authorizes "aggrieved employees" to file lawsuits regarding labor code violations and to seek civil penalties. However, 75% of the penalties paid by non-compliant employers go to the state's Labor and Workforce Development Agency. Less than 25% goes to the "aggrieved employees" after their lawyers take one-third or more of the remaining 25%.

"The intent behind PAGA was to protect workers, but it has done little to help them. Employees have actually lost flexibility in their work lives as a result," Joyce said. "Most of these lawsuits revolve around technical nitpicks and don't claim any real injury. Trial lawyers have turned PAGA

into a loophole around arbitration clauses in employment contracts which typically limit expensive class actions that only benefit the lawyers."

ATRF says frivolous lawsuits filed under the federal Americans with Disabilities Act (ADA) are another issue plaguing California's civil justice system. 2020 brought a 22% increase in ADA filings while nationally, such filings decreased. 2021 is on pace to be a record-breaking year in California for ADA filings. California has more expensive penalties for ADA violations due to the state's Unruh Civil Rights Act. The Act includes a \$4,000 fine per violation, which other states don't have, plus attorneys' fees.

"Often, these alleged 'violations' are as minor as a mirror that is an inch too high or a sidewalk angled one degree off," Joyce said. "Unfortunately, businesses are rarely given a warning or even a customer complaint about noncompliance until sue-happy trial lawyers take them straight to court. As small businesses struggle to stay afloat, litigation costs alone could very well put them out of business for good."

ATRF reports that businesses of all sizes are under attack in California, though. This year, Amazon was held liable for injuries caused by a product sold by a third-party seller. The California Court of Appeals used a 2020 case, which the state Supreme Court refused to review, as precedent.

"The unfortunate reality is that where California goes, the country tends to follow," Joyce said. "The unintended consequences of this precedent could very well have a chilling effect on ingenuity and entrepreneurship across the nation. This is especially dangerous given California courts' willingness to allow questionable science as expert evidence in trials."

To view the full report at JudicialHellholes.org.

Founded in 1986, ATRA is a nonpartisan, nonprofit organization and is the nation's first organization dedicated exclusively to reforming the civil justice system through education and legislative enactment. ATRA acts as a nationwide network of state-based liability reform coalitions backed by 142,000 grassroots supporters. ATRA works to bring greater fairness, predictability and efficiency to America's civil justice system. Those efforts have resulted in the enactment of state and federal laws that make the system fairer for everyone. ★

Homeschooling Will Boom Long After COVID-19

Commentary by Lance Izumi

WASHINGTON, DC (MPG)

- Student enrollment in public schools has nosedived as parent disgust with school COVID-19 policies, student learning losses, and controversial education policies has gone through the roof. In the wake of this enrollment implosion, homeschooling has boomed across the country.

At the beginning of the current school year, the U.S. Department of Education estimated that 1.5 million students had left the public schools since the COVID-19 pandemic began.

If students are not enrolling in public schools, where are they going? The numbers show that many former public school students are now being homeschooled.

The U.S. Census Bureau found that the percentage of homeschooling households more than doubled in 2020 from 5 percent in spring to 11 percent in the fall.

According to a recent University of Michigan study, from 2020 to 2021, the enrollment at public schools in Michigan fell by nearly 46,000 students, which represented a more than a 3-percent drop. Among kindergartners, there was a decrease of more than 11 percent.

The increase in homeschoolers does not come from just a narrow segment of the American population. A University of Washington Bothell analysis found, "The diversity of homeschoolers in the U.S. mirrors the diversity of all students nationally," including all racial, religious, political, and income groups. For instance, the Census



At the beginning of the current school year, the U.S. Department of Education estimated that 1.5 million students had left the public schools since the COVID-19 pandemic began. Photo courtesy Pixabay

Bureau found that among African American households the increase in homeschooling was much steeper than in the country as a whole, rising from 3 percent to 16 percent, a five-fold jump.

This increase in African American homeschooling is not surprising given recent research by McKinsey & Company that found "Students in majority Black schools ended the [2020-21 school] year with six months of unfinished learning."

Demetria Zinga, one of the country's top African American homeschool YouTubers, says, "I believe homeschooling is growing and exploding amongst African Americans and there will be more and more homeschoolers."

Homeschool mom Magda Gomez, an immigrant from Mexico, has become an activist for homeschooling in the Hispanic community.

She observes: "We Hispanics as a culture are usually very protective and loving towards our children. However, I explain that love is not enough to raise our children. We have to educate ourselves in different areas of education, especially since we are not in our [native] country but are immigrants." "It is my dream," she says,

"to see more Hispanic families doing homeschool." Her dream is coming true with homeschooling doubling among Hispanic households, from 6 percent to 12 percent.

In addition to the racial diversity of homeschoolers, in 2021 the school-choice organization EdChoice found: "Many parents of children with autism, ADHD, and other neuro-developmental disorders report that public schools cannot effectively address their child's specialized learning needs."

Pediatric nurse and homeschool mom Jackie Nunes unenrolled her special-needs daughter from public school saying, "There just wasn't enough of the things that matter - time, attention, patience, persistence, passion, support."

The COVID-19 pandemic has exposed all the flaws in the one-size-fits-all public schools, which is why the homeschool boom is shaking up American education.

Lance Izumi is senior director of the Center for Education at the Pacific Research Institute. He is the author of the new book *The Homeschool Boom: Pandemic, Policies, and Possibilities*. This piece originally ran in the *Washington Times*. ★

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Crispy Baby Crab
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New Chamber Leaders Readied



Carmichael Chamber of Commerce's recent luncheon allowed incoming and outgoing directors to unite. From left: Jim Alves, Katie Pexa, Julie DePrada-Schott (executive director), William Bowen, Izzy DeLancey, Tim Hemmen, Kelli Foley, Joe Green and Gayle Dax-Conroy.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - The Carmichael Chamber of Commerce rings in 2022 with new leaders and directors. Realtor Kelli Foley takes presidential reins from business entrepreneur Joe Green. The new vice-president is insurance agent Katie Pexa. Joe Green is Immediate Past President.

The 2020/21 Honorary Mayor Izzy DeLancey is incoming Chamber Secretary;

attorney William Bowen takes over as Treasurer. Directors at large for 2022 include: Tamra Kelly, Tim Hemmen and Heidi Pyle. Sal Ramirez will serve the board as Honorary Mayor.

The Chamber board comprises business people, allowing one seat for a residential member. Julie DePrada-Schott is executive director. Vacancies for board service still exist.

For information, visit www.carmichael-chamber.org ★

Stay Safe as Temperatures Dip Near Freezing

Continued from page 1

snapping. For downed trees or branches in the roadway, County residents can go to 311 Sacramento Connect or download the mobile app or call 3-1-1 (or 916-875-4311 if calling from out of the area).

Prepare for wind. Secure yard items that may blow around and be prepared for the possibility of loss of power. For downed power lines, stay away and call 9-1-1 immediately.

Bring your pets inside when temperatures start to dip near freezing. A dog or

cat left outside in severe cold weather can die quickly from exposure. Except for exercise and walks, all dogs and cats are safer indoors during the winter. Make sure they have a warm, draft-free place indoors with a dry mat or blanket that they can lie on. For additional winter weather tips for animals, check out the Bradshaw Animal Shelter's website.

Learn more about how to stay safe on the Sacramento Ready website for Fog and Cold Weather resources and information. ★

Large Response to Fire at Carmichael Apartment Complex



Firefighters accessed the roof and opened the smoking apartment building with chainsaws in Carmichael on Tuesday, December 21, 2021. Photo by Patrick Larenas

By Patrick Larenas

CARMICHAEL, CA (MPG) - On Tuesday, December 21, 2021, at approximately 1:30 pm, Sac Metro Fire units responded to a two-apartment fire at Twin Gardens Apartments on 5831 Fair Oaks Blvd in Carmichael.

Firefighters saw the column of smoke emanating from the apartment complex towards the back as they approached the scene. California Highway Patrol had to close off northbound Fair Oaks Blvd to traffic so a large number of fire trucks could access the property. The dispatch included 10 fire engines, six trucks and one medical vehicle with four battalion chiefs plus assistant chiefs. Fire personnel evacuated

the occupants until they contained the fire was contained and water services could be returned.

Sac Metro Fire Public Information Officer Diana Schmidt said the large response was "to ensure the fire did not spread to the numerous apartments in the property." She said the fire involved several first and second story residences of which apartment unit #28 was the most affected—with some fire damage visible from the outside. Firefighters put the fire out 10-15 minutes after arrival.

Schmidt said there was one minor injury, which medics treated at the fire scene. The fire department will continue to investigate the fire's origin. ★

Draft Maps for Redistricting Available for Public Review

SJUSD Press Release

SACRAMENTO REGION, CA (MPG) - In the summer of 2021, San Juan Unified transitioned to by-trustee area elections after the Board of Education approved a map that reflected seven trustee areas. Since then, 2020 census data has been released showing growth in several regions of the district. As a result, the recently approved map will be adjusted to accommodate for changes found by the Census. Draft maps for the redistricting process are available for

public review at www.sanjuan.edu/maps.

The district's demographer will present the draft maps for consideration at the Dec. 14 board meeting. The board will also conduct a public hearing to receive input on the proposed maps.

Members of the community can submit written feedback at any time throughout the process. Community meetings will take place on Jan. 5 and 6 to offer another opportunity to review the maps and provide feedback. Visit www.sanjuan.edu/elections for more information. ★

Thinking of buying or selling?

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Craig Diez and his Team were an absolute blessing to work with for my first time home purchase. Craig blew me away with his 30 plus years of expertise in the Sacramento region. His advice was invaluable throughout the homebuying process - from identifying the best suited neighborhoods for me all the way through the final signing with the notary. I am delighted with my purchase and I am extremely grateful for Craig and his team's efforts throughout this process. There's a reason why Craig is one of the premier agents in the Sacramento Valley. Given the difficulties of the housing market in 2021 - particularly for first time buyers - I am incredibly grateful to have landed a perfect home leveraging Craig's experience and knowledge. I cannot recommend him enough! - Benjamin Anderson

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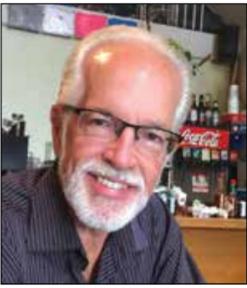


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BEST OF CARMICHAEL 2021
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Lessons of Socialism



Commentary by Bruce Lee

Socialism, socialism ... what an alluring temptress. Following the 1991 collapse of the Soviet Union and China's move towards a free-market economy (reestablishing the Shanghai Stock Exchange in 1990), I hoped socialism found its rightful place in the dung heaps of history, unfortunately its temptations persist.

The seeds of socialism in federal (and California) policies as the Green New Deal, show how alluring the concept remains. Promising prosperity, security, and equality with other people's money, it has only delivered tyranny and poverty around the world. Examine Venezuela's economic collapse of the last decade. Again, socialism proved a Ponzi scheme; it sounds amazing only to collapse under the weight of centralized control and denial of basic human nature.

A simple, 2009 illustration helps us understand:

A hypothetical economics professor, who had never failed a single student in her career, supposedly failed an entire class. This class insisted that socialism worked - that no one would be poor nor be rich, a great social equalizer.

The professor said, "OK, we'll run an experiment to test this plan." Everyone's grade will be based on the

class average, so no one will fail but no one will receive an A either...(substituting grades for dollars - hopefully this would be more readily understood by all).

After the first test, the grades were averaged, and everyone got a B. The students who studied hard were upset, and the students who studied little were happy. As the second test came, the students who studied little, studied even less, and those who studied hard were now less motivated and studied less.

The second test average was a D! No one was happy. The third exam averaged an F grade.

As the tests proceeded, the scores never increased. Bickering, blame, and name-calling resulted in hard feelings, and no one would study for the benefit of anyone else.

To their unpleasant surprise, ALL FAILED, and the professor told them that socialism would also ultimately fail. "When the reward is great, the effort to succeed is great, but when government takes the rewards away, the motivation to succeed is taken away too!"

This illustration provides many lessons, but these five are the most applicable:

1. You cannot legislate the poor into prosperity by legislating the wealthy out of prosperity.
2. What one person receives without working for, another person must work for without receiving.
3. The government cannot give anything that it does not first take from somebody else.
4. You cannot multiply wealth by dividing it!
5. When half of the people get the idea that they do not have to work because

the other half is going to take care of them, and when the other half gets the idea that it does no good to work because somebody else is going to get what they work for, that is the beginning of the end of any nation.

That's socialism in a nutshell. And coincidentally, last night at dinner a contractor advised he cannot find any employees because they prefer to stay on the expanded unemployment. To lure a talented electrician to work, he finally had to pay him the \$600 unemployment bump out of his own pocket, PLUS his regular wage! And a nurse who works two jobs responded that nobody ever helps him with his bills and he's tired to supporting everyone else through his taxes! Unemployment sounded appealing to him!

Let's learn from history. Remember, after World War II, Britain, Israel, and India all turned to socialism, only to turn back to capitalism. Socialism's critical defect is that it ignores the power of incentives and basic human behavior!

W. Bruce Lee is an educator and speaker (WBruceLee.com) with a career in government as an elected official and fiscal advisor, who has worked at the local, state, and federal levels. He authors the "We the Government" column as a community service. He is president of the Sacramento Taxpayers Association (SacTax) - promoting efficient, economical government; fair and equitable taxation which permits a strong, healthy economy; as well as sensible balance and rational control of government expenditures.. His private message telephone is 916-624-6476. Copyright W. Bruce Lee, 2021. ★

What You Need to Know

Continued from page 1

California Common Cause - which pushed voters to create the independent panel - also defended the commission: "While the process was at times messy, it was an exercise in democracy done in public," with 150 meetings and 30,000 pieces of public input.

Congressional lines

Slower population growth in California means the state lost one of its 53 U.S. House seats this year.

The population numbers must be exact: There can't be more than a one-person difference between districts to make sure everyone is represented equally.

Trying to meet all the criteria - equal population, Voting Rights Act compliance, communities of interest and compact districts - in a state with California's diverse population and geography made the task difficult.

Political dominos quickly started toppling immediately after the maps were approved.

Rep. Doris Matsui of Sacramento declared that she will run next year in the new 7th Congressional District. It also includes fellow Democratic Rep. Ami Bera of Elk Grove, who within hours announced he will follow many of his current constituents into the 6th District.

Assemblymember Kevin Kiley of Rocklin announced that he plans to run in the new 3rd District, if, as he expects, fellow Republican Tom McClintock of Elk Grove seeks re-election in the 5th District, just to the south. Meanwhile, Democratic Rep. John Garamendi of Walnut Grove said he will seek re-election in the new 8th District, which includes Contra Costa and Solano counties. Rep. Mark DeSaulnier, a Concord Democrat, will run in the neighboring 10th.

State Senate districts

While congressional districts each have about 760,000 people, state Senate districts are larger, with nearly 1 million Californians. For example, one encompasses California's entire border with Mexico. There's also more leeway - a 5% deviation from the ideal population.

Three Senate districts are going for a Democratic advantage in voter registration to a Republican majority, while one favors Democrats more. Republicans need to flip at least five seats in the Senate, or seven in the Assembly, to end the supermajority that allows Democrats to approve tax increases or put constitutional amendments on the ballot without a single GOP vote.

Sameca Kamal and Jeremia Kimelman DECEMBER 1, 2021

The commission's sixth and last criteria for redistricting is nesting - placing two Assembly districts into one Senate district where possible. In theory, that makes Senate mapping easier. But because the commission placed a higher priority on other criteria, this time, only two Assembly districts were nested into a Senate district, in Northern California.

Assembly lines

While the Democratic majority in the state Senate might shrink under the new map, Democrats' grip of the Assembly could tighten.

They now hold 60 of the 80 seats. The new Assembly map creates 63 solid Democratic seats, according to an analysis by California Target Book.

Board of Equalization

With just four state Board of Equalization districts, they are far less complex to draw.

The board is tasked with ensuring that taxes across different counties are uniform - alcohol and beverage taxes, for example. Because of the county-specific policies, the commission tried to keep as many counties as possible intact. For example, densely populated Los Angeles County is one district by itself.

For these lines, there was little drama at the redistricting commission - and certainly nothing like the fights over congressional and legislative districts.

"I'm so proud of the work that together we have completed to serve all Californians. Despite a difference of opinion at times, there was always commitment to our common goal - to the goal of creating representative and fair maps for all Californians," commissioner Pedro Toledo said as he made the motion for a vote.

After Dec. 27, the commission expects it will reconvene not only to defend its maps against any legal challenges, but to work on a report that could make the process smoother for the next redistricting. Common Cause also said it is committed to examining improvements for the 2031 commission.

"We did receive community of interest testimony that did conflict so obviously there are some people that are not going to be happy," said Fernández, a Republican from Yolo County. "We have more VRA districts than there currently are, we listened to more people than the prior commission. We took all the info to heart and worked together to build these maps." ★

State Finalizes Groundwater Management Principles and Strategies

California Water Board Press Release

SACRAMENTO, CA (MPG) - The Department of Water Resources and the State Water Resources Control Board today issued final groundwater management principles and strategies to help protect drinking water wells from the impacts of drought.

Developed in response to Governor Gavin Newsom's drought state of emergency proclamation in April, the principles and strategies provide a framework for state actions to proactively address impacts on groundwater-dependent communities as droughts become more frequent and intense as a result of climate change.

These principles and strategies incorporate hundreds of public comments received earlier this fall, including written comments submitted to DWR and feedback at public workshops and webinars.

"Ultimately, sustainable groundwater

basins will help Californians manage through drought - especially those dependent on domestic wells. But we're simply not there yet. These principles will help state agencies, local governments and communities address very real domestic well outages that are starting to occur," said DWR Director Karla Nemeth. "A big thank you to the members of the public who shared their insights with DWR. We are ready to implement."

"We are in a severe drought that, with declining groundwater levels, threatens drinking water wells and makes harmful contaminants become more concentrated in certain areas," said Joaquin Esquivel, chair of the State Water Board. "Articulating clear principles and strategies to manage groundwater, while protecting drinking water, improves the drought resilience of our rural and often disadvantaged communities, who are most burdened and impacted by

deteriorating conditions."

The final principles and strategies provide a shared policy framework of near-term drought response and long-term resilience actions by state agencies for those that rely on groundwater for drinking water. The strategies build upon existing programs and newly enacted laws, such as the 2021 drought planning legislation (Senate Bill 552), the implementation of the Sustainable Groundwater Management Act (SGMA), and the Safe and Affordable Drinking Water Fund for Equity and Resilience (SAFER). Following these principles will result in increased coordination and engagement with non-government organizations, Tribes, water agencies, groundwater sustainability agencies, and other local entities to ensure state resources and action support state and local needs. California is committed to increasing the frequency of forecasting data and tools, such as the recently released California's

Groundwater Live website, which supports data-informed decision-making and helps prioritize funding for emergency and long-term projects to support communities with drought resilience.

The framework prioritizes protection of public health and safety, as well as preparation and mitigation for the effects of drought conditions over the long term. Six principles describe how to address drinking well water impacts, and include strategies to achieve drinking water resiliency, integrate equity, identify underlying challenges, use best available data, build trusted relationships, and implement lasting solutions.

For more information and to find the final documents in both English and Spanish, please visit the Drinking Water Wells Principles webpage. To learn more about current drought conditions and the state's response, as well as dry well resources, visit drought.ca.gov. ★

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Deadline Jan 14

Information at WestSacFun.org



Enrollment Declines Squeeze Local School Finances



By Dan Walters
CALMatters

The 1970s and 1980s were a tumultuous time for California's public schools, to wit:

- A tidal wave of kids from the post-World War II baby boom pushed school enrollment to well over 4 million, but the end of the boom in the mid-1960s and a slowdown in overall population growth drove enrollment downward in the 1970s. Throughout the state, local school systems pared back school construction, sold off school sites and even closed some schools.

- At the time, schools were largely financed by locally imposed property taxes but in 1971 a successful lawsuit, Serrano vs. Priest, declared that widely varying taxable property values among the state's school districts unfairly disadvantaged children in low wealth communities. In response, the Legislature began overhauling school finances to provide what was called "equalization."

- Subsequently, however, in 1978, voters passed Proposition 13, which clamped tight limits on property taxes, compelling the state to assume the fundamental task of financing schools from income and sales taxes and thus shifting

wrangling over education finance to the state Capitol.

- California's population soared in the 1980s due to high immigration and birth rates and so did school enrollment, eventually topping 6 million. In 1988, a decade after Proposition 13's approval, the education community persuaded voters to pass Proposition 98, an extremely complex measure that dictates how schools' share of state revenues is calculated. It has dominated the state budget process ever since.

This snippet of political history is offered because it could be repeated.

California's once-soaring population has slowed to a trickle, or perhaps even reversed, due to sharp declines in immigration and birth rates. Also, school enrollment, which topped out at 6.2 million a decade ago and remained virtually unchanged until recently, is beginning what demographers believe will be a steady decline.

The COVID-19 pandemic is partially responsible for some recent declines but the state Department of Finance projects that underlying demographic trends will drop enrollment to 5.5 million by 2030, some 700,000 lower than the peak.

"Projected declines are greatest in Los Angeles and Ventura Counties – roughly 20% lower by 2030 – 31," a recent study by the Public Policy Institute of California declares. "The declines in Los Angeles County are particularly noteworthy: county enrollment has already fallen over 10% in the past

decade, and enrollment in 2030 – 31 is projected to be 30% lower than it was in 2010 – 11."

State aid to schools is largely driven by enrollment, so districts that are seeing major declines, particularly large urban systems such as Los Angeles Unified, are beginning to feel the financial pinch and confronting the unpopular task of shutting neighborhood schools.

At the moment, school finances have a respite. Gov. Gavin Newsom and legislators have decreed that state aid is temporarily based on pre-pandemic enrollment but the "hold harmless" gesture is due to expire next year. What happens after that is anyone's guess.

Decreasing enrollment could be beneficial in the long run, because it could increase per-pupil spending. But that would depend on the willingness of state politicians to once again change the methodology of school financing, moving away from its enrollment base to some other model.

Given the tens of billions of dollars at stake, however, a major overhaul would be a tough political slog. Until and unless it occurs, the local systems seeing the most dramatic enrollment declines will have a difficult time balancing their budgets as their state aid shrinks and their fixed costs, such as pension fund contributions, continue to rise.

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

Jazz at Clubhouse on January 4



Ron Cunha (center with trombone) and his big band feature at the Clubhouse Bar and Grill in Carmichael. Photo by Susan Maxwell Skinner.

MPG Staff

CARMICHAEL, CA (MPG) - Monthly jazz performances continue on January 4, at The Clubhouse Bar in Carmichael. After a pandemic hiatus, the tradition was revived in November.

The 17-piece Ron Cunha Big Band has made the restaurant a regional first-Tuesday jazz capital for more than six years. "The local community has supported live music," says bandleader Cunha. "Our musicians come from as far as the Bay Area. We achieved a great following and we're hoping to continue that momentum."

Former Jesuit High music teacher Cunha (64) has played trombone professionally since his teens. In 2014, he found a steady Carmichael venue for ensemble

performances. While there is no cover charge, musicians appreciate donations to the tip jar. Singer Susan Skinner will contribute vocals to the two-set gig on January 4.

"You get there early if you want a table," notes an audience faithful. "Food is great, but first Tuesdays are all about the music. Cunha's arrangements are hip retakes on jazz classics. His musicians are the top of their field, and they hang with the fans. Carmichael's lucky to have this event. Once a month, I feel more like I'm in Greenwich Village than on Fair Oaks Boulevard."

The Cunha Big Band plays from 7 to 9:30 p.m. on the first Tuesday each month. The Clubhouse Bar and Grill is at 5150 Fair Oaks Boulevard. Vaccinations and masks are suggested. For information, call (916) 979-1422. ★

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09993 RDH Diversified Properties, INC., 2395 El Camino Avenue, Suite 100, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Diversified Properties" 2395 El Camino Avenue, Suite 100, Sacramento, CA 95821. Filed with the Clerk of Sacramento County November 15, 2021
Publish: December 10, 17, 24 & 31, 2021
DIVER 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10202 Positive Connections Worldwide, LLC, 5170 Golden Foothill Parkway, El Dorado Hills, CA 95762 is doing business under the Fictitious Business Name(s) "Positive Connections Worldwide, LLC" 5170 Golden Foothill Parkway, El Dorado Hills, CA 95762. Filed with the Clerk of Sacramento County November 23, 2021
Publish: December 10, 17, 24 & 31, 2021
POSIT 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10384 Shanton Tyson, 7510 Windridge Drive, Apt. 68, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "meant to be" 7510 Windridge Drive, Apt. 68, Sacramento, CA 95831. Filed with the Clerk of Sacramento County November 30, 2021
Publish: December 10, 17, 24 & 31, 2021
MEANT 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10195 Christian Jones, 5216 Field Street, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Jones Auto Care" 5216 Field Street, North Highlands, CA 95660. Filed with the Clerk of Sacramento County November 22, 2021
Publish: December 10, 17, 24 & 31, 2021
JONES 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10194 Icy Nails LLC, 5216 Field Street, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Icy Nails LLC" 5216 Field Street, North Highlands, CA 95660. Filed with the Clerk of Sacramento County November 22, 2021
Publish: December 10, 17, 24 & 31, 2021
ICY 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10189 Kool Wellness, LLC, 2902 Weald Way, Unit 121, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Kool Wellness, Hemprique" 2902 Weald Way, Unit 121, Sacramento, CA 95833. Filed with the Clerk of Sacramento County November 22, 2021
Publish: December 10, 17, 24 & 31, 2021
KOOL 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10355 Well Ran LLC, 910 Drummond Avenue, Davis, CA 95618 is doing business under the Fictitious Business Name(s) "Soul On a Roll Sac" 910 Drummond Avenue, Davis, CA 95618. Filed with the Clerk of Sacramento County November 29, 2021
Publish: December 10, 17, 24 & 31, 2021
SOUL 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09751 Diego Garcia, 5508 Sandomound Boulevard, Oakley, CA 94561, Berta Fuentes, 1749 Tenama Drive, Woodland, CA 95695, Javier Cuellar, 7235 French Road, Apt. 16, Sacramento, CA 95828, Juan J. Chavez, 180 Odell Circle, Sacramento, CA 95835 and Gabriela Flores, 4815 Palomino Lane, North Highlands, CA 95660 are doing business under the Fictitious Business Name(s) "Nuevos Horizontes" 180 Odell Circle, Sacramento, CA 95835. Filed with the Clerk of Sacramento County November 4, 2021
Publish: December 10, 17, 24 & 31, 2021
NUEVOS 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09921 Agustin J. Duran, 4815 Palomino Lane, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Solar Panels Clean Energy" 4815 Palomino Lane, North Highlands, CA 95660. Filed with the Clerk of Sacramento County November 10, 2021
Publish: December 10, 17, 24 & 31, 2021
SOLAR 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09844 AJJU & Associates Inc, 10058 Newhart Court, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "916 Notary Public, 916 Livescan Services, 916 Apostille Services, 916 Print Services" 10058 Newhart Court, Elk Grove, CA 95757. Filed with the Clerk of Sacramento County November 8, 2021
Publish: December 10, 17, 24 & 31, 2021
NOTARY 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10338 Robert W. Judah & Sandra J. Brown, 3249 Max Court, Carmichael, CA 95608 are doing business under the Fictitious Business Name(s) "Trust Production Services" 3249 Max Court, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 29, 2021
Publish: December 10, 17, 24 & 31, 2021
TRUST 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10467 Jesse A. Peevyhouse & Karen L. Peevyhouse, 9012 Terramore Drive, Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "KJ's Old Fashion Hot Dogs" 9012 Terramore Drive, Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 2, 2021
Publish: December 10, 17, 24 & 31, 2021
KJ'S 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10253 Christopher S Lanning, 4101 Wheat Street, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Top Pick Mobile Welding" 4101 Wheat Street, Sacramento, CA 95821. Filed with the Clerk of Sacramento County November 23, 2021
Publish: December 10, 17, 24 & 31, 2021
TOP 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10163 Melissa Faith Zanetta, 7921 Sunrise Boulevard, Apt. 3108, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Memories" 7921 Sunrise Boulevard, Apt. 3108, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County November 19, 2021
Publish: December 10, 17, 24 & 31, 2021
MEM 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09848 Werner Visage DDS Inc, 6440 Fair Oaks Boulevard, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Marconi Dental Group" 6440 Fair Oaks Boulevard, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 8, 2021
Publish: December 10, 17, 24 & 31, 2021
MARC 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09947 Susan Kim Dakuzack Schlack & William Perry Schlack, 4440 Minnesota Avenue, Fair Oaks, CA 95628 are doing business under the Fictitious Business Name(s) "Xleration Services" 4440 Minnesota Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County November 12, 2021
Publish: December 10, 17, 24 & 31, 2021
XLER 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10494 Jesse Sonny Davis, 9670 Beachwood Drive, Orangevale, CA 95662 and Frank Thomas Gori IV, 7405 Springvale Way, Citrus Heights, CA 95621 are doing business under the Fictitious Business Name(s) "Green Clean Solar Solutions" 6261 Hazel Avenue, #694, Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 3, 2021
Publish: December 10, 17, 24 & 31, 2021
GREEN 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09654 Yordanos G Beyene, 8028 Tetolot Parkway, Antelope, CA 95843 and Trhas G Beyene, 5332 Croxton Way, Sacramento, CA 95842 are doing business under the Fictitious Business Name(s) "Tesiadel" 4900 Madison Avenue, Suite B, Sacramento, CA 95841. Filed with the Clerk of Sacramento County November 2, 2021
Publish: December 10, 17, 24 & 31, 2021
TESI 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10328 Armando Damian, 4400 Shandwick Drive, #277, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Lifetime Services" 4400 Shandwick Drive, #277, Antelope, CA 95843. Filed with the Clerk of Sacramento County November 29, 2021
Publish: December 10, 17, 24 & 31, 2021
LIFE 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10458 Ting Xian Griffis, 5017 Bumbrae Place, Antelope, CA 95843 and Tingxui Hou, 8280 Iron Gorge Drive, Sacramento, CA 95829 are doing business under the Fictitious Business Name(s) "Lili's Massage" 8891 Greenback Lane, Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 2, 2021
Publish: December 10, 17, 24 & 31, 2021
LILU 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10446 Samona Turner, 731 16th Street, #118, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "St. T. Collaboratives" 731 16th Street, Suite 118, Sacramento, CA 95814. Filed with the Clerk of Sacramento County December 2, 2021
Publish: December 10, 17, 24 & 31, 2021
ST.T 180201 12-31-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10397 Robert David Vaughn, 4633 Chicago Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Wayne Nameplate Company" 4633 Chicago Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County December 1, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
WAYNE 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10215 Edward R. Marszal Enterprises, Inc., 5805 Windmill Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Jackson Road Chevron" 9700 Jackson Road, Sacramento, CA 95827. Filed with the Clerk of Sacramento County November 23, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
JACKSON 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09897 Brande Thomas, 3920 Ramsey Drive, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Exceptional Housekeeping Personnel Agency" 3920 Ramsey Drive, North Highlands, CA 95660. Filed with the Clerk of Sacramento County November 15, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
EXCEPT 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10567 Robin Martin, 9239 Winding Oak Drive, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Two Songbirds Press" 9239 Winding Oak Drive, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County December 7, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
SONG 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09803 Maurice Harper, 5520 Claudied Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "TSQ Nursing Academy" 5520 Marconi Avenue, #5, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 5, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
TSQ 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10582 Melesio Anthony Perez Jr., 1038 Roosevelt Avenue, Writers, CA 95694 is doing business under the Fictitious Business Name(s) "Bowtie Specialties" 7846 Fair Oaks Boulevard, Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 8, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
BOWTIE 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10142 Joseph Sparks, 3701 California Avenue, #A, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Gold Coast Creative" 3701 California Avenue, #A, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 19, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
GOLD 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09206 Kristina Schumacher & Megan Schumacher, 3300 Capitol Center Drive, #64, Rancho Cordova, CA 95670 are doing business under the Fictitious Business Name(s) "Pretty In Faith" 3300 Capitol Center Drive, #64, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County October 15, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
PRETTY 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10559 Blake Krekelberg, 8868 Bluff Lane, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "On Target Promotions" 11367 Pyrites Way, Suite K, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County December 7, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
ONTARGET 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10456 Jamaela Constance Jennings, 4230 Fell Street, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "J Spot Kitchen" 3173 Marysville Boulevard, Sacramento, CA 95815. Filed with the Clerk of Sacramento County December 2, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
JSPOT 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10534 FNU Shushma Kumar, 3512 Ester Brook Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Sanja Punjab Foods" 3512 Ester Brook Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County December 6, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
SANJA 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09943 No Ends Inc, 2300 J Street, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Crystal Nugs Events" 2300 J Street, Sacramento, CA 95816. Filed with the Clerk of Sacramento County November 12, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
CRYSTAL 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09945 Closed Door Inc, 2300 J Street, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Crystal Nugs Shop" 2300 J Street, Sacramento, CA 95816. Filed with the Clerk of Sacramento County November 12, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
CRYSTAL 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09945 Crystal Nugs Inc, 3109 Lea Sterling Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Crystal Nugs Delivery" 241 North 10th Street, Sacramento, CA 95811. Filed with the Clerk of Sacramento County November 12, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
CRYSTAL 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10001 Samjhana Food Inc, 4740 Natomas Boulevard, Suite 150, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Himalaya Mom" 4740 Natomas Boulevard, Suite 150, Sacramento, CA 95835. Filed with the Clerk of Sacramento County November 15, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
HIMA 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10497 Amy Tremayne, 4080 Truxel Road, #100, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Mayne St. Properties, Mayne St. Coaching" 4080 Truxel Road, #100, Sacramento, CA 95834. Filed with the Clerk of Sacramento County December 3, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
MAYNE 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10540 Mohsen Razani, 5307 Marconi Avenue, #33, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Grand Central Cars" 9521 Folsom Boulevard, Suite R-1G, Sacramento, CA 95827. Filed with the Clerk of Sacramento County December 6, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
GRAND 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10372 Reese Brother Enterprises LLC 6060 Sunrise Vista Drive, Suite 3400, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Silvercreek Association Management, Silver Creek Association Management" 6060 Sunrise Vista Drive, Suite 3400, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County November 30, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
SILVER 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10530 Aries Car Co Inc, 2620 La Mesa Way, Unit B, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Aries Car Co Inc" 2620 La Mesa Way, Unit B, Sacramento, CA 95825. Filed with the Clerk of Sacramento County December 6, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
ARIES 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10525 Prime Auto Registration LLC, 4865 Pasadena Avenue, Suite 17, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Prime Auto Registration LLC" 4865 Pasadena Avenue, Suite 17, Sacramento, CA 95841. Filed with the Clerk of Sacramento County December 3, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
PRIME 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10527 Creative Engineering LLC, 4330 Winding Way, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "AUL Painting" 4330 Winding Way, Sacramento, CA 95841. Filed with the Clerk of Sacramento County December 6, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
AUL 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10210 Jose Martin Barrios, 4901 Patric Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Droplet Landscaping" 4901 Patric Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 23, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
DROPLET 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10705 Elena Sokolova, 5419 Manzanita Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Bes Hair Lab" 5525 Hemlock Street, Sacramento, CA 95841. Filed with the Clerk of Sacramento County December 10, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
BES 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10620 Tiana Keene, 7531 Andrewsarah Court, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Na-Cho Snacks" 7531 Andrewsarah Court, Sacramento, CA 95828. Filed with the Clerk of Sacramento County December 8, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
NA-CHO 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10402 Tony Hamblin, 2248 Garfield Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Warrior Method" 6022 A Fair Oaks Boulevard, Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 1, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
WARRIOR 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10682 Creamon Alston, 5005 Argo Way, Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "CRE Cutting Up" 5005 Argo Way, Sacramento, CA 95820. Filed with the Clerk of Sacramento County December 10, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
CRE 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10690 Ezz ride auto sales, 3216 El Camino Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Ezz ride auto sales" 3216 El Camino Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 10, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
EZZ 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10697 Kevin Pham, 7 Ingram Court, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Sacramento EDM Collective, Sac EDM Collective" 7 Ingram Court, Sacramento, CA 95823. Filed with the Clerk of Sacramento County December 10, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
SACEDM 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10698 Rory Randy Rodriguez, 7 Costa Base Court, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Bimes ILL, Chaotic Forms" 7 Costa Base Court, Sacramento, CA 95838. Filed with the Clerk of Sacramento County December 10, 2021
Publish: December 17, 24, 31, 2021 & January 7, 2022
BIMES 180201 1-7-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10599 Jonathan Hemphill, MD, 3533 Serramont Court Carmichael, CA 95608, Scott Baron, MD, 11740 Melones Circle, Gold River, CA 95670, and Bradley Stauber, DO 875 Commons Drive Sacramento, CA 95825 are doing business under the Fictitious Business Name(s) "Capitol Heart Center" 6347 Coyle Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 8, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
CAPITOL 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10640 Classy Merchandise, Inc, 30616 San Antonio Street Hayward, CA 94544 are doing business under the Fictitious Business Name(s) "Tartan Sports, Precise Golf" 30616 San Antonio Street Hayward, CA 94544. Filed with the Clerk of Sacramento County December 9, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
TARTAN 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10470 Lee A. Mahla, 2016 Idaho Mine Court Gold River, CA 95670 are doing business under the Fictitious Business Name(s) "Get Order Lee, RightSize Your Move" 2016 Idaho Mine Court Gold River, CA 95670. Filed with the Clerk of Sacramento County December 2, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
GET 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10607 PAN Moving and Storage, LLC, 1401 21st Street Suite R Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Tony's Sons Moving and Storage" 2419 Mercantile Drive Suite D Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December 8, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
TONY 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-09694 VA7 Park Knoll, LLC 2082 Michelson Drive 4th Fl Irvine, CA 92612 are doing business under the Fictitious Business Name(s) "Renew On Coloma" 10680 Coloma Road Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 3, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
RENEW 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10542 Gary Brian Kennedy, 6816 Loncira Drive Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "Grand Bakehouse" 6816 Loncira Drive Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 6, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
GRAND 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10713 Antonio Armendariz Hernandez, 7348 Walnut Avenue Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "ExclusiveLuxuryDetailing" 7348 Walnut Avenue Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 13, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
EXCLUSIVE 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10827 Cristian Rivalcaba and Cindy Martinez, 2507 Tronero Way Rancho Cordova, CA 95670 are doing business under the Fictitious Business Name(s) "Bright Finishes Painting" 2507 Tronero Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County December 17, 2021
Publish: December 24, 31, 2021 January 7, and 14, 2022
BRIGHT 180201 1-14-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10574 Paradise Laundry Inc, 3941 Park Drive Suite 20-284 El Dorado Hills, CA 95762 is doing business under the Fictitious Business Name(s) "Greenback Coin Wash" 7345 Greenback Lane Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County December 7, 2021
Publish: December 31, 2021 January 7, 14, and 21, 2022
GREENBACK 180201 1-21-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10887 Khriissandra Swinney, FBNF2021-10595 Josh Sigal, 9433 Triathlon Lane Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Liberty Tax Service" 8820 Greenback Lane Suite C Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 20, 2021
Publish: December 31, 2021 January 7, 14, and 21, 2022
LIBERTY 180201 1-21-22

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-10595 Josh Sigal, 9433 Triathlon Lane Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Oasis Realty & Financial Services" 9433 Triathlon Lane Elk Grove, CA 95758. Filed with the Clerk of Sacramento County December 8,

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

LEGAL ADVERTISING

*Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294-February 7, 1984
Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380-September 18, 1969
Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535-March 12, 2020
The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358075-March 21, 1988*

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7144 Fair Oaks Blvd #8
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ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00311416
- - Smith has filed a petition with this court for a decree changing the name(s) of - - Smith to Re'anna Michelle Porter.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 19, 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: November 19, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: December 17, 24, 31, 2021 & January 7, 2022
SMITH 180201 1-7-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00311932
Ivayana Bermudez has filed a petition with this court for a decree changing the name(s) of Ivayana Bermudez to Ivayana Castro.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 27, 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: December 2, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
CASTRO 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312115
Margarita Morales has filed a petition with this court for a decree changing the name(s) of Christian Enrique Morales to Christian Enrique Morales Avalos and Moises Eliseo Morales to Moises Eliseo Morales Avalos.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on February 1, 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: December 6, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
CASTRO 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00310139
Lisa Michelle Toews has filed a petition with this court for a decree changing the name(s) of Lisa Michelle Toews to Lisa Michelle Gibson.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 3, 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: December 8, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
TOEWS 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312043
Brandon Charles Brown has filed a petition with this court for a decree changing the name(s) of Brandon Charles Brown to Brandon Charles Nojima.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 1, 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: December 2, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
BROWN 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312261
Roberta Jean Welch has filed a petition with this court for a decree changing the name(s) of Roberta Jean Welch to Roberta Jean Barnhart.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 2, 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: December 7, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
BARNHART 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312327
Yralina Sophia Lee Johnson has filed a petition with this court for a decree changing the name(s) of Yralina Sophia Lee Johnson to Yralina Sophia Nana Tulono.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 3, 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: December 8, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
JOHNSON 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312462
Conika Nashea Underwoods has filed a petition with this court for a decree changing the name(s) of Conika Nashea

Underwoods to Dalis Austin Yates.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 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: December 10, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
UNDERWOODS 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312507
Vanessa Marquez has filed a petition with this court for a decree changing the name(s) of Vanessa Marquez to Vanessa Marron, and Yasmin Nayeli Marquez to Yasmin Nayeli Damian.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 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: December 10, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
MARQUEZ 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312045
Lisset Bello Rocha has filed a petition with this court for a decree changing the name(s) of Lisset Bello Rocha to Lisset Rocha.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 1, 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: December 2, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 24, 31, 2021 January 7, and 14, 2022
ROCHA 180201 1-14-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312394
Pragnya Vishnuvajjala aka Pragnya Aradhya has filed a petition with this court for a decree changing the name(s) of Pragnya Vishnuvajjala aka Pragnya Aradhya to Pragnya Aradhya Vishnuvajjala.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on February 3, 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: December 09, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: December 31, 2021 January 7, 14, and 21, 2022
VISHNUVAJJALA 180201 1-21-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312265
Elaine Xiong Yang has filed a petition with this court for a decree changing the name(s) of Elaine Xiong Yang to Elani Jia Yang Park.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on February 2, 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: December 07, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: December 31, 2021 January 7, 14, and 21, 2022
YANG 180201 1-21-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312853
Oralia Harrison has filed a petition with this court for a decree changing the name(s) of Oralia Harrison to Oralia Garcia.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on February 10, 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: December 16, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: December 31, 2021 January 7, 14, and 21, 2022
HARRISON 180201 1-21-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312783
Zureen Nafisha Khan has filed a petition with this court for a decree changing the name(s) of Shazia Zena Kumar to Shazia Zeenat Khan.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 9, 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: December 14, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 31, 2021 January 7, 14, and 21, 2022
KUMAR 180201 1-21-22

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00312789
Francisco Paul Perez has filed a petition with this court for a decree changing the name(s) of Francisco Paul Perez to Lord Francisco Dracarez.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 9, 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: December 14, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: December 31, 2021 January 7, 14, and 21, 2022
PEREZ 180201 1-21-22

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF PATRICIA BERDAN
CASE No. 34-2021-00307125

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Patricia Berdan aka Patricia Andrews, deceased. A Petition for Probate has been filed by Melani Andrews, in the Superior Court of California, County of Sacramento, requesting Melani Andrews be appointed as personal representatives to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows February 9, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Peter A. Galgani, 916.2nd Street, 2nd Floor, Sacramento, CA 95814 916-498-1357
Publish: December 17, 24, & 31, 2021
BERDAN 17062 12-31-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF RICHARD L. PRESS
CASE No. 34-2021-00303734

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Richard L. Press deceased. A Petition for Probate has been filed by Daniel M. Press, in the Superior Court of California, County of Sacramento, requesting Daniel M. Press be appointed as personal representatives to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows May 18, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Caitlyn L. Andrijich 2366 Gold Meadow Way Suite 200, Gold River, CA 95670 916-851-1900
Publish: December 31, 2021 January 7, and 14, 2022
PRESS 17062 1-14-22

NOTICE OF PETITION TO ADMINISTER ESTATE OF MELISSA ANNE HARPSTER
CASE No. 34-2021-00310360

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Melissa Anne Harpster deceased. A Petition for Probate has been filed by Janet Rosman, in the Superior Court of California, County of Sacramento, requesting Janet Rosman be appointed as personal representatives to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows April 13, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent

creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Todd A. Murray 1050 Fulton Avenue Suite 218 Sacramento, CA 95825 916-488-1795
Publish: December 31, 2021 January 7, and 14, 2022
HARPSTER 17062 1-14-22

NOTICE OF PETITION TO ADMINISTER ESTATE OF ROGER JOHN SHAW
CASE No. 34-2021-00312723

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Roger John Shaw deceased. A Petition for Probate has been filed by Lunigning J. Massey, in the Superior Court of California, County of Sacramento, requesting Lunigning J. Massey be appointed as personal representatives to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows February 8, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Samuel K. Swenson 8788 Greenback Lane Suite 105 Orangevale, CA 95662 916-333-0833
Publish: December 31, 2021 January 7, and 14, 2022
SHAW 17062 1-14-22

NOTICE OF PETITION TO ADMINISTER ESTATE OF WAYNE HARTMAN
CASE No. 34-2021-00312981

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Wayne Hartman deceased. A Petition for Probate has been filed by Tammie Hartman, in the Superior Court of California, County of Sacramento, requesting Tammie Hartman be appointed as personal representatives to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows February 1, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Samuel K. Senson 8788 Greenback Lane Suite 105, Orangevale, CA 95662 916-333-0833
Publish: December 31, 2021 January 7, and

14, 2022
HARTMAN 17062 1-14-22

TRUSTEE SALE NOTICES

NOTICE OF TRUSTEE'S SALE TS No.: FHAC.277-656 APN: 229-0521-003-0001 Title Order No.: 191230222-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/25/2008. 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 a 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 of 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): ELSINE DUREXA COX, AS HER SOLE AND SEPARATE PROPERTY Recorded: 6/22/2005 as Book 20050622, Page 0836 of Official Records in the office of the Recorder of SACRAMENTO County, California; Date of Sale: 1/21/2022 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: \$322,932.40 The purported property address is: 10257 COLOMA ROAD, RANCHO CORDOVA, CA 95670 Assessor's Parcel No.: 076-0135-005-0000 NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this Notice of Sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 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-21-893213-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-21-893213-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. 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 mortgagor, 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-21-893213-NJ IDSPUB #0175899 12/31/2021 1/7/2022 1/14/2022 1/14/2022

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 a 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 of 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): ELSINE DUREXA COX, AS HER SOLE AND SEPARATE PROPERTY Recorded: 6/22/2005 as Book 20050622, Page 0836 of Official Records in the office of the Recorder of SACRAMENTO County, California; Date of Sale: 1/21/2022 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: \$322,932.40 The purported property address is: 10257 COLOMA ROAD, RANCHO CORDOVA, CA 95670 Assessor's Parcel No.: 076-0135-005-0000 NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this Notice of Sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 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-21-893213-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-21-893213-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. 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 mortgagor, 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-21-893213-NJ IDSPUB #0175899 12/31/2021 1/7/2022 1/14/2022 1/14/2022

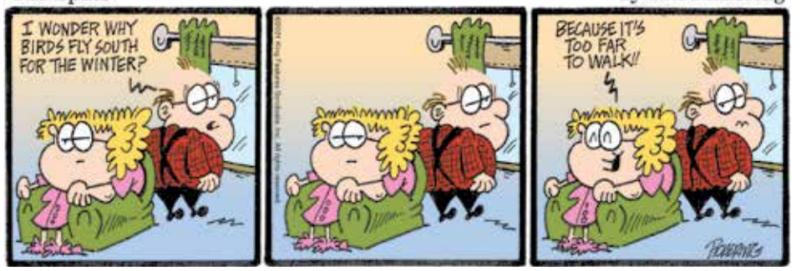
WEEKLY COMICS

Amber Waves



by Dave T. Phipps

The Spats



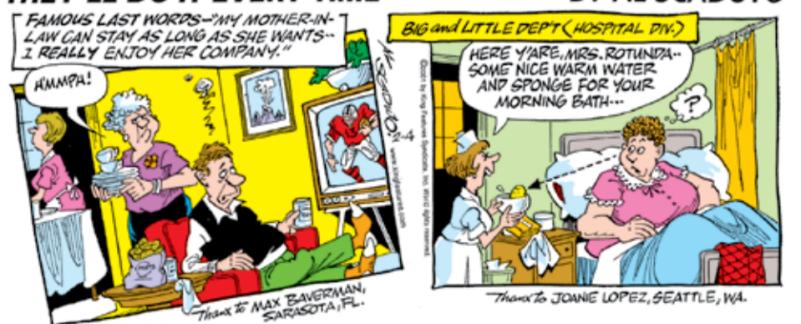
by Jeff Pickering

Out on a Limb



by Gary Kopervas

THEY'LL DO IT EVERY TIME



BY AL SCADUTO

R.F.D.



by Mike Marland



PIZZLE PICTURE-FIND THE GAL WHO WAS ASKED TO PLAY THE PIANO BECAUSE SHE AND EVERYONE ELSE WOULD LISTEN AND ENJOY HER SKILL--OH YEAH! RIGHT!

GRIN and BEAR IT

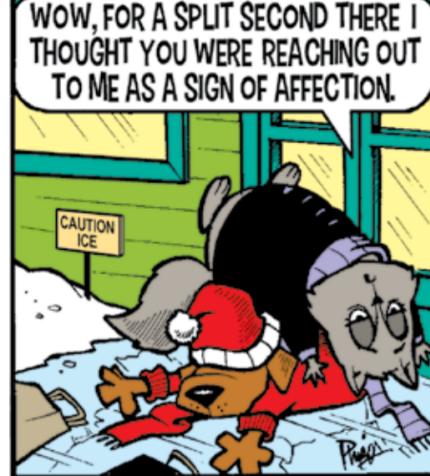


LAFF-A-DAY



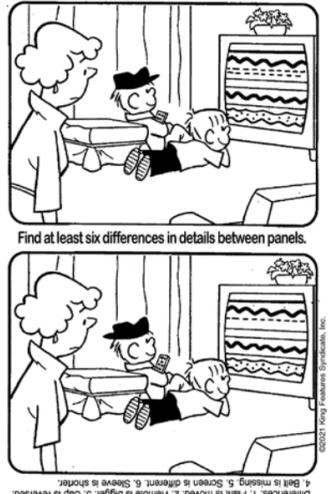
Just Like Cats & Dogs

by Dave T. Phipps



HOCUS-FOCUS

BY HENRY BOLTIHOFF



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(Cannot be used in conjunction with similar dollar off, percentage off coupons, or advertised sale items)
Limit: 1 Coupon Per Family CHM
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COUPON
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2.8 Oz Tin Black Label Only
With Any Purchase of Pet, Fish Food, or Supply PLU 349
Limit: 1 Coupon Per Family CHM
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Look for Advertised Sale Items Everyweek at www.petclubstores.com

NATURAL BALANCE DRY DOG FOOD
•Lamb Meal & Rice (Reg & Lrg Breed)
•Sweet Potato & Salmon •Sweet Potato & Venison •Sweet Potato & Bison
•Sweet Potato & Chicken 24-26 Lb Bag
Limit 2 Bags Per Family
\$5 OFF
Our Super Low Prices
Effective 12/29/21 - 1/4/22

AVODERM NATURAL DRY DOG FOOD
26-30 Lb Bag Limit 2 Bags Per Family
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•Lite •Senior •Large Breed
\$4 OFF OUR DISCOUNT PRICES!
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Lamb Meal & Rice 30 Lb Bag
•Small Bites (•Adult •Large Breed \$42.99)
Limit 2 Bags Per Family
\$41.99
Effective 12/29/21 - 1/4/22

FRISKIES TENDER & CRUNCHY COMBO DRY CAT FOOD
16 Lb Bag
Limit 2 Bags per Family
\$10.99
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FRISKIES BUFFET CANNED CAT FOOD
5.5 Oz All Varieties
Limit 2 Cases Per Family
ON SALE Everyday
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ARM & HAMMER SUPER SCOOP CLUMPING CAT LITTER
20 Lb •Unscented •Double Duty
•Clump n Seal •Slide 19 lb
•Absorbx 15 lb
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NATURAL BALANCE CANNED DOG FOOD
Selected Varieties 13 Oz (Reg price \$1.69)
(Reg. Price \$1.99-\$2.19 \$1.89
Reg. Price \$2.39 \$2.09)
Limit 1 Case
\$13.99
Effective 12/29/21 - 1/4/22

SCOOPAWAY CLUMPING CAT LITTER
42 Lb Bag
•Multi-Cat Formula
Limit 2 Bags Per Family
\$12.99
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Limit 2 Bags Per Family
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•Chicken •Salmon •Duck •Indoor •Weight Control •100% Grain Free
11-12 Lb Bag Limit 2 Bags
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Bio-Enzymatic Formula
10 Lb Bag Limit 2 Bags
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3 Free Core Dog Food 12.5 oz can with each purchase
22-24 Lb Bag
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NATURALLY FRESH CAT LITTER 100% Natural Walnut-based
14 Lb Bag Limit 2 Bags \$4.99
10 Lb Pellets Clumping \$8.99
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EARTH BORN HOLISTIC CANNED CAT FOOD Selected Varieties
•Catalina Catch •Harbor Harvest •Monterey Medley •Chicken Catcicatori 3 Oz 5.5 Oz.
89¢ \$1.25

9 LIVES DRY CAT FOOD
•Grilled Tuna & Egg 12 lb Bag
Limit 2 Bags Per Family
\$8.99

GRAVY TRAIN DRY DOG FOOD
35 Lb Bag Limit 2 Bags
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PURINA PRO-PLAN CANNED CAT FOOD
•Selected Varieties 3 Oz (Focus & Selected Varieties 99¢) Limit 2 Cases
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REEF CRYSTALS 50 Gal. Salt Mix **\$19.99**

BONUS COUPON
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3 Oz - All Varieties Except Elegant Medley
Limit 1 Case Per Family
Limit One Coupon Per Family
Price Valid Only With Coupon
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BONUS COUPON
FRISKIES PARTY MIX CAT TREATS
2.1 Oz •Selected Varieties
Limit 2 Pkgs With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
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\$1.25 CHM PLU 573

BONUS COUPON
JONNY CAT PREMIUM CAT LITTER
20 Lb Bag
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Limit One Coupon Per Family
Price Valid Only With Coupon
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\$4.19 CHM PLU 362

Ask Toni

Who Will Pay First?



Toni King

Toni:

I am 67 and have group health insurance through my current employer. I have talked with friends, my company HR and my insurance agent and get answers from "I don't know" to "I'm not sure but I think ...". My company health insurance has a high deductible. If I have a medical claim and I have Medicare Part A and my employer medical insurance, who will pay the claim first and how much will I have to pay? Also, should I have enrolled in Medicare Part B since I am still working?

I have just started following your Medicare column in our local paper and am finding you are answering problems, I never knew I could have.

Thank You so much.

Roxanne, Pacific Palisades, CA

Roxanne,

Let's start with discussing enrolling in Medicare Part B when working with an employer group health plan. The Medicare & You handbook discusses "Should I Get Part B" with employer or union coverage and states... "If you or your spouse is still working, and you have health coverage through that employer or union, contact your employer or union benefits administrator to find out how your coverage works with Medicare... It might be to your advantage to delay Part B enrollment."

To answer about enrolling in Medicare Part B, it is optional because when you leave your or your spouse's employer group health plan, then you can enroll in Medicare Part B with a Special Enrollment Period.

Now let's talk about who will pay your claim first and this depends on how many employees are on your company's group health plan:

1. Your employer has 20 or more employees. Your group health plan will generally be primary. Should your group health plan not pay all the bill, you may need to ask the health care provider or your doctor to send the remainder of the

bill to Medicare if you are enrolled in Medicare Parts A and/or B for secondary payment. Should there be any cost your health insurance or Medicare did not cover, you will have to pay the balance. The employer must offer their employees 65 and older the same health benefits, under the same conditions, they offer employees under 65.

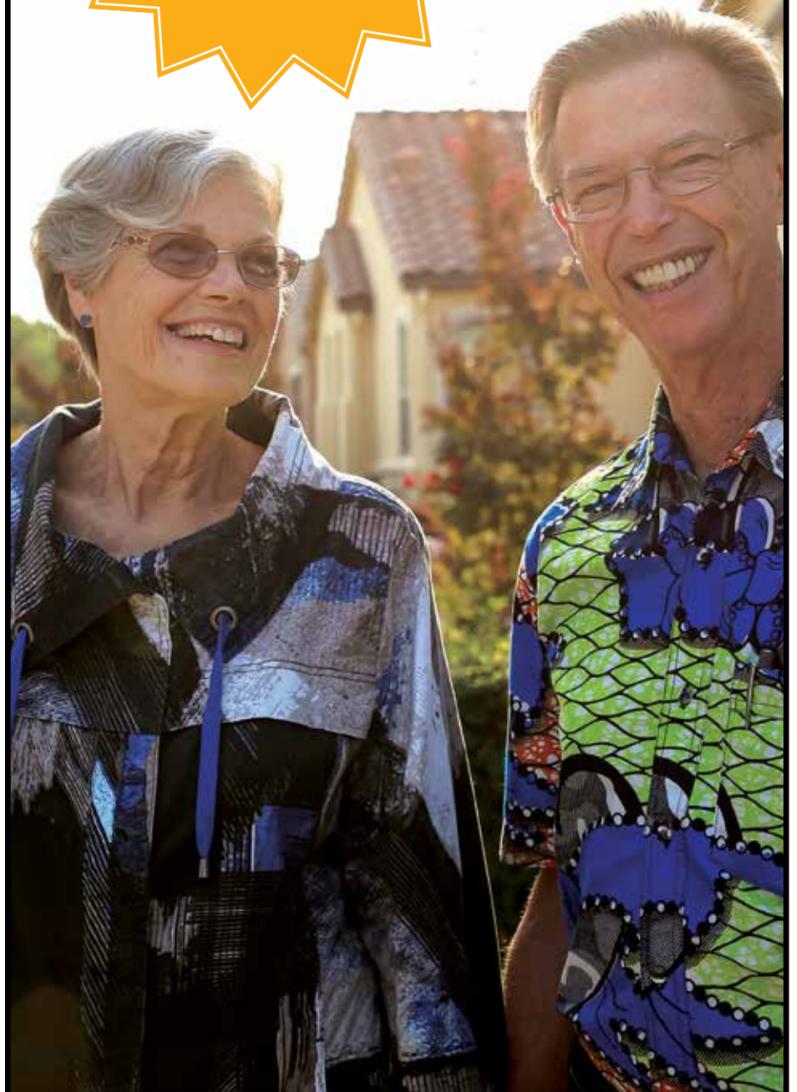
2. Your employer has less than 20 employees. Medicare pays first. Discuss with your employer's HR department or employer group health insurance agent as to whether to enroll in Medicare Parts A and/or B since a small amount of health insurance plans require employees employed by companies with group health plans that cover 20 employees or less to enroll in Medicare Part B. CMS form L-564 "Request for Employer Information" is available for employees "still working" past 65 with true employer insurance to avoid Medicare's Part B penalty. This form is available for the employee and their spouse enrolling in Medicare Part B past 65 years old. *Remember that the 6-month Medicare Medigap/Supplement Enrollment period begins when one is first enrolled in Medicare Part B*

• **Your employer has less than 20 employees.** The small employer joins forces with other employers or employer organizations i.e., unions, to sponsor a multi-employer plan (group health plan). Sometimes employers with less than 100 employees will band together to form a multi-employer plan. Medicare pays second.

Always check with your Human Resources to find out if the Insurance Company will pay first when the employees or employees' spouses are over 65 and on company health benefits.

• One thing to know is that if you should go outside your employer's network, it is possible that neither the company's plan nor Medicare will pay.

For a Medicare Checkup, call the Toni Says® Medicare call center at 832/519-8664 or email info@tonisays.com regarding your Medicare plans and options. Toni Says® Medicare Survival Guide is available at www.tonisays.com. ★



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Parkour for Seniors - More Exercise is Better as You Get Older

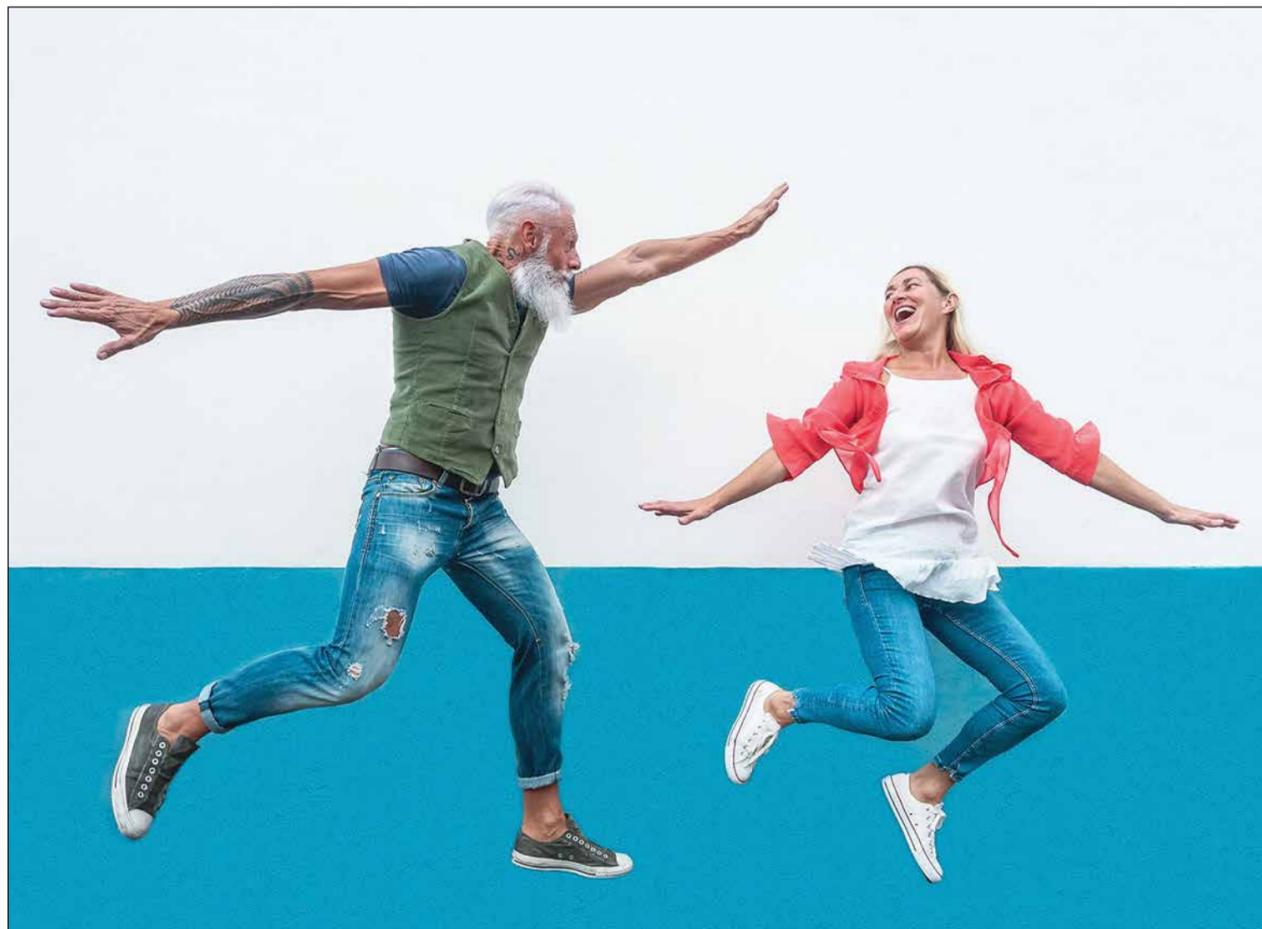
Commentary
by Nancy Lorentz

“Twenty-first century seniors live longer, healthier and more active lives. Sure, you’ll find some older folks who might prefer to sit out their senior years. But, for the most part, the elders among us – and there are a lot of them – choose ‘not to go gently into that good night,’ as poet Dylan Thomas put it,” says Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC].

The Census Bureau reports that when they conducted their 2010 head count the oldest Baby Boomer – the first of whom were born in 1946 – was not even 65 years old yet. But since then, a staggering 10,000 of them have been celebrating their 65th birthdays each and every day and the “gray tsunami” will continue for yet another decade.

Today’s life expectancy is about 79 years. It was little more than 68 years in 1950 and it will continue to increase well beyond the turn of another century. Medical innovations have a lot to do with it. In 1950, there were nearly 589 deaths due to heart disease per 100,000 population; today, the death rate due to heart disease has dropped dramatically to 167 per 100,000.

But, while medical interventions certainly allow more of us to have longer life spans, another important contributing factor is modern day lifestyles. We’re taking better care of ourselves, eating better, sleeping better and getting more exercise. According to the Centers for Disease Control [CDC], “Older adults should move more and sit less throughout the day. Keep in mind, some physical activity is better than none. Older adults who sit less



More exercise is better than less as you get older and a little known training regimen called parkour is, definitely, more exercise. Photo Alessandro Biascioli, Dreamstime.com

and do any amount of moderate-to-vigorous intensity physical activity gain some health benefits. Your health benefits will also increase with the more physical activity that you do.”

AMAC’s Weber, meanwhile, is suggesting that more exercise is better than less as you get older. Taking long walks, participating in sports, climbing stairs, lifting weights, doing push-ups and sit-ups. In fact, a growing number of seniors have gone so far as to

engage in more extreme ways to get exercise, she says, warning us to make sure we don’t overdo it.

For example, an exercise regimen known as Parkour has been growing in popularity in the U.S. in recent years. To say that it is an extreme way for senior citizens to stay fit is an understatement; it involves a lot of jumping, climbing and vaulting over and around barriers. As a matter of fact, Sean Hannah president of PK Move, told U.S. News, “You say,

‘parkour for seniors,’ and it hits the brain weird, like that’s the absolute opposite of what seniors should be doing.” PK Move bills itself as “The WORLD’S 1st and ONLY evidence-based program for seniors based on modified parkour.”

Nancy Lorentz is executive director and co-founder of PK Move. In an interview with Northern Virginia Magazine, she described parkour training as “the art of moving through

your environment in a smooth, efficient manner. This art of movement requires and builds mental and physical strength to overcome obstacles in the path you have chosen. Generally, parkour involves crawling, running, jumping, leaping, climbing, swinging or diving. There are no set routines (such as in yoga or tai chi) for practicing parkour, although proper functional form is required to train safely.” ★

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