



Home is Where You Make It, a Re-Housing Success

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Carmichael Times

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Grand Prize



Andre Kamel took first prize in the Our Lady of the Rosary Maronite Catholic Church raffle before Christmas. He and wife Reine, son Shaibel and daughter Rebecca inspected their gleaming Equinox SUV with Epic Chevrolet (Fulton Avenue) general manager (left) John Thomas.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - A splurge on raffle tickets really paid off for auto repair business owner Andre Kamel.

The businessman supports Our Lady of the Rosary Maronite Catholic Church, a Carmichael center for Middle Eastern Christians.

After the Maronites' autumn festival was cancelled due to COVID restrictions, parishioners raffled a \$28,000 SUV to cover fundraising needs. Its purchase was partially subsidized by the Epic Chevrolet

dealership on Fulton Avenue. Raffle sales were limited to 500 tickets and Kamal (41) splashed out on ten chances at \$100 each. "It was a lot of money but I wanted to support the church," explained the Lebanese immigrant. "I didn't need a new car; I just wanted to help."

Epic Chevrolet's General Manager John Thomas drew the winning ticket last weekend. A delighted Kamel got the news by telephone. "My wife and children went crazy," he reported. "It's a beautiful car - a perfect size for a family." Kamel is likely to sell the vehicle and plans to donate some

of the money back to the church. "Either way, this prize seems like a wonderful early Christmas present for me and my family," he said. A runner-up gift of \$5000 went to another church supporter.

"We were sad to cancel our annual festival," said church spokesperson Carolyn Aboubechara. "The event was our major fundraiser, so we had to come up with something to fill the gap. Our parishioners rose to the occasion and sold every one of the tickets. We'd never thought of raffling a car before, but this success has made Christmas memorable and exciting for the Church." ★

Walmart Stores Commit to Fighting Hunger

By Kim Ericksen, Elevate

SACRAMENTO, CA (MPG) - The holidays are a time of giving, but they are also a time of great need. Food insecurity continues plaguing families and individuals across the country, with an estimated 1 in 6 at risk of hunger as a result of COVID-19. This is compared to a pre-pandemic number of 1 in 9 struggling with food insecurity, according to Feeding America®, the nation's largest hunger-relief organization. As a result, food banks and pantries are having difficulties keeping up with demand.

To help organizations meet the increased demand during the holidays and beyond, the Walmart Foundation is granting Feeding America \$12 million over two years and is encouraging its stores, clubs, and distribution centers in the U.S. to commit funds and product donations to hunger-relief organizations through the end of the year.

"At our local Walmart stores, we want to ensure we are doing what we can to give back to our communities. The economic impact of COVID-19 has hit many families extremely hard, and food insecurity has become more common because of it," said Aubrey Swift, Vice President Regional Manager in Northern California. "We hope that with continued donations from our local Walmart stores, and from our corporate headquarters, we can help feed all families who face hunger this holiday season, and as long as food insecurity persists."

For years, Walmart and the Walmart Foundation have supported hunger-relief organizations and this year is no different. Last year, in California, Walmart and Sam's Club donated more than 26,000,000 pounds of food to local food banks.

So far this year, more than 5,000 hunger-relief organizations in the U.S. have received support from Walmart and the Walmart Foundation through the donation of 480 million pounds of food and over \$55 million in grants for hunger relief. Complemented by these efforts, Walmart customers, Sam's Club members and suppliers have raised and donated nearly \$18 million for hunger relief.

Walmart.org is helping people live better by supporting programs that work to accelerate upward job mobility for front-line workers, address hunger and make healthier, more sustainably grown food a reality, and build strong communities where Walmart operates. To learn more, visit www.walmart.org or connect on Twitter @Walmartorg. ★

COVID-19 Vaccines Arrive at Mercy San Juan

By Patrick Larenas

SACRAMENTO REGION, CA (MPG) - The 2020 year came to a close with news that the long awaited COVID-19 vaccine has now begun to be administered in hospitals in the Greater Sacramento area. Dignity Health Mercy San Juan Medical Center in Carmichael was among six Dignity Health hospitals receiving its first shipment of the first FDA approved emergency COVID-19 vaccine on Thursday, December 18.

External Communications Manager for Dignity Health Greater Sacramento Division, Yessenia Anderson, said, "Today marks a moment for the history books... This is a huge step forward in the battle against COVID-19."

In order to receive the Pfizer BioNTech COVID-19 vaccine, the hospital prepared by acquiring equipment for



The lab team at Mercy San Juan Medical Center is now prepared for COVID-19 vaccinations. Photo: Dignity Health

cold temperature storage and developing all the safety processes to be implemented.

As part of a pilot vaccination program for the respiratory illness, the

hospital began administering the first round of vaccinations to 29 critical health care workers who volunteered on Friday, December 19.

Mercy San Juan

Medical Center president Michael Korpiel said, "Our care team members... have answered the call of duty and beyond during this pandemic, and I am thankful to now be able to offer them an added layer of protection as they carry out their crucial life-saving work."

"While there are always unknowns when a new vaccine is developed..." Korpiel said, "Safety is our priority, and we only administer vaccines that are proven safe and effective."

Hospitals such as Mercy San Juan, Anderson said, "are expect[ed] to receive more doses of the vaccine every week, so the number of people who can get the vaccine will increase exponentially very quickly."

For more information visit www.dignityhealth.org/sacramento/locations/mercy-san-juan-medical-center. ★

Home is Where You Make It, a Re-Housing Success



Victoria Deal, a Sacramento Self-Help Housing client. Photo credit Sacramento County

Sacramento County Health and Social Services

SACRAMENTO COUNTY, CA (MPG) - Rising rents, increased cost of living and a shortage of affordable housing – among other factors – have caused homelessness to increase across California communities, including Sacramento. For people already living paycheck-to-paycheck, a rent increase threatens housing stability. Victoria Deal, who relies on disability and Social Security, was evicted and found herself homeless.

“I had nowhere to go ... I was sleeping on my daughter’s couch, in my car, here, there and everywhere. So I called my navigator at Sacramento Self-Help Housing (SSHH) and I told her about my situation and my health problems,” said Deal. “I have a lot of health issues already and I can’t deal with people getting COVID-19

and being (unhoused). So they helped me.”

The organization Deal reached out to – Sacramento Self-Help Housing – is one of several nonprofits working with the County of Sacramento to alleviate homelessness. Funded through the county’s Full Service Rehousing Shelter Program (also known as the Scattered Site Shelter Program), SSHH master-leases 23 multi-bedroom homes throughout the county and provides small-group housing settings, as opposed to large congregate shelters.

“The goal is obviously not only to get people off the streets and under a roof, but we do it in such a way that integrates them back into a healthy living situation,” said Janna Haynes, public information officer with Sacramento County Department of Human Assistance. “Our goal is to identify what it is that’s keeping them in homelessness

and how we can help them overcome those challenges so they can stand on their own two feet. And it’s different for people; it’s not always mental health or drug addiction. Sometimes it’s something as simple as help with a deposit.”

Deal, who lives with multiple physical and mental health conditions, was able to move into one of SSHH’s homes where they helped with all basic living expenses such as food and utilities. That allowed her to pay off debts, including back rent related to her eviction. With help from her case manager and housing coordinator, she was able to find permanent housing after four months. When she moved into her apartment in September 2020, County Full-Service Rehousing Shelter Program also helped with moving costs, the rental deposit and helped furnish her home with some basic furniture.

“I didn’t know of any other way in the world that I would be able to do it with my income,” Deal said. “I am thankful because they help me keep my stability, my mental stability and they helped me keep my possessions together. I’ve worked a long hard way to get to where I am today. They help me maintain that and my dignity.”

Uplifting Others - Employee Spotlight

Julie Field has dedicated her career to helping individuals and families in her community. Since 2015, she has served as the Sacramento County Department of Human Assistance Homeless Services Program Manager, designing and administering programs that support positive outcomes for persons experiencing homelessness. These services include outreach and crisis response, emergency shelter and rehousing programs, all geared to transition people into

stable housing.

In her role, she has witnessed people overcome great challenges to lift themselves up and out of homelessness.

“It always starts and ends with the person; you, as a provider, can only do so much,” said Field.

The gains may be incremental and seem insignificant to the scale of the issue, but to Field and the people she works to support, every win is a huge win.

“When I first began my work in this role, the answer to homelessness always sounded so simple to me; you connect a person to a home,” she said. “What I learned is that the journey to housing is where the complexities and hard work lie, and getting to that destination is nothing short of amazing and inspiring.”

For more information on housing opportunities, visit Sacramento Self-Help Housing. ★

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Status of Women and Girls Approved

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - By a unanimous vote, the Sacramento County Board of Supervisors approved establishment of a Sacramento County Commission on the Status of Women and Girls. The advisory council will help shape policy decisions that impact women and girls; act as a resource to advance economic opportunities for women and girls; and gather data on the status of women and girls, among other duties.

In July 2019 a Blue Ribbon Commission (BRC) on the Establishment of

a Sacramento County Women's Commission was initiated by First District Supervisor Phil Serna and approved the Board of Supervisors. The group's mandate was to research the merits of a Sacramento County Women's Commission by which the Board of Supervisors and public could better understand issues, opportunities and challenges unique to women in Sacramento County.

The group presented their recommendations before the Board of Supervisors on Dec. 8. The resolution was approved today.

"The establishment of this Commission on the Status

of Women and Girls is long overdue for Sacramento County, and that's why I proposed the formation of a Blue Ribbon Commission last year to explore the prospect of a permanent commission," said Board Chair and First District Supervisor Phil Serna. "I'm confident this commission is going to do great work, and I want to thank all the members of the BRC for their work in providing an outstanding report and their public outreach efforts."

The Sacramento County Commission of the Status of Women joins 26 other California city and county commissions dedicated to gender equity. ★

Healthy Communities Resolution Adopted by Growing Number of Counties

By Joshua Hoover, North State Leaders

SACRAMENTO, CA (MPG) - A growing number of counties have passed the Healthy Communities Resolution – a product of a collaborative meeting of 15 Northern California counties earlier this year – rejecting Governor Newsom's Blueprint for a Safe Economy as unscientific and counterproductive. The counties are insisting on a more data-based approach to the COVID-19 pandemic tailored to local communities.

The latest counties to pass a version of the Resolution are Placer, Orange, Siskiyou, San Luis Obispo, Lassen, and El

Dorado. Several more are expected to consider the Resolution in the New Year.

The Healthy Communities Resolution was drafted by Assemblymembers James Gallagher, Kevin Kiley and Megan Dahle, and Senators Brian Dahle and Jim Nielsen. Today, these Legislators released the following statement:

"We are encouraged to see different counties pass variations of the Resolution that are right for them. The consensus emerging across the state is that lockdowns from Sacramento cannot stay with us in the new year. California must take a different approach to the final phase of its COVID-19 response." ★

Women's Empowerment Receives \$15K from Union Pacific Community Ties

By Kristin Thébaud, Thébaud Communications

SACRAMENTO, CA (MPG) - Women's Empowerment has received \$15,000 from Union Pacific's Community Ties giving program to provide its job-readiness program, paid on-the-job training and other services for women who are homeless or recently have experienced homelessness.

"We are thankful to Union Pacific for providing much needed funds as we see a sharp spike in need from the pandemic," said Lisa Culp, executive director, Women's Empowerment. "In addition to women who are currently experiencing homelessness, we are helping more than 150 graduates of our program who have lost their jobs during the pandemic and need additional training and services to compete for jobs during this time of high unemployment so they can stay in their homes."

Women's Empowerment's programs combine employment readiness, self-esteem courses, health services and education, counseling, housing assistance, job placement and paid job training to help women overcome homelessness across

diverse ages, races and cultures. Women's Empowerment was featured on NBC's The TODAY Show in 2015 for offering the most comprehensive job-readiness program in the Sacramento area designed specifically for women who have experienced homelessness and their children. The award-winning organization has graduated 1,697 women and their 3,792 children. Last year, 70 percent of graduates found homes in the midst of the housing crisis, and 79 percent secured jobs or enrolled in school or training. Women's Empowerment is funded through private donations from the community and grants. To donate: Womens-Empowerment.org.

Union Pacific's Community Ties giving program works to build safe, prosperous and vibrant communities by investing in nonprofits and programs in the cities and towns in which Union Pacific operates and its employees live and work. For more than 150 years, Union Pacific has been committed to serving as an economic engine and improving the standard of life for millions across the country. For more information: www.up.com/aboutup/community/foundation/index.htm. ★

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Happy New Year!



5244 Fair Oaks Boulevard, Carmichael | \$1,295,000

This custom 5,500 square-foot estate is a fusion of stunning architectural design and functionality. A private gate entrance and extensive landscaping ensure total privacy. Enjoy a welcoming foyer and huge family room with soaring ceilings and clerestory windows. Highlights include light maple flooring, a grand sweeping staircase and gorgeous crown molding. The open-concept kitchen features granite countertops, custom cabinetry, pantry, and modern appliances. A generous floor plan offers 5 or 6 spacious bedrooms with 2 downstairs masters (a large office with its own bathroom and direct outdoor access and one upstairs master), 4.5 baths, game/media room, and formal living/dining rooms. Separate bonus room not included in square footage is perfect for home gym. Backyard features beautiful landscaping and citrus/fruit trees. Centrally located to Highways 50/80, The American River, parks, cycling/running trails, and excellent schools. Adjacent .42 acre parcel in the compound is available for sale separately.



6610 Stanley Avenue, Carmichael | \$979,000

This beautiful home is situated on a private lot in the heart of Carmichael! Step inside to a spacious floor plan with 5 bedrooms, an office and 3 full baths. The open-concept kitchen and bar is an entertainer's dream with new quartz countertops, stone detailing, a gorgeous backsplash, and a walk-in pantry. Relax and unwind in the adjoining family room with great natural lighting and a cozy fireplace. There is a separate dining room and living room with an additional fireplace. The sumptuous master bathroom features a soaking tub, step-in-shower, his-and-her sinks, and a walk-in closet. Enjoy seamless outdoor entertaining with a large covered patio, fire pit, Pebble Tec pool, full-sized sports court, and water feature. Highlights include newer wood flooring, an updated downstairs bathroom, large walk-in linen closet, dual pane windows, whole house fan, 3-car garage and RV parking. Just minutes away from Ancil Hoffman Park, The American River, and great shops and restaurants!

JUST SOLD



4320 Rio Vista Avenue, Sacramento | \$485,000

Welcome home! This beautifully remodeled home is tucked away in an excellent neighborhood on a lovely cul-de-sac. A sprawling front lawn and charming porch add to this home's great curb appeal. Step inside to a spacious floor plan with 3 bedrooms and 2 full baths. Relax and unwind in the light-filled living room, complete with a cozy fireplace for those winter nights ahead. The remodeled kitchen features gorgeous marble countertops, stainless steel appliances, a farm-style sink, an island with bar seating and a wine fridge. The upgraded master bathroom features his-and-her farm-style sinks, a large walk-in closet and radiant heat tile flooring. The backyard is perfect for entertaining with an expansive deck and patio, low maintenance landscaping and possible RV access. Additional highlights include hardwood flooring throughout, dual pane windows, a newer roof, and a two-car garage.

PENDING



2829 Edison Avenue, Sacramento | \$288,800

This private upscale end unit with its own garage is tucked away in a charming neighborhood just minutes from Town and Country Village shopping, fabulous restaurants and freeway access. Step inside to a well thought out floor plan with 2 bedrooms, 1.5 baths and gorgeous natural lighting throughout. Enjoy a formal dining room with a dramatic cathedral ceiling, a large family room with a wood burning fireplace for those long winter nights ahead, and a beautiful kitchen with tons of storage space, and a new counter depth fridge. The bright and airy master bedroom has its own private viewing balcony. Additional highlights include new dual pane windows and water heater, interior LED lighting, upstairs laundry room, wood flooring, and tiled bathrooms. Enjoy your own private outdoor oasis with two patios and professional, low-maintenance landscaping. Timed LED electric lighting and sprinklers. New fence to be installed by the association. Clear pest and home inspection and low HOA dues. Must see!



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Changing Election Rules Alters Outcomes



By Dan Walters
CALMatters

Periodically, owners of major league sports teams change game rules and in doing so they inevitably affect the games' outcomes, purposely or not.

Politics are no different. Changing the rules of campaigning, voting and other political procedures affects election results.

We saw an example of that adage this year. Loosening voter registration requirements, allowing or disallowing ballot harvesting and, in some states, shifting from in-person voting to vote-by-mail affected voter turnout, altered the composition of the electorate and thus ultimately had an effect on what or who won or lost.

Obviously, writers of rules – federal and state legislators, mostly – have a motive in changing them to benefit themselves, their parties and their allied interest groups.

That's why, for instance, the national Democratic Party poured untold millions of dollars into state legislative campaigns. The campaign's avowed goal was altering the partisan balance of statehouses, now mostly Republican, to affect how congressional districts are redrawn after the

2020 census, but it largely failed.

Two constitutional amendments introduced in the California Legislature's newly convened session attest to the continuing desire of politicians to change political rules and thus outcomes.

Senate Constitutional Amendment 1, submitted by Sen. Bob Hertzberg, a Democrat from Van Nuys, would flip how referenda – measures to overturn laws passed by the Legislature – are submitted to voters.

Currently, an interest group opposed to a new law can challenge it by collecting enough signatures to place a referendum on the ballot. Voters are then asked to either validate the new law by voting "yes" or repeal it by voting "no."

Hertzberg wants a "yes" vote to repeal the new law and a "no" vote to keep the new law in place.

Is the current procedure a little confusing? Yes, particularly since the referendum process is only occasionally used. But it's doubtful that SCA 1's change would be less confusing.

Hertzberg apparently believes that the change would decrease the chances of a successful referendum because if voters are somewhat undecided or confused about the underlying issue, they are more likely to vote "no."

He introduced SCA 1 a month after his landmark law abolishing cash bail for criminal defendants was overturned by a referendum, Proposition 25, sponsored by the bail

bond industry. Voters marked nearly 55% of their ballots "no" on Hertzberg's bail bill.

Proposition 25 is widely seen as a template for other referenda by business groups adversely affected by laws passed by a liberal Legislature.

Senate Constitutional Amendment 3, offered by Sen. Ben Allen, a Redondo Beach Democrat, would make a huge change in recall elections.

Currently, when enough signatures are collected to seek the recall of an elected official, such as then-Gov. Gray Davis in 2003, the issue is placed before voters in two simultaneous ballot measures. One is on the recall itself and the second is to elect someone to replace the ousted officeholder if the recall is successful.

With 135 candidates on the second ballot, action movie star Arnold Schwarzenegger succeeded Davis with about 48% of the vote.

SCA 3 would place the targeted officeholder on the same ballot as the challengers, meaning the incumbent could stay in office with a plurality of the vote instead of the harder-to-achieve majority vote currently required for the recall ballot.

When you change political rules, you likely change the outcome of the political game, just as in football or baseball.

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

Sacramento Metro Chamber Celebrates 126th Annual Business Awards

By Traci Rockefeller Cusack,
T-Rock Communications

SACRAMENTO, CA (MPG) -The Sacramento Metro Chamber is proud to salute regional leaders for their life-long dedication to service, inclusion and for creating more vibrant communities during the 126th Annual Business Awards to be held virtually on Friday, February 5, 2021. Sacramento County's District 3 Supervisor Susan Peters has been named as the 2020 Sacramento of the Year and will be recognized along with many others on the front lines of the pandemic, including Cate Dyer of StemExpress as Businesswoman of the Year and Randy Sater of StoneBridge Properties as Businessman of the Year. In addition, a special Lifetime Achievement Award will honor the memory of PRIDE Industries CEO Michael Ziegler for his visionary leadership, service to the community, and lasting impacts to the region.

"We are extremely proud to honor these deserving leaders in our community at this year's 126th Annual Business Awards," said Sacramento Metro Chamber President & CEO Amanda Blackwood. "These awardees exemplify what it means to live a life of service and to use the precious time we are given to leave this world better than we found it. At this pivotal moment in our history, we applaud their tireless commitment to creating economic opportunity and community vibrancy for the Sacramento Region."

A complete list of 2020 honorees to be recognized for their ongoing contributions to the region includes the following:

Sacramentan of the Year – Supervisor Susan Peters, County of Sacramento;
Businesswoman of the Year – Cate Dyer,

StemExpress; Businessman of the Year – Randy Sater, StoneBridge Properties;
The Al Geiger Memorial Award - Faith Whitmore, Sacramento Regional Family Justice Center; **Small Business of the Year** – Savory Café; **The Business Hall of Fame Award** – El Dorado Savings Bank; **Young Professional of the Year** – Dr. Lenora Lee, MD, Kaiser Permanente; **Lifetime Achievement Award** – in memory of Michael Ziegler, PRIDE Industries

In addition to celebrating the 2020 honorees, Leigh White (retired Vice President & General Manager of FOX40) will conclude her term as Board Chair and install Dave Roughton CEO of SAFE Credit Union as the 2021 Board Chair.

Hosted first in 1895, the Annual Business Awards is the Metro Chamber's longest running event and will be held virtually for the first time in 2021 due to the COVID-19 pandemic. Since its inception, business leaders, community stakeholders and members come together annually to salute board leadership, recognize the changemakers in our region, and celebrate the Capital Region.

For more information about the 126th Annual Business Awards is available at www.metrochamber.org/events/annual-dinner. Tickets to the 126th Annual Business Awards virtual event are available via metrochamber.org/events/annual-dinner/. For more information about the Sacramento Metropolitan Chamber of Commerce, please visit www.metrochamber.org.

The Sacramento Metropolitan Chamber of Commerce advocates for and supports the inclusive economic prosperity of our Capital Region by leading efforts for business. For more information, please visit www.metrochamber.org. ★

Election Shows Quick Consequences

By John Kabateck,
NFIB

SACRAMENTO, CA (MPG) - Most salient in the release of the nation's premier measurement of its small-business economy is the decline by 19 points among small-business owners expecting better business conditions over the next six months.

"We have been taking the pulse of Main Street, America, since 1973, and although dips and rises occur throughout the 10 components of our Small Business Economic Trends (SBET) report, ones that spike or fall by a large percentage are the most arresting and worthy of serious public policy discussion," said John Kabateck, California state director for NFIB, the nation's leading small-business association.

"Although our monthly SBET polls are a national snapshot, not broken down by state, it takes no degree in economics to know what California must do to reverse course and that is to allow small businesses, which are some of the safest places

to work and shop, to reopen. We've commended the state for offering loans and grants and extending tax deadlines, but in the end, what good is it if small businesses are prohibited from opening their doors to customers? We're not claiming to have all the answers, but we think it clear enough that the state and counties could do a better job of containing the spread of COVID-19 by going after places where those spreads occur, which are not most small businesses which have done a great job of socially distancing their patrons and making sure other public health orders are obeyed."

From NFIB Chief Economist Bill Dunkelberg on Today's SBET Numbers

"Small business owners are still facing major uncertainties, including the COVID-19 crisis and the upcoming Georgia runoff election, which is shaping how they're viewing future business conditions. The recovery will remain uneven as long as we see state and local mandates that target

business conditions and disproportionately affect small businesses."

From the SBET Report's Analysis

"The economic indicators exhibited massive swings over a period of a few months this year that took years to complete in the Great Recession. This occurred because economic activity was not disrupted by the usual economic forces, but rather by a deadly virus and subsequent government directed shutdown of commerce that was completely unanticipated. When state government policies were relaxed, the economy tried to bounce back to where it was a few months earlier. The unemployment rate swung from under 4 percent in February, to nearly 15 percent in April, and now down to under 7 percent in November. GDP declines of 30 percent and gains of 33 percent a few months later (annual rates) left GDP more than 5 percent below year ago levels, a deficit that double-digit growth in Q4 might eliminate."

For more information, please visit nfib.com. ★

Ask Toni

Does Medicare Approve Clinical Trial Prescription Drug Programs?



Toni King

Toni:

I turn 65 in May and am covered by my wife's employer group health insurance. I am fighting stage 3 kidney cancer and the prognosis is good since

I am participating in a clinical trial for a new cancer medication which costs over \$18,000 per month. With this clinical trial, I am paying \$0 for a medication which is curing my cancer.

I am not planning to enroll in Medicare until my wife retires when she turns 65. I am concerned about Medicare's famous donut hole and if this new prescription called Sutent is covered by Medicare's Part D prescription drug plan. How long will it take me to get into the donut hole or will I even get in it?

Please explain Medicare and clinical trials and what I should do?

~ Thanks, Matthew
Matthew:

You are incredibly wise to remain on your wife's employer benefits because you both can enroll in Medicare Parts A and B when your wife retires next year. At that time, you will be eligible for a SEP (Special Enrollment Period) avoiding the Medicare Part B penalty and be able to enroll in a Medicare Part D prescription drug plan.

Since you are enrolling in Medicare Part B for the first time, you qualify for the Medigap/Medicare Supplement 6-month enrollment period to begin the month your Medicare Part B begins without having to answer health questions Original Medicare and your Medicare Supplement will work together with your clinical trial program to cover your medical needs. Original Medicare covers the routine costs of qualifying clinical trials. Your Medicare Supplement plans will pay the out of pocket that Original Medicare does not pay that meets Medicare qualifications.

When one chooses a Medicare Advantage plan with a clinical trial for a serious health

issue, the Medicare Advantage plans is required to reimburse beneficiaries for the difference in out-of-pocket cost sharing between Fee for Service and their Medicare Advantage plan.

Original Medicare with a Medicare Supplement does not have a network and one's medical provider must bill Medicare. With a Medicare Advantage plan, one may have a network with referrals from an HMO or maximum out of pocket with a Medicare Advantage PPO.

Let's discuss your expensive clinical trial prescription and if you will go in the "famous Donut Hole". Prescriptions are the most important option discussed when a Toni Says® Medicare consultation is performed.

Yes, Matt...you go in the "Donut Hole" the very second you order the prescription Sutent and for that reason, we search the Medicare site for which Medicare Part D plan best meets your Medicare and financial needs. Always enroll in the Medicare Part D plan which covers all your prescriptions even though the most expensive prescription is covered by the clinical trial programs and costs you \$0. There may be a time when that expensive prescription is no longer covered by the clinical trial and you have the "Donut Hole" experience.

Your Medicare Part D prescription drug monthly costs for the \$18K monthly cancer medication Sutent and your copay is \$2471 for the first month with you going in and out of the Donut Hole and into Catastrophic coverage with \$938.57 cost the second month to the end of the year. If one is not enrolled in a Part D plan that covers the expensive monthly prescription, then you would pay 100% out of your pocket.

Medicare planning is vital especially as you have Matt. Take your time and search what best option meets your needs.

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book for the Toni Says® newspaper article readers at www.tonisays.com or call 832/519-8664 for help understanding Medicare. ★

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Two Costly New Laws to Open the New Year for Small Businesses



John Kabateck

NFIB California Press Release

SACRAMENTO, CA (MPG)

The state's leading small-business association today publicly shared a part of its educational campaign to forewarn its members and other Main Street entrepreneurs about two new laws awaiting them come the first of the year, and to remind them of another already in effect.

"I wish we could tell small businesses that fewer regulations and lower taxes were coming their way starting January 1," said John Kabateck, California state director for NFIB, "but not even a pandemic could throw our State Legislature off course from their mad drive to create more burdens."

The three current and soon-to-take effect laws are discussed in detail in a half-hour podcast featuring renowned labor and employment law attorney Ben Ebbink, a partner in the

Sacramento firm of Fisher & Phillips, LLP. The current and coming new laws under review are:

The changes made to the California Family Rights Act made by Senate Bill 1383, which, among other things, dropped the employee threshold for complying with from 50 to five or more employees. Furthermore, the new leave time provisions can be taken in segments, including a whole day, and the new law severely crimps the flexibility of employers to work with their employees. Yes, it's unpaid leave, but benefits must still be paid, and the job must be there for a returning employee.

The new notification requirements for exposure to COVID brought about by Assembly Bill 685. Ebbink and NFIB California's chief legislative advocate Kevin Pedrotti talk about what triggers an obligation to notify employees and if the information is public.

And what legislative changes Senate Bill 1159, already in effect, made to the governor's executive order making all COVID cases, for those working outside the home, workers' compensation cases? What is a conclusive presumption vs. a rebuttable presumption? Will workers' compensation premiums go

up for small-business owners? "Essentially what this [new law] is doing, if you take a step back, is it's shifting the medical costs of the COVID crisis onto the backs of the workers' compensation system," said Ebbink.

Previous NFIB California podcasts have discussed extending the state's sales tax to services, Proposition 15, the political landscape in the state, and the lessons learned from the first round of Paycheck Protection Program loans and if there will be a second round. Click here to find them all in one place. Retweet this news release here, Read it on the NFIB California Facebook page, or Read it on the NFIB California webpage.

Keep up with the latest on California small-business at www.nfib.com/california or by following NFIB on Twitter @NFIB_CA or on Facebook @NFIB.CA.

For more than 77 years, NFIB has been advocating on behalf of America's small and independent business owners, both in Washington, D.C., and in all 50 state capitals. NFIB is a nonprofit, nonpartisan, and member-driven association. Since its founding in 1943, NFIB has been exclusively dedicated to small and independent businesses and remains so today. For more information, please visit nfib.com. ★

CLG NEWS UPDATES

Provided by Citizens for Legitimate Government (CLG) See legitgov.org

World's Second Largest Hydroxychloroquine Plant in Taiwan Blows Up | 22 Dec 2020 | News sources in Taiwan (thanks to Dr. Meryl Nass for breaking this story here in the U.S.) are reporting that the world's second largest supplier of raw materials to make hydroxychloroquine (HCQ) blew up earlier this week, which will most certainly put a strain on the world's supply of HCQ. Taiwan English News reports: An explosion at a pharmaceutical factory in Taoyuan City left two injured and caused a fire early this afternoon, December 20. People as far as Tamsui District in New Taipei City reported hearing the massive blast shortly after noon. Immediately after the blast, thick black smoke could be seen pouring out of the SCI Pharmtech factory. While the factory is located close to Taipei Taoyuan International Airport, operations at the airport were not affected, according to reports in United Daily News and ET Today. The Taoyuan City Fire Department dispatched 76 personnel, 28 fire appliances and 2 ambulances to the scene of the fire.

Rep. Mo Brooks: 'Dozens' of House Members Joining Jan. 6 Electoral College Challenge | 28 Dec 2020 | Rep. Mo Brooks (R-Ala.), the GOP leader of a plan to challenge Electoral College votes on Jan. 6, said that "dozens" of House members are going to sponsor a measure to object. "There are dozens in the House of Representatives who have reached that conclusion that I have; we're going to sponsor and co-sponsor objections to the Electoral College vote returns," Brooks told Fox News on Monday morning. The move, which has to occur during the Joint Session of Congress on Jan. 6, requires a member of the House and a member of the Senate to carry out. So far, Sen.-elect Tommy Tuberville (R-Ala.) has suggested he might join Brooks and the other GOP House lawmakers. Sen. Rand Paul (R-Ky.) has also suggested he might as well. Neither Tuberville nor Paul have made public statements affirming the effort.

Trump Urges Supporters to Gather in DC on Jan. 6 | 28 Dec 2020 | President Donald Trump on Sunday urged supporters to join the planned protests in Washington on Jan. 6, 2021. "See you in Washington, DC, on January 6th. Don't miss it," Trump wrote in a tweet, promising more information later. A number of groups are planning to gather in the nation's capital next month as members of Congress convene in a joint session to count electoral votes. At least 11 members or members-elect in the House of Representatives plan to object to electoral votes. They have not yet received a commitment from a senator; challenges require both a representative and a member of the upper congressional chamber. The objection wouldn't be upheld unless a majority of each chamber vote in favor of it.

Oops! Over 4,000,000 Votes Cast By the Same Person in Pennsylvania | 27 Dec 2020 | With 521,879 last names representing 9,008,753 votes we can determine that each unique surname is responsible for an average of 17.26 votes. ...The surname to votes ratio was 17:1. If there were 245,033 surnames were identical then the same person voted 4,165,561 times. On December 26, Bobby Piton tweeted: "I have some absolutely Stunning News to report regarding PA. I examined just over 9,008,753 records and have identified 521,879 unique Last Names. 245,033 or just under 47% of the total Last Names in PA only belong to 1 and only 1 person!"

Peter Navarro Says 379,000 Illegal Ballots Were Cast in Michigan | 21 Dec 2020 | Last Thursday, Dr. Peter Navarro released an explosive report outlining the fraud in the 2020 election. The report explained how Democrats cheated in the 2020 election in various contested states. Notably however, the report did not include a detailed breakdown of Michigan. At the time of the report, Dr. Navarro explained there was insufficient data to draw estimates of how the various types of irregularities in Michigan translate into possible illegal votes. This morning, Dr. Navarro joined Steve Bannon's War Room: Pandemic. During the interview (48:00 mark), Navarro told Bannon he now has the "receipts" for Michigan. Dr. Navarro explained that Biden's lead in Michigan is currently alleged to be 154,000 votes. "My top line number at this point for illegal, possibly illegal ballots, is 379,000," Navarro said. "That's more than twice the victory margin," he continued.

Arizona Senators Sue to Enforce Subpoenas for Election Equipment, Records | 23 Dec 2020 | The president of the Arizona Senate and the chairman of the state senate's Judiciary Committee filed a lawsuit on Dec. 21 asking the Maricopa County Superior Court to enforce a pair of subpoenas that sought ballot tabulation equipment and voting records from county election officials. Arizona Senate President Karen Fann and Senate Judiciary Committee Chairman Eddie Farnsworth, both Republicans, had issued the subpoenas to the Maricopa County Board of Supervisors on Dec. 15. In response, the board voted against complying and filed a lawsuit to determine whether it is obligated to produce the materials sought. The Arizona Senate lawsuit states that after the Nov. 3 election, state lawmakers were inundated with questions and complaints from citizens who were concerned with the integrity of the election and whether their votes were correctly counted. ★

STATEPOINT CROSSWORD • BOARD GAMES

CLUES

- ACROSS**
 1. Dealer's hand, in cribbage
 5. Wade's opponent
 8. Galsworthy's "The Forsyte"
 12. Nevada city
 13. Prima donna
 14. Weasel's cousin
 15. Makes collar for RBG
 16. Between the id and super-ego, pl.
 17. Can be hot or cold, meteorologically speaking
 18. "Real estate-related board game"
 20. Elvis Presley's "___ and Fortune"
 21. Preface, e.g.
 22. "A top one is a game piece in #18 Across"
 23. Open carriage
 26. Having a malignant influence
 30. "Wheel of Fortune" request
 31. Stay clear of
 34. Knife wound
 35. Touch of color
 37. Computer network acronym
 38. Awaken
 39. Wet nurse
 40. Castrated man
 42. Yale-___ College, Singapore
 43. Aircraft's additional equipment holder
 45. They're denoted in red
 47. Eric Stonestreet on "Modern Family"
 48. Allergic reaction to bee sting
 50. Amusing
 52. "Word game"
 55. Don McLean: "Drove my chevy to the ___"
 56. Joie de vivre
 57. Charlie Parker's nickname
 59. Bake an egg
 60. Knocks on the door, e.g.
 61. 1970s hairdo
 62. Milk ___, candy
 63. Swallowed
 64. Reason to cram

- DOWN**
 1. Tube in old TV
 2. Paper unit
 3. "He's Just Not That ___ You"
 4. Herzegovina's partner
 5. Excessive sternness
 6. Convex molding
 7. "Candy Land difficulty level"
 8. "Napoleon-themed game of strategy"
 9. Niels Bohr's study object
 10. Autry or Wilder
 11. Simon's former partner
 13. Performed comprehensively or in-___, pl.
 14. Butcher's refuse
 19. Beginning of sickness
 22. TV classic "Hee ___"
 23. "Board game island ready for settlers"
 24. True inner self
 25. Linear particle accelerator, for short
 26. Take-out handout
 27. Half human-half goat, pl.
 28. February "People," e.g.
 29. "Game with rooks"

Crossword Puzzle Solutions on Page 6

1	2	3	4	5	6	7	8	9	10	11
12				13			14			
15				16			17			
18			19				20			
			21				22			
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30			31	32	33			34		
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	50	51			52				53	54
55					56			57		58
59					60			61		
62					63			64		

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32. *Game involving Mr. Boddy's murderer
 33. Chewbacca's sidekick
 36. *a.k.a. draughts
 38. Type of parallelogram
 40. Liberty Tree, e.g.
 41. Vacuums, e.g.
 44. Extra shirt, e.g.
 46. Sabbath, alt. sp.
 48. Audience's approval
 49. Window treatment
 50. Bloody king of Israel
 51. "Metamorphoses" poet
 52. Serum, pl.
 53. *The Game of ___
 54. Makes mistakes
 55. Acid drug
 58. Part of URL

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

Solutions on Page 6

Crossword Puzzle on Page 6

C	R	I	B		R	O	E		S	A	G	A																			
R	E	N	O		D	I	V	A		O	T	T	E	R																	
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Sudoku Puzzle on Page 6

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

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08732 Marcus Johnny Colin, 8465 Hollow Oak Court Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Lavish Herbs" 8465 Hollow Oaks Court Sacramento, CA 95828. Filed with the Clerk of Sacramento County December 3, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
LAVISH 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08773 Global Positioning System Installers, 11417 White Rock Road Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Global Positioning System Installers" 11417 White Rock Road Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December 4, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
GLOBAL 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08727 Huma Khan Durani, 7642 Lakewood Park Drive Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "EZ Wash" 930 T Street Sacramento, CA 95811. Filed with the Clerk of Sacramento County December 2, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
EZ 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08770 Linda and David Mustin, 1 N Sunset Drive Lodi, CA 95240 is doing business under the Fictitious Business Name(s) "Twin Cities Blvd & Care Home" 11098 Twin Cities Road Galt, CA 95632. Filed with the Clerk of Sacramento County December 3, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
TWIN 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08400 Lucky Cargo Inc, 3180 Sparrow Drive Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "LCI" 3180 Sparrow Drive Sacramento, CA 95834. Filed with the Clerk of Sacramento County November 18, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
LCI 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08463 Magnolia SS, LLC, 9041 Laguna Springs Way Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Magnolia Marketing" 9041 Laguna Springs Way Elk Grove, CA 95758. Filed with the Clerk of Sacramento County November 19, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
MAGNOLIA 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08721 Tenth Hall, Inc, 1610 R Street Suite 280 Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Guide, Powered by Guide" 1610 R Street Suite 280 Sacramento, CA 95811. Filed with the Clerk of Sacramento County December 2, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
GUIDE 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08720 Coby Gillock, 5463 Norway Drive Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "First and Ten Insurance Adjusting" 5463 Norway Drive Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 2, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
FIRST 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08759 Mayel Malkizada, 4800 Manzanita Avenue #275 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Sweet Design" 2922 Eastern Avenue Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 3, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
SWEET 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08003 Jonathan Angus Turner, 2550 Ganzan Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "It's All For Her Boutique and More" 2550 Ganzan Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 3, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
BOUQUETTE 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08671 Maximiliano Ruiz, 5491 Valletta Way Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Max Homes and Loans" 2110 K Street Sacramento, CA 95816. Filed with the Clerk of Sacramento County December 1, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
MAX 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08480 Daniel Smalle, 10636 Basie Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Priority One Solutions" 10636 Basie Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 20, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
PRIORITY 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08663 Leen Marie Nichole Hempstead-Carter, 2217 Del Paso Boulevard Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Leeia's Perfect Hair & More" 2217 Del Paso Boulevard Sacramento, CA 95815. Filed with the Clerk of Sacramento County December 1, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
LEEIA 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08631 Noreen Scots and Moez Qazi Malik, 9252 Heathfield Way Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "EZ Jewelry" 7601 Stockton Boulevard Suite C Sacramento, CA 95823. Filed with the Clerk of Sacramento County November 30, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
EZ Jewelry 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08657 Alvin Powell Loskamp and Cari Lee Loskamp, 4490 Bollenbacher Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Shipping Center & More" 4628 Watt Avenue North Highlands, CA 95660. Filed with the Clerk of Sacramento County December 1, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
SHIPPING 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08699 Seven Doors Corp, 1601 Alhambra Boulevard #100 Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "PMI American River" 1601 Alhambra Boulevard #100 Sacramento, CA 95816. Filed with the Clerk of Sacramento County December 2, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
PMI 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08633 Coloma Food Inc, 11082 Coloma Road #A1 Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Coloma Food and Liquor" 11082 Coloma Road #A1 Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 30, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
COLOMA 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08654 Rizeng LLC, 2450 Ronald McNair Way Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Happy Day Spa" 2246 Sunrise Boulevard #3 Gold River, CA 95670. Filed with the Clerk of Sacramento County December 1, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
HAPPY 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08666 Project Hope Center LLC, 7900 Amalfi Way Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Candle Bar" 815 Sutter Street Suite A Folsom, CA 95630. Filed with the Clerk of Sacramento County December 1, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
CANDLE 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08621 Viktor Dimitrov, 2416 Drayton Drive Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Novatech Marine" 2416 Drayton Drive Sacramento, CA 95825. Filed with the Clerk of Sacramento County November 25, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
NOVATECH 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08781 Mohammed Almusawi, 3911 Annadale Lane #3 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "AAA Architects & Associates Consulting Engineers" 3911 Annadale Lane #3 Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 4, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
AAA 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08542 Lidini Company, 3337 Sunrise Boulevard Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Kitchen Art Inc, Enviro Build Group" 3337 Sunrise Boulevard #8 Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County November 23, 2020
Publish: December 11, 18, 25, 2020 and January 1, 2021
AAA 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08766 Mohammad Salam, 11560 Linday Way Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Hi-Tech Wireless" 6808 Front Street Rio Linda, CA 95673. Filed with the Clerk of Sacramento County December 3, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
WIRELESS 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08776 Foxhaus Enterprises, LLC, 2942 La Solidad Way Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "Foxhaus Creative, A Finer Grain" 2942 La Solidad Way Sacramento, CA 95817. Filed with the Clerk of Sacramento County December 4, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
FOX 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08960 Zhanna Chomey, 1847 68th Avenue Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Citizens Mobile Notary" 1847 68th Avenue Sacramento, CA 95822. Filed with the Clerk of Sacramento County December 11, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
CITIZENS 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08956 Signova Corporation, 2360 East Bidwell Street Suite 111 Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Tracking The World" 2360 East Bidwell Street Suite 111 Folsom, CA 95630. Filed with the Clerk of Sacramento County December 11, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
TRACKING 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08957 Jasveer Singh, 8036 Linden Lime Court Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Cal Express" 8036 Linden Lime Court Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 11, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
CAL 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08910 Global Positioning System Installers, 11417 White Rock Road Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "GPSI" 11417 White Rock Road Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December 10, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
GPSI 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-07458 Parity Property Solutions LLC, 7952 Canyon Drive Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Parity Property Solutions" 7952 Canyon Drive Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 15, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
PARITY 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08999 Ghulam H. Najafi, 2134 Butano Drive Unit 2213 Sacramento, CA 95825 and Azizullah Hadati, 2633 Duling Avenue #31 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Nilli Enterprise" 2134 Butano Drive Unit 2213 Sacramento, CA 95825. Filed with the Clerk of Sacramento County December 10, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
NILLI 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08796 Kelly Carter and John Hanen, 4742 Robert Frost Way Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "J&K Real Estate" 7947 Garfield Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 4, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
J&K 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08529 Khawaja Brothers Transportation Inc, 7406 Wisall Court Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "KBT" 7406 Wisall Court Elk Grove, CA 95758. Filed with the Clerk of Sacramento County November 23, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
KBT 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08813 Michael Mervine, 6740 Admiral Avenue Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "VINE Realty Group" 5750 Sunrise Boulevard #200 Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 7, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
VINE 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08871 Sunjit Singh, 6482 Gloria Drive #38 Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Chahal Brothers Express" 6482 Gloria Drive #38 Sacramento, CA 95831. Filed with the Clerk of Sacramento County December 9, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
CHAAHAL 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08839 Cerro Rojo Internacional de Mexico, LLC, 2585 Danube Drive Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Cerrimex, LLC" 2585 Danube Drive Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 8, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
CERRIMEX 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08675 Debra Gibson, 9575 Red Rock Road Reno, NV 89508 is doing business under the Fictitious Business Name(s) "Gibson & Co Transaction Management" 9575 Red Rock Road Reno, NV 89508. Filed with the Clerk of Sacramento County December 1, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
GIBSON 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08812 JasC & Co LLC, 9116 Dongston Way #1 Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Soap Vibez, Cada Dia" Candles" 9116 Dongston Way Sacramento, CA 95826. Filed with the Clerk of Sacramento County December 7, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
SOAP 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08746 Apex Lab LLC, 6370 W. Fleming Road Suite 12 Unit 539 Las Vegas, NV 89103 is doing business under the Fictitious Business Name(s) "AUXO" 6151 Fair Oaks Boulevard Suite 108 Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 3, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
AUXO 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-07388 Marguerite Sue Barrett, 219 River Ridge Way Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Watt Avenue Pet Hospital" 3321 Watt Avenue 109 Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 14, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
WATT 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08819 Valentin Abu, 8936 Bedford Avenue Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Val's Transport" 8936 Bedford Avenue Fair Oaks, CA 95620. Filed with the Clerk of Sacramento County December 7, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
VALI 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08686 CA Valley Bees Inc, 2407 Upham Court Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "CA Valley Bees" 2407 Upham Court Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 1, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
CA 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08313 Patrick Gavin Duffy, 10919 Coloma Road #2 Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Bear Garden Studio" 7973 Park Drive #D Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County November 16, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
BEAR 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08805 Star Plus Pizza Inc, 9097 Four Seasons Drive Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Star Plus Pizza Inc" 8211 Bruceville Road #135 Sacramento, CA 95823. Filed with the Clerk of Sacramento County December 7, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
STAR 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08093 Andriy Baydala, 7780 Lialana Way Citrus Heights, CA 95610 and Bring Forth Jr Trust, 1309 Coffeen Avenue Suite 1476 Sheridan, WY 82801 is doing business under the Fictitious Business Name(s) "Tax & Business Solutions Alliance, Personal Taxman" 7780 Lialana Way Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County November 6, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
TAX 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08344 Luis E Sanchez and Tammy Shay Sanchez, 2712 Argolis Way Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Leafy Lawn" 2712 Argolis Way Sacramento, CA 95826. Filed with the Clerk of Sacramento County November 16, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
LEAFY 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08824 S Park DDS, Inc., 4141 Allot Ave Sherman Oaks, CA 91423 is doing business under the Fictitious Business Name(s) "Smile Dental of South Sacramento" 6163 Mack Road Sacramento, CA 95823. Filed with the Clerk of Sacramento County December 7, 2020
Publish: December 18, 25, 2020 January 1, and 8, 2021
SMILE 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-09024 Aleta R. Prudhomme and Jahmal M. Prudhomme, 6312 Monvalle Court Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Carerra Travel Agency" 6312 Monvalle Court Elk Grove, CA 95757. Filed with the Clerk of Sacramento County December 15, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
CARERRA 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08422 Kathy S Padron, 5918 Caddington Way Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Blends by Kathy" 1440 Ethan Way #23 Sacramento, CA 95825. Filed with the Clerk of Sacramento County November 18, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
BLENDS 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08880 Leannle's Candles LLC, 9400 Fort North Way Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Leannle's Candles" 1400 Fort North Way Sacramento, CA 95827. Filed with the Clerk of Sacramento County December 9, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
LEANNLE'S 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08870 Tracee Watts, 2809 Edison Avenue Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Pure Mood Wellness" 2809 Edison Avenue Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 9, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
PURE 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08853 Kim Cray LLC, 5960 S Land Park Drive #1159 Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Kim Cray" 1610 R Street 3rd Floor Sacramento, CA 95811. Filed with the Clerk of Sacramento County December 8, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
KIM 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08854 Flex by Lexis LLC, 836 57h Street Suite 250 Sacramento, CA 95819 is doing business under the Fictitious Business Name(s) "Flex by Lex" 836 57h Street Suite 250 Sacramento, CA 95819. Filed with the Clerk of Sacramento County December 8, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
FLEX 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-09082 Get it Filed, 915 L Street Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Seves R Us, Get it Recorded" 717 K Street #434 Sacramento, CA 95814. Filed with the Clerk of Sacramento County December 16, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
SERVER 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-09034 Tayehs Management Co, 5311 Elgin Hills Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Nee's Daycare" 5311 Elgin Hills Way Antelope, CA 95843. Filed with the Clerk of Sacramento County December 15, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
NEE 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08821 Parminder Pabia, 5821 Blue Beech Court Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "IPH Solution" 5821 Blue Beech Court Antelope, CA 95843. Filed with the Clerk of Sacramento County December 7, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
IPH 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08496 Spectrol of California LLC, 3535 State Highway 66 Suite 7 Neptune, NJ 07753 is doing business under the Fictitious Business Name(s) "Touch Base Communications" 3535 State Highway 66 Suite 7 Neptune, NJ 07753. Filed with the Clerk of Sacramento County November 20, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
TOUCH 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08627 James Joseph, 673 Alamos Avenue Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Good Junk" 8521 Folsom Boulevard Sacramento, CA 95826. Filed with the Clerk of Sacramento County November 30, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
GOOD 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08741 Nicholas Dimitropoulos and Monique M. Dimitropoulos, 5230 Karm Way Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "NMD Realty Group" 5230 Karm Way Sacramento, CA 95842. Filed with the Clerk of Sacramento County December 3, 2020
Publish: December 25, 2020 January 1, 8, and 15, 2021
NMD 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08259 Gay Carroll-Haring and Raymond V. Haring, 2726 Land Park Drive Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Dr. Ray's Natural Soap" 2726 Land Park Drive Sacramento, CA 95818. Filed with the Clerk of Sacramento County December 24, 2020
Publish: January 1, 8, 15, and 22, 2021
NATURAL 180201 1-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-09244 Maximilian Zimin, 6909 Crosswoods Circle #153 Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "MizZa's" 8104 Shadow Lane Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County December 23, 2020
Publish: January 1, 8, 15, and 22, 2021
MIZAUS 180201 1-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-08622 Christian A Romero, 777 Campus Commons Road #200 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Lawise.com" 2512 Fair Oaks Boulevard #8 Sacramento, CA 95825. Filed with the Clerk of Sacramento County November 25, 2020
Publish: January 1, 8, 15, and 22, 2021
LAWISE 180201 1-22-21

FICTITIOUS BUSINESS NAME STATEMENT

FBNF2020-09134 Stevie Mobley, 8439 Trimmer Way Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Norcal Notary Services" 8439 Trimmer Way Sacramento, CA 95828. Filed with the Clerk of Sacramento County December 18, 2020
Publish: January 1, 8, 15, and 22, 2021
NORCAL 180201 1-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-09218 Ricky Lewis, 10270 E. Taron Drive #7 Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Techie Sports Gear" 10270 E. Taron Drive #7 Elk Grove, CA 95757. Filed with the Clerk of Sacramento County December 22, 2020
Publish: January 1, 8,

Can You Rid Yourself of 2020's Financial Stress as We Head into 2021?

Commentary
by Alan Becker

2020 has been a tough year for nearly everyone, and that may be especially true for retirees and those nearing retirement who suddenly are worried about whether their careful planning and years of saving could be upended by events beyond their control.

After all, retirement is supposed to be a pleasurable and satisfying time when you kick back and enjoy the fruits of all those decades of labor. That's difficult to do if you're jittery about a volatile stock market, or you fret over every expenditure because you aren't sure whether your savings can go the distance in a lengthy retirement.

As this year draws to a close, and we look toward 2021, plenty of people still have worries. For them – and maybe for you – the future is uncertain. But frankly, the future is always uncertain, and worrying about your finances without taking charge of your situation does no one any good.

So, if you're already in retirement or plan to be there soon, how can you reduce some of that financial stress that's weighing you down in these tumultuous times? Let me offer a few ideas:

Take control. Just stewing and letting the emotional strain rule your days and nights does no good. Instead, focus on actions you can take to help reduce some of that stress. Often, just doing something – anything – can help you feel better. Review your financial assets so you truly know where you stand. Those assets might include savings accounts, investment accounts, retirement accounts, life insurance, real property or other items. You



Take control. Instead, focus on actions you can take to help reduce some of that stress. Often, just doing something – anything – can help you feel better. MPG file photo

can't create a plan unless you know exactly where you stand, so taking stock of things should be the first step. That way you aren't operating in the dark. And what about the "T" word? Taxes! Have you imparted tax-efficiency as a part of your retirement plan? Do you know your options when it comes to this certainty?

Reconsider the timing of your retirement. Whenever the economy is shaky, it's best to consider your options ahead of time so you can be

prepared before problems arise. If you're still working, for example, and you suddenly lose your job, one option may be to retire earlier than you originally planned and take Social Security. That can come with downsides, though. If you begin drawing Social Security before your full retirement age (between 66 and 67 for most people) you receive a reduced monthly check. That could cost you tens of thousands of dollars over a long retirement. Conversely,

if your job situation is stable but you're worried your nest egg is inadequate, consider postponing retirement. That will allow you to save more, potentially increase your Social Security benefits, and can potentially give your investments time to recover from temporary market declines.

Review your budget and clean up bad habits. Many of us have less-than-stellar financial habits that we developed over the years. Those patterns of behavior

don't magically disappear as you approach retirement. You need to be intentional about changing bad habits so you aren't spending more money than you need to – or should. To help you determine the difference between necessary and discretionary spending, review the past six months to a year of expenditures. As you review your spending, think beyond all those momentary, one-time splurges. Include your regular household bills, such as utilities, cable and cell

phone service. You might be able to save money through a family plan, by bundling services, or by cutting the cord altogether.

Evaluate the risk in your portfolio. Perhaps you have had an aggressive investment strategy, and that's how you accumulated a big nest egg that (you hope) was designed to carry you through decades of retirement. But, in an uncertain market and with retirement already here or close at hand, it may be wise to re-evaluate how much risk you're holding in your portfolio. Now would be a good time to diversify and consider other investment options so you can help protect what you already have.

Remember, though, that if your unsteady financial situation is getting the better of you, you don't have to go it alone. Find an experienced financial professional who can help you develop a plan that can potentially ease at least some of your worries.

It's possible to get back on track financially – and, hopefully, set aside those concerns that could mar your enjoyment of life in retirement.

Alan Becker is president and CEO of Retirement Solutions Group (www.rsgusa.net) and author of *Return on Investment or Reliability of Income? The True Meaning of ROI in Retirement*. He is an Investment Adviser Representative, has passed the Series 65 securities exam, and is insurance licensed in multiple states, including Kansas and Missouri. Becker also hosts two radio shows. He is a U.S. Navy Veteran and is involved with veteran-related charity endeavors.

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Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535–March 12, 2020

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NOTICE OF PETITION TO ADMINISTER ESTATE

ESTATE OF THOMAS RAYMOND BURROWS
CASE No. 34-2020-00289404
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Thomas Raymond Burrows, deceased A Petition for Probate has been filed by Heidrun Gross, in the Superior Court of California, County of Sacramento, requesting Heidrun Gross, be appointed as personal representative to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the 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 14, 2021 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: Grey R. Lund, SBN 322024
Murphy Austin Adams Schoenfeld LLP
555 Capitol Mall Suite 850
Sacramento, CA 95814
916-446-2300
Publish: December 25, 2020 January 1, and 8, 2021
BURROWS 170622 1-8-21

ESTATE OF JAMES EDWARD DELAVAN
CASE No. 34-2020-00288738
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of James Edward Delavan, deceased A Petition for Probate has been filed by Charisse L. McDonald, in the Superior Court of California, County of Sacramento, requesting Charisse L. McDonald, be appointed as personal representative 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 March 4, 2021 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
The Swenson Law Firm
8788 Greenback Lane Suite 105
Orangevale, CA 95662
916-333-0833
Publish: January 1, 8, 15, and 22, 2021
DELANVAN 170622 1-22-21

SUMMONS

SUMMONS (CITACION JUDICIAL)
CASE NUMBER: (Numero del Caso): 20SMCV01074
NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): Joe Samuel Bailey, Laurence Grossnickle, Charles Clement Goubert, Jr, Christian Johnson, George Dass, Robert Allan Freeman, Barry Edward Mitchell, Spine Management, LP, Renew Spinal Care, Inc, Medi-Clinic, LLC, Dallas Expansion Clinic, LP Colonial Health Care Financial, Inc, Thom Marketing, LLC, Medical Expansion Houston, LLC, Virginia Miss, LP, Chartered Medical Development, LLC and DOE individuals 1-10 and ROE Corporations 1-100
YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DEMANDANTE): Clyde Jones AKA Jim Jones, an Individual.
NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral

service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentacion,

NOTICE OF ADOPTED ORDINANCE

The following is a summary of an Ordinance adopted for adoption by the City Council of the City of Rancho Cordova at its meeting of **December 21, 2020**:

AN ORDINANCE OF THE RANCHO CORDOVA CITY COUNCIL ELIMINATING SECTION 6.86.110 FROM THE RANCHO CORDOVA MUNICIPAL CODE REGARDING THE PURCHASE OF TOBACCO BY MINORS

The full text of the adopted Ordinance is available in the City Clerk's office, 2729 Prospect Park Drive, Rancho Cordova, CA 95670.

Passed and adopted on the 21st day of December, 2020 by the following vote:

AYES: Budge, Pulipati, Sander, Terry, and Gatewood
NOES: None
ABSENT: None
ABSTAIN: None

Printed in the Grapevine Independent on **January 1, 2021**.

pidar al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services,

(www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso. The name and address of the court is: (El nombre y direccion de la corte es): Santa Monica Court House- 1725 Main Street Santa Monica, CA 90401

The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): Michael M. Lin, 5288 Spring Mtn Road #103 Las Vegas, NV 89146
Date: (Fecha) 10/16/2020
By: Sherri R. Carter Executive Officer/ Clerk of Court
S. Watson Deputy
Publish: December 18, 25, 2020 January 1, and 8, 2021
JONES 1-8-21

LEGAL NOTICE

SAN JUAN UNIFIED SCHOOL DISTRICT
BOARD OF EDUCATION
Resolution No. 3016

RESOLUTION OF INTENTION TO CONVEY TO THE COUNTY OF SACRAMENTO

WHEREAS, San Juan Unified School District ("District") owns real property located at 2404 Howe Avenue, Sacramento, California, in the County of Sacramento, State of California, bearing Assessor's Parcel Number (APN 278-0020-003);

WHEREAS, Sacramento County ("County") has requested that the District convey to County, Public Roadway, Public Facilities, and Temporary Construction Easement ("Easements") for right of way and construction purposes, over an area real property on APN (278-0020-003) of approximately 308 square feet, as generally described and depicted in Exhibit A ("Easement Area");

WHEREAS, the purpose of the Easement is for County to construct, reconstruct, maintain, repair, replace and operate a bike lane, sidewalk, and improve the pedestrian path on Howe Avenue;

WHEREAS, pursuant to Education Code section 17557, before so conveying property, a school district's governing board must adopt a resolution in an open meeting by a two-thirds vote of all of its members declaring the intention to convey the property.

NOW, THEREFORE, the Board of Education of the San Juan Unified School District hereby finds, determines, declares, orders, and resolves as follows:

1. Recitals. The foregoing recitals are hereby adopted as true and correct.
2. Intent to Dedicate, Terms, and Conditions. Pursuant to Education Code sections 17556, et seq., it is the intention of the District to convey to County the Easements generally described and depicted in the attached Exhibit A for the purposes described herein.
3. Public Hearing. On the 12th of January, 2021, at the hour of 6:30 p.m., or as soon thereafter as the matter can be heard, the District's Governing Board shall hold a public hearing upon the question of making the conveyance of the Easement to County pursuant to Education Code sections 17558 and 17559, at which time any interested person may appear and be heard thereon.
4. Notice of Adoption. Notice of adoption of this Resolution shall be given by posting a true copy of this Resolution in three (3) public places in the District not less than ten (10) days before the date of the public hearing described above. Notice of said public hearing shall be given by publishing the notice in a newspaper of general circulation published in the District or in a newspaper published in Placer County that has general circulation within the District not less than five (5) days before the date of the public hearing described above.

PASSED AND ADOPTED on the December 15, 2020, at a regular meeting of the Board of Education by the following vote:

AYES: 5 [Villescaz, McKibbin, Creason, Costa, Hernandez]
NOES: 0
ABSENT: 0
ABSTAIN: 0

SAN JUAN UNIFIED SCHOOL DISTRICT
By: *Paula Villescaz*
President
Board of Education

ATTESTED TO:
By: *Jim Jones*
Clerk
Board of Education

Published in the Carmichael Times on December 25, 2020 and January 1, 2021

WEEKLY COMICS

Amber Waves

by Dave T. Phipps



The Spats

by Jeff Pickering



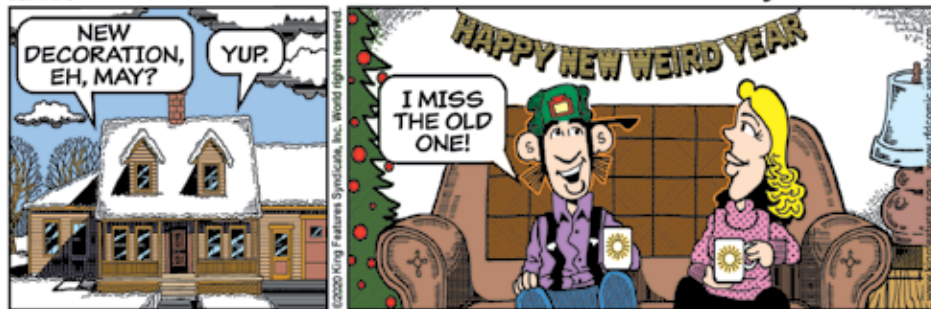
Out on a Limb

by Gary Kopervas



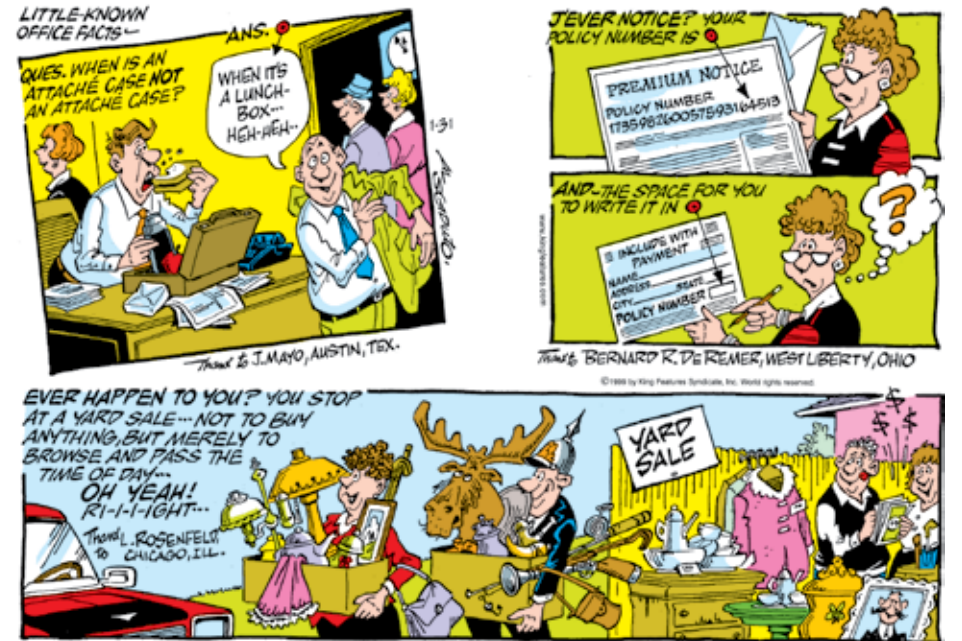
R.F.D.

by Mike Marland



THEY'LL DO IT EVERY TIME

BY AL SCADUTO



GRIN and BEAR IT

LAFF-A-DAY



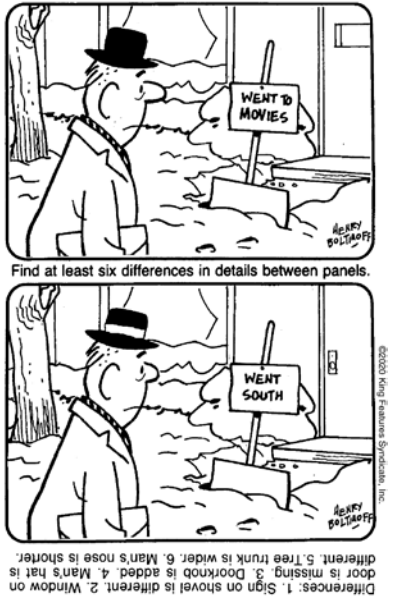
Just Like Cats & Dogs

by Dave T. Phipps



HOCUS-FOCUS

BY HENRY BOLTIHOFF



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Publisher, Paul V. Scholl

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Carmichael Times

Serving Carmichael and Sacramento County since 1981

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The Carmichael Times is published weekly. Call (916) 773-1111 for more information.

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Cheers! To Tower Brewing and a Happy 2021!



Tower Brewing's new head brewer, Alex Tonello. Photo: Tower Brewing

By Kasey Kaleel, Tower Brewing

SACRAMENTO REGION, CA (MPG) - Tower Brewing Company is very excited to announce new, fun things happening in the brew house as well as the taproom here in East Sacramento, CA. We have partnered with new distributors, and we're brewing amazing new beer thanks to our new head brewer, Alex Tonello.

Alex has an especially strong passion for brewing beer; he spent nearly five years brewing for Knee Deep Brewing Company in Auburn, CA before relocating to the Sacramento area and excelled as the head brewer for New Helvetia Brewing. In October 2020, he joined us here at Tower Brewing to take his skills and our offerings to the next level. Alex plans to experiment with new, out of the box brewing concepts while continuing to make consistent, well balanced beer. His favorite styles to brew are West Coast IPAs, Kettle Sours and a wide range of crushable Lagers. Outside of the brewery, he enjoys golfing, fishing and sharing the fruits of his labor with friends and family. We are proud to welcome Alex to the Tower Brew Crew!

With a great new brewer, of course, comes great new beer. The newest members of the Tower Brewing family of beers are the Crannibalism Tart Ale and Runnin' with the Double West Coast Double IPA. The tart ale was brewed with over 500 pounds of cranberries – that's a quarter-ton of flavor! – and offers moderately tart characteristics to perfectly pair with your holiday feast. Runnin' with the Double is a fruit-forward double IPA, perfectly bitter with delicious tones of orange

candy and lemon.

Our taproom is also wonderfully decorated by the talented AJ Kute! We have a beautiful new mural outside, and some great art inside as well. AJ found his love for art about 15 years ago and began working on murals in 2010. He has also been partnered with a local mural festival titled "Wide Open Walls" for the past three years. Drop in to see his beautiful art and stay tuned as he continues to add to our décor!

We have also purchased a new canning line that will help Tower can our beer more efficiently for quick grab-and-go service at the tap room, as well as help ensure our beer is readily available for our new distributors! We are now partnered with Superior Products (Northern CA), Chrissa Imports (South Bay Area) and Mussetter Distributing (Greater Sacramento) as well as Bay Area Distributing. Thanks to our greater outreach, Monkey Knife Fight and our other fine offerings are now available all over California. Superior Products serves counties including Arbuttle, Colusa County, Williams, Willows, Corning, Red Bluff, Cottonwood, Anderson, and Redding. Bay Area Distributing serves Contra Costa and Alameda County.

2020 has been a tough year for all of us, but new beer, new art, and a revitalized Tower Brewing tap room point to a 2021 that will be worth welcoming. Cheers!

Tower Brewing is located at 1210 66th St Unit B Sacramento CA 95819. Email TowerBrewingCompany.com

Visit TowerBrewingCompany.com for schedule and to learn more. ★



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Eskaton Village Carmichael

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License #340313383 | COA #202



County Appoints Acting Director of Health Services

By Kim Nana, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The County has appointed Jim Hunt as Acting Director of the Department of Health Services. His appointment is effective Monday, Dec. 21.

Hunt has extensive experience with Sacramento County. He was the Director of Health and Human Services from 1997-2006 and was Deputy Administrator for what is now the Social Services Agency (the agency that oversees Health Services), from 2006-07. Prior to that, he was the Chief of Administration and Deputy Director for Health Services from 1992-97, Workers' Compensation Manager from 1991-92, and served in a series of increasingly responsible positions with the County from 1973-91.

"Jim is extremely familiar with the importance and operation of the programs

and services provided by Health Services, and has a strong background in the administration of the department, including management of fiscal, budgetary, contract, personnel and other administrative services," said Bruce Wagstaff, Deputy County Executive for Social Services. "Jim's experience will allow him to transition into the role and seamlessly continue the department's operations."

While Hunt was the Director of Health and Human Services, he oversaw Child Protective Services, Mental Health Services, Alcohol and Drug Services, Services for Seniors and Dependent Adults, Public Health and Primary Health Services. He also directly supervised the Public Health Officer and eight managers.

Hunt will serve in the Acting Director of Health Services role while the County conducts a nationwide search for the permanent position. ★

Jackson Rancheria Band of Miwuk Indians Donates \$15,000

By Doug Elmets

JACKSON, CA - The Jackson Rancheria Band of Miwuk Indians is pleased to announce the donation of \$15,000 in matching funds towards this year's Amador Giving Tuesday event sponsored by the Amador Community Foundation to benefit local nonprofit organizations throughout the community.

"On behalf of the Jackson Rancheria Band of Miwuk Indians, it is an honor to have the ability to support this giving campaign and our local

nonprofits who do such important work in Amador County," said Crystal Jack, CEO of Jackson Rancheria. "This year has been particularly challenging for these organizations and we are hopeful that the donation will positively impact our local communities while providing vital services to those who need it most."

This is the Amador Community Foundation's sixth year coordinating its Amador Giving Tuesday event. In 2019, the Amador Community Foundation raised \$214,769 for local

charities.

The Jackson Rancheria Band of Miwuk Indians own and operate Jackson Rancheria Casino Resort, which includes the Casino, Hotel, RV Park, General Store & Gas Station. Jackson Rancheria is one of the largest employers in Amador County. The tribe is committed to supporting charitable programs, protecting the environment, and contributing to the county. The Jackson Rancheria Band of Miwuk Indians was first recognized by the Federal Government in 1898. ★

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 Limit 1 Lb PLU 332 CHM
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 ANY PURCHASE OF \$15.00 OR MORE OF PET OR FISH SUPPLIES (Excluding Pet Food or Litter) Cannot be used in conjunction with similar dollar or percentage off coupons & advertised sale items.
 Limit 1 PLU 351 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
ON SALE
\$5 OFF
 Our Super Low Prices
 Effective 12/30/20 - 1/5/21
 Limit 2 Bags Per Family

AVODERM NATURAL DRY DOG FOOD
 26-30 Lb Bag Limit 2 Bags Per Family
 •Lamb Meal & Rice •Chicken Meal & Rice
 •Lite •Senior •Large Breed
ON SALE
\$4 OFF OUR DISCOUNT PRICES!
 Effective 12/30/20 - 1/5/21

EARTHBORN HOLISTIC DRY DOG FOOD
 •Pimitive Feast •Great Plain Feast •Meadow Feast •Coastal Catch •Weight Control
 •Large Breed (Reg Price \$43.99) 28 Lb Bag
ON SALE
\$39.99
 Natural/Grain Free
 Limit 2 Bags Per Family
 Effective 12/30/20 - 1/5/21

FRISKIES TENDER & CRUNCHY COMBO DRY CAT FOOD
 16 Lb Bag
 Limit 2 Bags per Family
ON SALE
\$9.99
 Effective 12/30/20 - 1/5/21

FRISKIES BUFFET CANNED CAT FOOD
 5.5 Oz All Varieties
ON SALE
Everyday
 Effective 12/30/20 - 1/5/21
 Limit 2 Cases Per Family

ARM & HAMMER SUPER SCOOP CLUMPING CAT LITTER
 20 Lb Box •Unscented •Double Duty
 •Clump n Seal •Regular 19 lb
 •Slide 19 lb
ON SALE
 Effective 12/30/20 - 1/5/21
 Limit 2 Boxes Per Family

SCIENCE DIET CANINE MAINTENANCE CANNED DOG FOOD
 13 oz can •Selected Varieties (Reg price \$1.99)
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ON SALE
\$1.69
 Effective 12/30/20 - 1/5/21
 Limit 2 Cases Per Family

SCOOPAWAY CLUMPING CAT LITTER
 42 Lb Bag •Multi-Cat Formula
ON SALE
\$12.99
 Effective 12/30/20 - 1/5/21
 Limit 2 Bags Per Family

Limit 2 Bags 3 Lb Bag
FANCY FEAST DRY CAT FOOD
 •Selected Varieties (Purina One Dry Cat 3 Lb. \$6.49)
ON SALE
\$5.99

15 Lb bag Limit 2 Bags (Ultra Small Breed \$27.99)
NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD
 •Chicken & Rice •Adult •Senior •Small Breed
ON SALE
\$23.99

2 oz. All Varieties Limit 1 Case
PURELY FANCY FEAST CANNED CAT FOOD
ON SALE
\$1.09

•Chicken •Salmon •Indoor •Weight Control 100% Grain Free
 11-12 Lb Bag Limit 2 Bags
WILDERNESS DRY CAT FOOD AS MARKED
\$6 OFF
 OUR REGULAR LOW PRICES!

14 Lb Bag 10 Lb Pellets Limit 2 Bags
NATURALLY FRESH CAT LITTER 100% Natural Walnut-based
 Multi-Cat \$5.49 Clumping \$8.99 Clumping \$9.99

•Grilled Tuna & Egg 12 lb Bag Limit 2 Bags Per Family
9 LIVES DRY CAT FOOD
ON SALE
\$7.99

8Lb Bag Limit 2 Bags
FRESH STEP CRYSTALS CAT LITTER
ON SALE
\$11.99

Bio-Enzymatic Formula 10 Lb Bag Limit 2 Bags
NATURE'S MIRACLE PREMIUM ORGANIC CORN COB LITTER
ON SALE
\$6.99

•Wolf King & Cub Bison (24 Lb Bag) •Hund n Flocken •Holistique •Millennia •Fit n Fabulous 28.5 Lb Bag Limit 2 Bags
SOLID GOLD DRY DOG FOOD
 As Marked
10% OFF
 OUR REGULAR LOW PRICES

3 FREE Core Dog Food 12.5 Oz Can With Each Purchase
CORE GRAIN FREE DRY DOG FOOD
 •Ocean •Reduced Fat
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35 Lb Bag Limit 2 Bags
GRAVY TRAIN DRY DOG FOOD
ON SALE
\$14.99

•Probiotic •Gently Scented •Scant Free (Natural & Extra Strength)
BOXIE CAT CAT LITTER
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 Including Wild Bird 10 Lb Song Bird, Sunflower Seeds
15% OFF
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All Varieties
VAN NESS CAT PAN
 •Liners •Scoops •Filters
20% OFF
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PENN PLAX PLASTIC AQUA-PLANTS
20% OFF
 OUR SUPER LOW PRICES

50 Gal. Salt Mix
REEF CRYSTALS
ON SALE
\$14.99

BONUS COUPON
FANCY FEAST GOURMET CANNED CAT FOOD
 3 Oz - All Varieties Except Elegant Medley
 Limit 1 Case Per Family
 Limit One Coupon Per Family
 Price Valid Only With Coupon
 Effective 12/30/20 - 1/5/21
ON SALE
Everyday CHM PLU 361

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
 Effective 12/30/20 - 1/5/21
\$1.19 CHM PLU 573

BONUS COUPON
JONNY CAT PREMIUM CAT LITTER
 20 Lb Bag
 Limit 1 Bag With Coupon
 Limit One Coupon Per Family
 Price Valid Only With Coupon
 Effective 12/30/20 - 1/5/21
\$3.79 CHM PLU 362

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